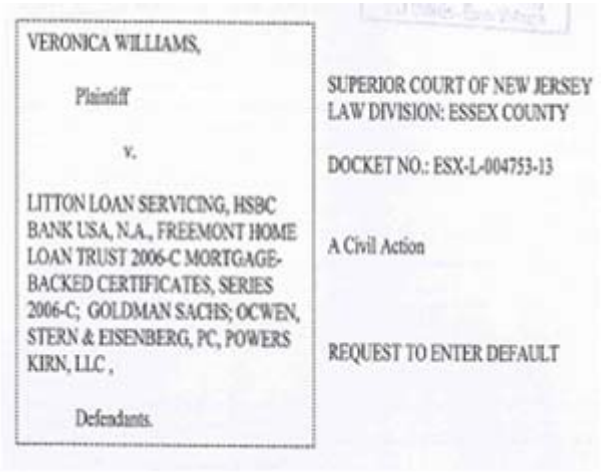
DISCOVERY INFORMATION FOR DOCKET NO. ESSEX-L-004753-13

A CIVIL ACTION

Veronica Williams, Plaintiff

vs.

Litton Loan Servicing, HSBC Bank USA, N.A., Fremont Home Loan Trust 2006-C Mortgage-Backed Certificates, Series 2006-C, Goldman Sachs, Ocwen, Superior Court of New Jersey * Law Division: Essex County



VERONICA WILLIAMS,

Plaintiff

v.

LITTON LOAN SERVICING, HSBC BANK USA, N.A., FREEMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES, SERIES 2006-C; GOLDMAN SACHS; OCWEN, STERN & EISENBERG, PC, POWERS KIRN, LLC ,

Defendants.

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION: ESSEX COUNTY

DOCKET NO.: ESX-L-004753-13

A Civil Action

REQUEST TO ENTER DEFAULT

In response to a request from the attorney representing all defendants (Stuart I. Seiden of Duane Morris), I (the Plaintiff) have prepared this document that further clarifies and streamlines the "1500 pages" Mr. Seiden said my former attorney gave to him. I believe this includes a subset of that information, with explanations to help him better understand this matter. In response to Mr. Seiden's request, I assembled my proof in a timeline with further explanation, to help him understand what happened.

To help better understand this matter, Mr. Seiden's clients can help explain the financials, operational, regulatory and other pertinent information.

A summary of what happened, with links to proof, is presented in the following pages.

SERIAL ERRORS, FRAUD, or BOTH?

SUMMARY

This document explains how a series of actions by the defendants caused the financial ruin and near death of Veronica Williams. Links to documents, video and audio files corroborate the explanation. Additional information can be provided to those with a need to know.

The following outline provides a chronological summary of how:

- A series of deceptive & fraudulent actions led to decimation of my income and health
- I have tried for 7 years to reverse the negative impact as the defendants dragged me through the mud and avoided taking responsibility for their actions
- Refusal to account for $208,000 discrepancy in principal balance
- Am now trying to get my day in court, before a jury of my peers

More than 40 years of time, money and effort went into preparing my firm – ACT Inc. – for the impending orders on our US GSA contract . The new orders required that I consolidate my operations. To achieve this, I decided to sell my home. After listing my home 3 tpimes between 2005 and 2007 (PROOF) without an offer over $175,000, I decided to stay. My second option was to lower my cost of capital and operations costs by restructuring debt, a common practice. Several firms offered to refinance my mortgage, I chose Litton Loan.

CREATED DEBT RESTRUCTURE PLAN IN PREPARATION FOR IMPENDING ORDERS

2008 approached mortgage firms to refinance. Narrowed my choice to Chase & Litton (had just bought my loan)

- Chase offered 3% for both mortgages
- Had Several Conversations with Litton Loan
  - Told them of my concern: I refinanced in 2006 due to Litton Loan's bad reputation and recording payments late (**PROOF: &**Ex1:**Pmt-2005 &** Ex2:**Refinance**)
  - Litton Loan added about $112,325 & Fremont added about $95,675 to my principal (Ex3:**PROOF**)
  - I refinanced with **Fremont Loan** to escape Litton Loan (for mortgage history see Ex2:PROOF)
  - I ended up back with Litton Loan, so why accept a modification and stay with Litton??
- Litton made compelling offer & said Goldman Sachs' ownership gave them new integrity
  - Litton told me they were now owned by Goldman Sachs and I did not have to worry
  - Litton assured me they would give me a modification if HAMP did not come through Ex4 PROOF
  - Even after "errors (returning my check, too many iterations of spreadsheet, countless phone calls) I was assured verbally & in writing that the modification would be confirmed upon receipt of my checks. (Ex5 **PROOF**)
  - I was further assured that the modification would be approved by HAMP or Litton Loan and the attached document was sent in error
- Litton reduced my mortgage principal but not enough (Ex3:**PROOF**)
- In addition to the amount Litton Loan had added to my principal, Fremont added about $95,675 to my principal (Ex3:**PROOF**)
- My intention was to accept the unjustified additions to principal, focus on the FEMA job and closing task orders against my firm's GSA contract, and use the modification to lower my costs of financing.
- Despite excessive addition to principal I decided to proceed, to focus time on ACT Inc. customers; heighted acquisition effort allowed ACT Inc. to achieve recognized and approved vendor status with multiple Federal Agencies. (Ex6: **PROOF**) Stepped up marketing and sales in 2005 (DoD working Group, IRA meetings, Proposals show DHS, DC, HUD – Ex7: **WITNESS**)
- Sept. 2009 - Received job offer from FEMA to gain immediate "past performance"; contingent upon security clearance approval (Ex8: **PROOF**)

LAUNCHED DEBT RESTRUCTURE PLAN * I PROCEEDED WITH PLAN

- Jan-Dec 2009 Litton Loan's representatives asked for extensive information and detailed analysis, ***reassuring me along the way that my modification would be forthcoming***. Some of the documents submitted include, but are not limited to:
  - 2/25/09 to Julius Connor Ex9: **PROOF**
  - 3/28/09 to Brenda Moreno Ex10: **PROOF**
  - 8/2/09 to Loss Mitigation Dept. Ex11: **PROOF**
  - 9/28/09 to Loss Mitigation Dept. Ex12: **PROOF**
  - 12/28/09 to Bessie Cahee Ex13: **PROOF**
  - Jan-Nov Submitted several other requested analyses (*COPIES AVAILABLE UPON REQUEST*)
- I paid off uncollateralized debt (Ex14: **PROOF**)
  I purchased money order and sent it with returned checks to Litton (Ex15:**PROOF**, Ex16:**PROOF**, Ex17:**PROOF**)
- Continued with my "living mobile" trial/prep for FEMA job (Ex7: **WITNESS**)
- Cultivating business relationships and improved remote operations for ACT Inc. (Ex7: **WITNESS**)
- Completed E-Quip & responses for Federal Security Clearance on 12/12/2009 (Ex18:**PROOF** **&**Ex7: **WITNESS**)

WHEN I WAS STUNNED WITH NOTICE OF FORECLOSURE JUST BEFORE HEARING

- Began drive from Ft. Lauderdale, FL to South Orange, NJ – alone (Ex7: **WITNESSES**)
- Arrived in NJ about 4am the morning of the foreclosure hearing (Dec. 23, 2009)
- Too Exhausted to attend; Foreclosure was granted for Docket F- 28279-09 (Ex19: **PROOF**)
- Was told it was an error and would be reversed if I sent an additional payment (Ex20:**PROOF**)
- I completed all payments required for my modification (Ex15: **PROOF**)

FORECLOSURE GRANTED AND MY SUFFERING BEGAN

- Dec. 2009 Litton Loan reneged on modification by foreclosing (Ex19:**PROOF**)
- Dec. 2009 Litton said they could stop foreclosure if I documented what we discussed (Ex13: **PROOF** **)**
- Jan. 2010 Litton Loan's staff was unaware of the legal response by their attorney. With apology for Litton's errors and a promise of the immediate reversal of foreclosure and confirming the modification, I made more payments (Ex21: **PROOF** **&**Ex22: **Pmt-2010** **&** Ex15:**PROOF**)
- Mar 2010 Lost Clearance (Ex23:**PROOF** **&**Ex7: **WITNESS**)
- 3/16/10 Lost GSA contract (Ex24:**PROOF** **&** Ex7: **WITNESSES**)
- 5/12/10 Lost FEMA job (Ex23:**PROOF** **&** Ex7: **WITNESSES**)
- By 2010 Lost strong credit ratings (D&B, Trans Union, Equifax, Experian)
- 2010→ Health declined (Ex25:**PROOF** **&** Ex7: **WITNESSES**)
- 2010→ My company –AC T Inc. – now in jeopardy (Ex7: **WITNESSES**)
- 2010→ Ability to find jobs decimated (Ex26: **PROOF** **&** Ex7: **WITNESSES**)

VW FOUGHT BACK

- DATE Tried to get Litton Loan, Goldman Sachs & HSBC to review my account & create a win-win solution (Ex27: **PROOF** **&** Ex28: **PROOF** Ex29: **PROOF** Ex30: **PROOF** Ex7: **WITNESSES**)
- 2010 - 2011 Litton Loan and Goldman Sachs refused to discuss the matter (Ex31: **PROOF** **&** Ex7: **WITNESSES**)
- DATE Appealed to NJ Banking Commission, SEC, Federal Reserve & others (Ex32: **PROOF** Ex33: **PROOF** **&** Ex7: **WITNESSES**)
- Aug 2011 Filed legal complaint against Litton Loan & Goldman Sachs (Ex34:**PROOF**)
- DATE Served Litton Loan & Goldman Sachs (Ex35: **PROOF** **&** Ex7: **WITNESSES**)
- Sept. 1, 2011 Goldman Sachs sold Litton Loan to Ocwen (Ex36: **PROOF** **&** Ex37: **IN THE NEWS** **or** *COPY TO COURT ONLY* **&**Ex38: **SEC** **or** **SECprt** **&** Ex7: **WITNESSES**)
- Sept. 1, 2011 Federal Reserve orders Goldman Sachs to conduct Foreclosure Review (Ex36: **PROOF**)
- 2011 Litton Loan's attorney never responded to questions (Ex35: **PROOF**)

- Sept. 16, 2011 Neither Litton Loan nor Goldman Sachs (did not) showed up at court hearing – VW granted motion (Ex35: **PROOF** & Ex7: **WITNESSES**)
- Sept. 2011 Litton Loan-Goldman Sach's attorney used court error to disqualify hearing so I withdrew and refiled (Ex35: **PROOF** & Ex7: **WITNESSES**)
- Sept. 2011 Defendant's attorney obtained dismissal on a technicality. Judge said court could not make defendants wait until I recovered (Ex35: **PROOF**)

OCWEN-HSBC-GOLDAN SACHS SHOWED NO INTENTION OF DISCUSSING VIABLE SOLUTION – PLAINTIFF'S HEALTH WORSENED

- Fall 2011 Ocwen started collection, ignored letters and refused to discuss any alternatives (Ex38: **PROOF** & Ex39: **PROOF** & **PROOF** & Ex7: **WITNESSES**)
- 2011-2012 My health declined more (Ex25:**PROOF** & Ex7: **WITNESSES**)
- March 2012 Foreclosure Dismissed *with intention of collecting money rather than resolving errors* (Ex40: **PROOF**)
- 2011 – 2013 Goldman Sachs and HSBC ignored VW, backing Ocwen as they bullied me with collection (Ex35: **PROOF** & Ex38: **PROOF** & Ex7: **WITNESSES**)
- Sept. 2012 Hospitalized for stress (Ex25:**PROOF** & Ex7: **WITNESSES**)
- Oct. 2012 Hospitalized for stress (Ex25:**PROOF** & Ex7: **WITNESSES**)
- Began praying and meditating throughout the day, every day
- Jan. 2013 Hospitalized for stress (Ex25:**PROOF** & Ex7: **WITNESSES**)
- Feb. 2013 Gathered strength to prepare meals and drive (Ex7: **WITNESSES**)

VW CONTINUED TO FIGHT BACK

- March 2013 Resumed physical therapy after 4 months of life threatening health condition (Ex7: **WITNESSES**)
- Spring 2013 VW searched for attorney with courage & knowledge to represent me (Ex7: **WITNESSES**)
- April 2013 Tried to secure HAMP again, directly via HUD this time (Ex41: **PROOF**)
- March 2013→ HAMP 1st – Lisa Ferri (Ex42: PROOF), 2nd Michael Martin (EX43: PROOF-audio only & PROOF), 3rd JasonBurak said my case is "out of scope" (emails removed by NovaDebt 10//14).
- 2011 – NOW Property continued to decline, FEMA denied repairs, insurance repair check sent to Litton (Ex44: **BEFORE** - **AFTER**)
- April 24, 2013 VW retained Denbeaux & Denbeaux (Ex45: **PROOF** & Ex7: **WITNESSES**) Foreclosure Litigation
- June 2013 Filed new complaint against all defendants (Ex46: **PROOF**)
- Next 12 months Lots of legal filings, hearings; HSBC started foreclosure proceedings again (Ex47: **PROOF**)
- Feb. 2014 HSBC attorney says drop suit, pay up, move or else. Plaintiff said NO and dug in.
- Aug. 2014 Tried again to get HAMP offer (Ex41: **PROOF**)
- Sept. 2014 IRS waived fees due to stress imposed health problems (Ex48: **PROOF**)
- Sept. 2014 VW called Mediator to find out what happened in July hearing. Told of discussions that I consider a "professional reminder of Goldman Sachs' & Duane Morris' power" (Ex7: **WITNESS**)
- Oct. 2, 2014 VW completed 4 hour deposition *with redundant questions* (cancelled physical therapy). Defendants' attorney showed mortgage documents that were questionable (Ex49: **PROOF** & Ex7: **WITNESSES**)
- Oct. 22, 2014 Defendants' attorney promises to sue Denbeaux if they lose (Ex50: **PROOF** & PROOF)
- Oct. 27, 2014 Denbeaux withdraws (Ex51: **PROOF** & Ex7: **WITNESSES**)
- Oct. 23, 2014 Attorneys for Plaintiff and Defendants "confirm" trial date moved to Jan. 15, 2015 (Ex53: **PROOF**)
- Oct. 27, 2014 VW launches fundraising campaign (Ex52: **PROOF** & Ex7: **WITNESSES**)
- Oct. 28, 2014 VW begins search for new attorney
- Nov. 1, 2014 VW responds to Defendants' letter via Seiden (Ex50: **PROOF** & PROOF & Ex7: **WITNESSES**)
- Nov. 14, 2014 Learns that trial date HAS NOT been changed to Jan. 15, 2015

Exhibit 1

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Subj:	**FedEx shipment 791588332319**
Date:	4/4/2005 10:26:51 AM Eastern Daylight Time
From:	donotreply@fedex.com
To:	ACTcall@aol.com
Sent from the Internet	

Our records indicate that the shipment sent from Veronica Williams/ACT INC
to Larry Litton Sr./Litton Loan Servicing, has been delivered.
The package was delivered on 04/04/2005 at 8:31 AM and signed for
or released by R.CALVIN.

The ship date of the shipment was 04/01/2005.

The tracking number of this shipment was 791588332319.

FedEx appreciates your business. For more information about FedEx services,
please visit our web site at http://www.fedex.com

To track the status of this shipment online please use the following:
http://www.fedex.com/cgi-bin/tracking?tracknumbers=791588332319&action=track&language=english&cntry_code=us

Disclaimer

FedEx has not validated the authenticity of any email address.

Exhibit 2

History of Mortgages on 541 Scotland Road, South Orange, NJ property:

SOURCE: ACT! record, Contact: Veronica Williams Refinance 541 Company: Refinance- VW Personal		
1983	**City Federal Savings** (City Federal Savings & Loan was funded by mortgage backed securities??)	To help resolve City Federal Savings Bank, a failed savings and loan in New Jersey, the Resolution Trust Corporation (RTC) entered into a $3 billion asset purchase option agreement with First Fidelity Bancorporation and the investment banking firm of Goldman, Sachs & Co. GAO concludes that RTC was within its authority to use the asset purchase option as a way to avoid an insured deposit payout at City Savings. RTC experienced problems, however, in delivering to Goldman Sachs the type of assets required by the option agreement. http://www.fdic.gov/bank/historical/history/167_188.pdf http://www.sec.gov/answers/mortgagesecurities.htm http://en.wikipedia.org/wiki/Mortgage-backed_security http://en.wikipedia.org/wiki/Subprime_mortgage_crisis http://www.nytimes.com/1990/07/03/business/the-savings-debacle-how-safeguards-failed-a-blend-of-tragedy-and-farce.html?pagewanted=all&src=pm **http://www.nytimes.com/1989/12/09/business/us-seizes-new-jersey-savings-bank.html**
	Main Street Mortgage (bought from City Federal Savings & Loan??)	**http://www.mainstreetloans.com/** **http://www.manta.com/c/mm04hq4/main-street-mortgage-corp** **http://www.facebook.com/pages/Main-Street-Mortgage-Corp/160949207262082** **http://www.main-street-mortgage.com/** **http://mortgagegrapevine.com/thread/?thread=61804**
	Chase Mortgage (HELOC) **311001102XXXX**	
2002	**Aames Home Loan** new mortgage, refinance (to lower interest rate)	**http://investing.businessweek.com/research/stocks/private/snapshot.asp?privcapId=4271523** **http://www.afscanhelp.com/companies/mortgage-companies/ames-home-loans.cfm** **http://www.corp.ca.gov/ENF/pdf/a/aames_order.pdf**
2002	**PCFS Mortgage** bought from Aames	**http://www.bankmag.com/guide/c117/c117641.htm** **http://www.enquirer.com/editions/2004/08/24/biz_biz1prov.html** **http://biz.yahoo.com/ic/126/126693.html** **http://www.ripoffreport.com/mortgage-companies/pcfs-mortgage-provid/pcfs-mortgage-provident-bank-wfed2.htm** **similar to me!**
2006?	**Litton Home Loan** bought from PCFS	
2006	**Fremont Loan** new mortgage, Plaintiff refinanced to get out from under Litton	**http://www.afscanhelp.com/companies/mortgage-companies/fremont-investment-and-loan.cfm** **http://masscases.com/cases/sjc/452/452mass733.html** **http://investing.businessweek.com/research/stocks/private/snapshot.asp?privcapId=1993591** As of June 2, 2008, Fremont Investment & Loan was acquired by Litton Loan Servicing, LP.
2009	**Litton Home Loan** bought from Fremont Loan (Fremont Investment & Loan)	**Complaints against Litton –** Ocwen **http://www.consumeraffairs.com/finance/litton_loan.html** **http://www.mortgagefit.com/know-how/littonloan.html** **http://mortgageblues.us/page/36** Attorney's General and others are piling on as they focus on Countrywide in the subprime debacle. Countrywide was not the only lender involved. Some insiders at HSBC claim HSBC (HSBC Finance) was just as bad
		2/4/2002 Note from Veronica Williams, Credit Cleanup record: **Spoke to Denise Darnel in Customer Service 800-848-9136, should fax copy of report to Chase's Collection Department FAX 614-422-7575. Follow-up with Customer Service 800-848-9136 in 2 days** ***Chase received loan on Nov. 23, 1996 with a principal balance $79,490.37 from Main Street Mortgage** ***Loan originated on Dec. 4, 1986 at $88,000.00 with ???**
2012	**Ocwen** bought from Litton Loan	
	P3 C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_Prepaid\Case_LittonLoan\541_Mortages_EssexCtyHallOfRecords.pdf **MS OUTLOOK SUBJECT: Prepare Litton presentation: Explain deviant actions in financial services; Explain How I Was Screwed**	

Note that was paid on time was listed as "BILL TO FORECLOSURE" with Essex County Hall of Records.

MAY 30 2007
POSTPT. REC'D
IN RELEASES
BOOK 12659 PAGE 1966

40833374+2 .00411660002648
WILLIAMS, VERONICA
DEED OF TRUST / MORTGAGE

JPMorgan Chase Bank, N.A.
Retail Loan Servicing XY2-1609
P.O. Box 11606
Lexington, KY 40576-1606

NO. B 7061336
LISPENDENS FILED 5-10 2007
Chase Home / Veronica Williams
COMPLT. DEPT.
BILL TO FORECLOSURE
FILED 4-13 2007

FOR RECORDER'S USE ONLY

This Mortgage prepared by: X Malisia Marek
Name of Signer: MALISIA MAREK, PROCESSOR

MORTGAGE

6053635

Return To:
FREMONT MORTGAGE
P.O. BOX 34078
FULLERTON, CA 92834-34078

MAY 30 2007
POSTPT. REC'D
IN RELEASES
BOOK 1059 PAGE 966

6-4-2009
ASSG'T. REC'D.
BK 1297 PAGE 1661

Prepared By:
BARBARA LICON

Inst# 6053635
Recorded/Filed 06 2
04/06/2006 16:33:4 Bk 11177 Pg 730 #Pgs 21

Carole A. Graves
Essex County Register

0000062616

[Space Above This Line For Recording Data]

MORTGAGE

MIN 1001844-0000062616-2

NO. B 9063419 (Discharged 3-23-2012)
LISPENDENS FILED 7-29 2009
HSBC Bank / Veronica Williams
COMPLT. DEPT.
BILL TO FORECLOSURE
FILED 5-29 2009

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated March 27, 2006 together with all Riders to this document.
(B) "Borrower" is VERONICA WILLIAMS

NO. B 7071053 (Discharged 7-30-2009)
LISPENDENS FILED May 31 2007
Fremont Inc. / Veronica Williams
COMPLT. DEPT.
BILL TO FORECLOSURE
FILED May 18 2007

Borrower is the mortgagor under this Security Instrument.
(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

NEW JERSEY - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

VMP-6A(NJ) (0010) Form 3033 1/01
Page 1 of 15 Initials:
VMP MORTGAGE FORMS - (800)521-7291

(D) "Lender" is FGC COMMERCIAL MORTGAGE FINANCE, DBA FREMONT MORTGAGE ITS SUCCESSORS AND/OR ASSIGNS

Lender is a CORPORATION

organized and existing under the laws of CALIFORNIA

Lender's address is 2727 E IMPERIAL HIGHWAY, BREA CA 92821

(E) "Note" means the promissory note signed by Borrower and dated March 27, 2006

The Note states that Borrower owes Lender Two Hundred Sixty-One Thousand and No/100 ---------- Dollars (U.S. $ 261,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than April 1, 2036 .

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

[X] Adjustable Rate Rider	[ ] Condominium Rider	[ ] Second Home Rider
[ ] Balloon Rider	[ ] Planned Unit Development Rider	[ ] 1-4 Family Rider
[ ] VA Rider	[ ] Biweekly Payment Rider	[ ] Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

Initials:

Inst# 6053635 BK# 11177 PG# 731

MAY 30 2007
POSTPT. REC'D
IN RELEASES
BOOK 12059 PAGE 1966

4083374+2 00411660002648
WILLIAMS, VERONICA
DEED OF TRUST / MORTGAGE

NO. B 7061336
LISPENDENS FILED 5-10 2007
Chase Home / Veronica Williams
COMPLT. DEPT.
BILL TO FORECLOSURE
FILED 4-13 2007

WHEN RECORDED MAIL TO:
JPMorgan Chase Bank, N.A.
Retail Loan Servicing KY2-1606
P.O. Box 11606
Lexington, KY 40576-1606

5119295

FOR RECORDER'S USE ONLY

This Mortgage prepared by: X Malisia Marek

Name of Signer: MALISIA MAREK, PROCESSOR

MORTGAGE

INDEX. The following index is for convenience purposes only and is not to be used to interpret or to define any provisions of this Security Instrument.

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Instr# 5119295 Carole A. Graves
Recorded/Filed RB 2 Essex County Register
08/16/2006 12:09:3 Bk 10666 Pg 603 #Pgs 7

590134

Return To:

Service Link, L.P.
4000 Industrial Boulevard
Aliquippa, PA 15001
800•439-5451

SEE DISCHARGE
RECORDER 5-5-06
BOOK 447 PAGE 672

Prepared By:
Gil Lopez
3351 Michelson Drive, Suit
Irvine, CA
92612

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MORTGAGE

Instr# 590134 Carole A. Graves
Recorded/Filed SD 2 Essex County Register
05/06/2002 16:33:0 Bk 8240 Pg 673 #Pgs 19 WI

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated April 25, 2002, together with all Riders to this document.
(B) "Borrower" is Veronica Williams

Borrower is the mortgagor under this Security Instrument.
(C) "Lender" is Aames Funding Corporation DBA Aames Home Loan

Lender is a Corporation
organized and existing under the laws of The State of California

DOC #:317661 APPL #:0001957813
NEW JERSEY - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3031 1/01

VMP-6(NJ) (0005)
Page 1 of 15 TM50 0005.05 Initials:

VMP MORTGAGE FORMS - (800)521-7291

MAR 26 1987

Cancelled Of Record By Virtue Of Proper Authorization And At Request Of

Brown Childress

BOOK 5012 PAGE 740

ORIGINAL

MORTGAGE

Larrie A. Stalk

THIS MORTGAGE is made this 25th day of August, 19 83, between the Mortgagor, VERONICA A. WILLIAMS, (single) (herein "Borrower"), and the Mortgagee, City Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose mailing address is 1141 East Jersey Street, Elizabeth, County of Union, State of New Jersey (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of $100,000.00 One Hundred Thousand Dollars, which indebtedness is evidenced by Borrower's note dated August 25, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2013;

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender the following described property located in the Township of South Orange, State of New Jersey:

KNOWN as Lot 74 on the map of Scotrand Homes, situated in the Village of South Orange, Essex County, New Jersey, make by Halsey Bros., Engineers and Surveyors, Maplewood, New Jersey, dated May 18, 1965 and filed October 26, 1965 in case No. 2859 at the Office of the Register of Essex County.

Said premises are known as 541 Scotland Road, South Orange, New Jersey

Together with a right of way easement for sanitary sewer lateral through a portion

of Lot 73 and 58 on Map of Scotrand Homes, situate in The Village of South Orange, Essex County, New Jersey, made by Halsey Brothers, Engineers and Surveyors, Maplewood, New Jersey, dated May 18, 1965 and filed October 26, 1965 in Case 2859 in the office of the Register of Essex County and which portions for the said right of way is more particularly described as follows:

BEGINNING at a point in the dividing line between Lots 73 and 58 as shown on a map entitled "Map of Scotrand Homes situated in The Village of South Orange, Essex County, New Jersey made by Halsey Brothers, May 18, 1965, therein distant 70.00 feet southwesterly from a point in the southwest line of Randolph Place which point is distant 112.31 feet from the intersection of the said line of Randolph Place with the westerly line of Scotland Road and running thence; (1) N 55° 57' W, 5.01 feet to a point in lot 58 on aforementioned map; thence (2) S 37° 45' W, 45.31 feet to the northerly line of a 12 foot sewer right of way as shown on aforementioned map; thence (3) along said line of 12' sewer right of way s 52° 15' E, 5.00 feet to a point in the westerly line of lot 73 on aforementioned map; thence (4) along said line of lot 73 N 37° 45'E, 40.62 feet to a point; thence (5) S 55° 57' E, 15.32 feet to a point, thence (6) N 34° 03' E, 5.00 feet to a point in the northerly line of Lot 73 on aforementioned map; thence (7) N 55° 57' W, 15.00 feet to the point or place of Beginning.

SEE "RIDER"

which has the address of 541 Scotland Road (Street), South Orange (City), New Jersey 07079 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

PREPARED BY: David Brantley
DAVID BRANTLEY, ESQ.

"RIDER"

BEING in accordance with a Survey dated August 11, 1983 by Richlan, Lupo & Pronesti, Professional Land Surveyors, 470 Roseville Avenue, Newark, New Jersey 07107.

SAID premise being designated for purposes of Taxation and Assessment as Lot #74, Block #85.

BEING the same premises conveyed to the Mortgagors herein by Deed to be recorded simultaneous herewith; this being a first purchase money Mortgage given to secure the purchase price of the premises above described.

RECORD AND RETURN TO:
CITY FEDERAL SAVINGS BANK
C/O CITYFED MORTGAGE COMPANY
119 CHERRY HILL ROAD, PARSIPANNY, NJ 07054

PREPARED BY: [illegible]

[Space Above This Line For Recording Data]

SNJ1

MORTGAGE

LOAN NUMBER: 6197272
BORROWER: WILLIAMS
PROGRAM: A12

THIS MORTGAGE ("Security Instrument") is given on DECEMBER 4TH, 1986
The mortgagor is VERONICA WILLIAMS UNMARRIED

("Borrower"). This Security Instrument is given to **City Federal Savings Bank**, which is organized and existing under the laws of **the United States of America**, and whose office and mailing address is **1141 East Jersey Street, Elizabeth, County of Union, State of New Jersey** ("Lender"). Borrower owes Lender the principal sum of EIGHTY EIGHT THOUSAND AND 00/100 Dollars (U.S. $ 88,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on JANUARY 1ST, 2017. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant, and convey to Lender the following described property located in ESSEX County, New Jersey:

SEE ATTACHED SCHEDULE A.

BEING THE SAME PREMISES CONVEYED TO THE MORTGAGOR BY DEED OF CHARLES N. WEINBERG AND SHIRLEY WEINBERG, UNMARRIED, DATED AUGUST 25, 1983 AND RECORDED SEPTEMBER 13, 1983 IN DEED BOOK 4799 PAGE 924.

THE WITHIN MORTGAGE IS A FIRST MORTGAGE GIVEN TO SECURE A LOAN IN THE AMOUNT HEREIN MENTIONED, AND CONSTITUTES A FIRST AND PRIOR LIEN ON THE SAID PREMISES.

POSTPT REC'D. IN RELEASES BOOK 3/3 PAGE 910

2/2/94 #13 ASSG'T. REC'D. BK 715 PAGE 448

10/30/95 #11 ASSG'T. REC'D BK 753 PAGE 927

SEE DISCHARGE
RECORDER 6-18-2002
BOOK 298 PAGE 627

RECEIVED [illegible] REGISTER [illegible] JAN 15 [illegible] 87 REGISTER

which has the address of 541 SCOTLAND ROAD [Street] SOUTH ORANGE [City]

New Jersey 07079 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

5360 913

Schedule C

Known as Lot 74 on themap of Scotrand Homes, situated in the Village of South Orange, Essex County, New Jesey, made by Halsey Bros., Engineers and Surveyors, Maplewood, New Jersey, dated May 18, 1965 and filed October 26,1965 in case No.2859 at the Office of the Register's of Essex County.

Together with a right of way easement for sanitary sewer lateral through a portion of Lot 73 and 58 on Map of Scotrand Homes, situate in the Village of South Orange, Essex County, New Jersey, made by Halsey Brothers, Engineers and Surveyors, Maplewood, New Jersey dated May 18, 1965 and filed October 26, 1965 in Case 2859 in the office of the Register of Essex County and which portion for the said right of way is more particulary described as follows:

Beginning at a point in the dividing line between Lots 73 and 58 as shown on a map entitled "Map of Scotrand Homes situated in The Village of South Orange, Essex County, New Jersey made by Halsey Brothers May 18, 1965, therein distant 70.00 feet southwesterly from a point in the southwest line of Randolph Place which point is distant 112.31 feet from the intersection of the said line of Randolph Place with the westerly line of Scotland Road and running thence; (1) North 55 degrees 57 mins West, 5.01 feet to a point in Lot 58 on aforementioned mapl thence (2) South 37 degrees 45 minutes West 45.31 feet to the Northerly line of a 12 foot sewer right of way as shown on aforementioned map thence (3) along said line of 12 foot sewer right of way South 52 degrees 15 minutes East 5.00 feet to a point in the Westerly line of lot 73 on aforementioned map; thence (4) along said line of lot 73 North 37 degrees 45 minutes East 40.62 feet to a point; thence (5) South 55 degrees 57 minutes East 15.32 feet to a point, thence (6) North 34 degrees 03 minutes East 5.00 feet to a point in the northerly line of Lot 73 on aforementioned map; thence (7) North 55 degrees 57 minutes West 15.00 feet to the point or place of beginning.

Said premises are known as 541 Scotland Road, South Orange, New Jersey.

Said premises being designated for purposes of taxation and assessment as Block 85, Lot 74.

3/13/91 #28
ASSG'T. REC'D.
BK 657 PAGE 425

123-87 #4
POSTPT. REC'D.
IN RELEASES
BOOK 343 PAGE 310

AUG 22 2005
SEE DISCHARGE
RECORDER
BOOK 418 PAGE 723

BOOK 5278 PAGE 852
5278 852

ACCOUNT # 0400116408

Mortgage

THIS MORTGAGE is made this 13TH day of MAY 19 86 between the Mortgagor VERONICA WILLIAMS (herein "Borrower"), and the Mortgagee, CITY FEDERAL SAVINGS ~~AND LOAN ASSOCIATION~~, BANK a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is East Jersey Street at Jefferson Avenue, Elizabeth, New Jersey, 07201 (herein "Lender").

LENDER has established a line of credit in the amount of $ 40,000.00 for Borrower evidenced by a CITYLINE Credit Agreement and Note dated MAY 13, 19 86 (the "Agreement"), the terms and provisions of which are incorporated in this Mortgage by reference and which, if not paid sooner, is due and payable in full on MAY 12, 2016;

TO SECURE to Lender repayment of the indebtedness evidenced by the Agreement, with interest on it, and all renewals, extensions and modifications of it; payment of all other sums advanced in accordance with this Mortgage to protect Lender's security, with interest on those sums; and performance of Borrower's covenants and agreements contained in the Agreement and this Mortgage, Borrower mortgages, grants and conveys to Lender the following described property situated in the (~~City~~ Township/~~Borough~~) of SOUTH ORANGE, ESSEX COUNTY, State of NEW JERSEY, known and designated as:

BEING THE SAME PREMISES CONVEYED TO VERONICA WILLIAMS BY DEED OF CHARLES N. WEINBERG & SHIRLEY WEINBERG, H/W DATED THE 25TH DAY OF AUGUST 1983, AND RECORDED THE 13TH DAY OF SEPTEMBER 1983 IN THE OFFICE OF THE COUNTY CLERK OF ESSEX IN BOOK: 4799 OF DEEDS, PAGE: 924 AT ET SEQ., BEING KNOWN AND DESIGNATED AS LOT: 74, BLOCK: 85.

RECEIVED
REGISTER
ESSEX
JUL 1 3 03 PM '86
REGISTER

which has the address of 541 SCOTLAND ROAD (Street) SOUTH ORANGE (City) NEW JERSEY (State) 07079 (Zip Code) ("Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with the property (or the leasehold estate if this Mortgage is on a leasehold) are referred to in this Mortgage as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed by this Mortgage and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

THIS IS AN ADVANCE MONEY MORTGAGE. It is understood and agreed that this Mortgage secures present and future obligatory advances made by Lender under the Agreement to or for the benefit of Borrower, and that the lien of future advances up to the Credit Limit set forth in the Agreement shall relate back to the date of recording of this Mortgage and that the lien of advances above the Credit Limit set forth in the Agreement up to any subsequently established Credit Limit shall relate back to the date any amendment of this Mortgage relating to that increase in the Credit Limit is recorded. Pursuant to the Agreement, Borrower may borrow sums under the Agreement from time to time so long as the outstanding principal balance does not at any time exceed the Credit Limit in the Agreement, now set at $ 40,000.00 Borrower and Lender agree that full repayment of sums outstanding at any time under the Agreement shall not extinguish the Agreement or the security of this Mortgage for amounts which Borrower may subsequently borrow and owe to Lender under the Agreement, so long as Borrower is still entitled at the time of the borrowings to obtain additional advances under the Agreement.

NOTICE: THIS MORTGAGE SECURES AN AGREEMENT WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. The interest rate will be SEE RIDER percentage points above the 26 Week United States Treasury Bill auction average rate established at the fourth weekly auction which takes place in the calendar month immediately preceding the first day of each monthly billing cycle (the "Index").

THIS INSTRUMENT WAS PREPARED BY: MARY ANN WILDEY

FEDERAL SAVINGS

ACCOUNT # 0400116408

RIDER

This is a Rider to the CITYLINE Mortgage/Deed of Trust/Deed to Secure Debt between VERONICA WILLIAMS and City Federal Savings and Loan Association dated MAY 13, 1986.

*BANK

The Section entitled "NOTICE: THIS MORTGAGE/DEED OF TRUST/DEED TO SECURE DEBT SECURES AN AGREEMENT WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE" is amended as follows:

"The interest rate will be 2.00 percentage points above the Prime Rate defined as the base rate on corporate loans at large United States money center commercial banks and as most recently published in The Wall Street Journal prior to the last business day of the month immediately preceding the first day of each monthly billing cycle (the "Index"). If more than one rate is published, Borrower will be charged the highest rate.

This means that the interest rate may change each billing cycle. Each change in the interest rate will apply to any principal balance outstanding on the effective date of such change as well as to the future advances. An increase in the Index will increase the Borrower's total interest and the minimum monthly payment due pursuant to the Agreement. Lender reserves the right to, at any time, charge the Borrower a lower rate than the formula might indicate without losing any rights. The interest rate at no time will be reduced below 9.75 %. If the Index is no longer available, Lender will choose a new index which is an interest rate index or a national or regional index that measures the rate of inflation or the rate of change in consumer disposable income."

Veronica Williams
VERONICA WILLIAMS

Witness

Witness

MAY 13, 1986
Date

6/85

BOOK 5278 PAGE 853

MM

Exhibit 3

MORTGAGE HISTORY

541 Scotland Road -- Williams

How Errors or Fraud Business Closings Take Equity

DATE	MORTGAGE PROVIDERS & SERVICERS	OUT OF BUSINESS	PROVIDER/SERVICER	PRIMARY HELOC	BEGINNING PRINCIPAL BALANCE PER DEFENDANTS	CORRECT PRINCIPAL BALANCE	AMOUNT ADDED TO PRINCIPAL
8/25/1983	City Federal Savings & Loan	YES	P	P	$75,536	$75,536	$0
	Main Street Mortgage	YES	S	P			$0
	Chase Mortgage (HELOC)	DISMISSED	P	H			$0
5/6/2002	Aames Home Loan	YES	P	P	$69,980	$69,980	$0
	PCFS Mortgage	YES	S	P			$0
2006	Litton Home Loan	YES	S	P	$180,000	$67,675	$112,325
3/27/2006	Fremont Home Loan	YES	P	P	$261,000	$53,000	$95,675
2009	Litton Home Loan	YES	S	P	NA	$53,000	NA
2011	Ocwen	NO	S	P	NA	NA	NA
						TOTAL	$208,000
	Litton Principal Payments, estimated					$15,000	
	As of Feb. 15, 2010					**$38,000**	

All mortgages issued from te Fremont Home Loan Trust and serviced by Fremont Home Loan should be cancelled immediately. Consumers cannot trust the validity or accuracy of the figures for Fremont mortgages in MERS or any other files and systems.

Fremont Home Loan trust 2006-C Mortgage-Backed Certificates Series 2006-C

Loan Amortization Schedule

	Enter values
Loan amount	**75,535.84**
Annual interest rate	12.963%
Loan period in years	30
Number of payments per year	12
Start date of loan	10/1/1983
Optional extra payments	

Lender name: City Federal Savings & Loan

	Loan summary
Scheduled payment	$ 833.39
Scheduled number of payments	360
Actual number of payments	360
Total early payments	$ -
Total interest	$ 224,485.69

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	11/1/1983	$ 75,535.84	$ 833.39	$ -	$ 833.39	$ 17.42	$ 815.98	$ 75,518.42	$ 815.98
2	12/1/1983	$ 75,518.42	$ 833.39	$ -	$ 833.39	$ 17.61	$ 815.79	$ 75,500.82	$ 1,631.76
3	1/1/1984	$ 75,500.82	$ 833.39	$ -	$ 833.39	$ 17.80	$ 815.60	$ 75,483.02	$ 2,447.36
4	2/1/1984	$ 75,483.02	$ 833.39	$ -	$ 833.39	$ 17.99	$ 815.41	$ 75,465.03	$ 3,262.77
5	3/1/1984	$ 75,465.03	$ 833.39	$ -	$ 833.39	$ 18.18	$ 815.21	$ 75,446.85	$ 4,077.98
6	4/1/1984	$ 75,446.85	$ 833.39	$ -	$ 833.39	$ 18.38	$ 815.01	$ 75,428.47	$ 4,892.99
7	5/1/1984	$ 75,428.47	$ 833.39	$ -	$ 833.39	$ 18.58	$ 814.82	$ 75,409.90	$ 5,707.81
8	6/1/1984	$ 75,409.90	$ 833.39	$ -	$ 833.39	$ 18.78	$ 814.62	$ 75,391.12	$ 6,522.42
9	7/1/1984	$ 75,391.12	$ 833.39	$ -	$ 833.39	$ 18.98	$ 814.41	$ 75,372.14	$ 7,336.84
10	8/1/1984	$ 75,372.14	$ 833.39	$ -	$ 833.39	$ 19.19	$ 814.21	$ 75,352.95	$ 8,151.04
11	9/1/1984	$ 75,352.95	$ 833.39	$ -	$ 833.39	$ 19.39	$ 814.00	$ 75,333.56	$ 8,965.04
12	10/1/1984	$ 75,333.56	$ 833.39	$ -	$ 833.39	$ 19.60	$ 813.79	$ 75,313.96	$ 9,778.83
13	11/1/1984	$ 75,313.96	$ 833.39	$ -	$ 833.39	$ 19.81	$ 813.58	$ 75,294.14	$ 10,592.41
14	12/1/1984	$ 75,294.14	$ 833.39	$ -	$ 833.39	$ 20.03	$ 813.36	$ 75,274.11	$ 11,405.78
15	1/1/1985	$ 75,274.11	$ 833.39	$ -	$ 833.39	$ 20.24	$ 813.15	$ 75,253.87	$ 12,218.93
16	2/1/1985	$ 75,253.87	$ 833.39	$ -	$ 833.39	$ 20.46	$ 812.93	$ 75,233.41	$ 13,031.86
17	3/1/1985	$ 75,233.41	$ 833.39	$ -	$ 833.39	$ 20.68	$ 812.71	$ 75,212.72	$ 13,844.57
18	4/1/1985	$ 75,212.72	$ 833.39	$ -	$ 833.39	$ 20.91	$ 812.49	$ 75,191.82	$ 14,657.05
19	5/1/1985	$ 75,191.82	$ 833.39	$ -	$ 833.39	$ 21.13	$ 812.26	$ 75,170.68	$ 15,469.31
20	6/1/1985	$ 75,170.68	$ 833.39	$ -	$ 833.39	$ 21.36	$ 812.03	$ 75,149.32	$ 16,281.34
21	7/1/1985	$ 75,149.32	$ 833.39	$ -	$ 833.39	$ 21.59	$ 811.80	$ 75,127.73	$ 17,093.14
22	8/1/1985	$ 75,127.73	$ 833.39	$ -	$ 833.39	$ 21.83	$ 811.57	$ 75,105.90	$ 17,904.71
23	9/1/1985	$ 75,105.90	$ 833.39	$ -	$ 833.39	$ 22.06	$ 811.33	$ 75,083.84	$ 18,716.04
24	10/1/1985	$ 75,083.84	$ 833.39	$ -	$ 833.39	$ 22.30	$ 811.09	$ 75,061.54	$ 19,527.14
25	11/1/1985	$ 75,061.54	$ 833.39	$ -	$ 833.39	$ 22.54	$ 810.85	$ 75,039.00	$ 20,337.99
26	12/1/1985	$ 75,039.00	$ 833.39	$ -	$ 833.39	$ 22.78	$ 810.61	$ 75,016.21	$ 21,148.60
27	1/1/1986	$ 75,016.21	$ 833.39	$ -	$ 833.39	$ 23.03	$ 810.36	$ 74,993.18	$ 21,958.96
28	2/1/1986	$ 74,993.18	$ 833.39	$ -	$ 833.39	$ 23.28	$ 810.11	$ 74,969.90	$ 22,769.07
29	3/1/1986	$ 74,969.90	$ 833.39	$ -	$ 833.39	$ 23.53	$ 809.86	$ 74,946.37	$ 23,578.94
30	4/1/1986	$ 74,946.37	$ 833.39	$ -	$ 833.39	$ 23.78	$ 809.61	$ 74,922.59	$ 24,388.54
31	5/1/1986	$ 74,922.59	$ 833.39	$ -	$ 833.39	$ 24.04	$ 809.35	$ 74,898.55	$ 25,197.89
32	6/1/1986	$ 74,898.55	$ 833.39	$ -	$ 833.39	$ 24.30	$ 809.09	$ 74,874.25	$ 26,006.99

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
33	7/1/1986	$ 74,874.25	$ 833.39	$ -	$ 833.39	$ 24.56	$ 808.83	$ 74,849.68	$ 26,815.82
34	8/1/1986	$ 74,849.68	$ 833.39	$ -	$ 833.39	$ 24.83	$ 808.56	$ 74,824.85	$ 27,624.38
35	9/1/1986	$ 74,824.85	$ 833.39	$ -	$ 833.39	$ 25.10	$ 808.30	$ 74,799.75	$ 28,432.67
36	10/1/1986	$ 74,799.75	$ 833.39	$ -	$ 833.39	$ 25.37	$ 808.02	$ 74,774.39	$ 29,240.70
37	11/1/1986	$ 74,774.39	$ 833.39	$ -	$ 833.39	$ 25.64	$ 807.75	$ 74,748.74	$ 30,048.45
38	12/1/1986	$ 74,748.74	$ 833.39	$ -	$ 833.39	$ 25.92	$ 807.47	$ 74,722.82	$ 30,855.92
39	1/1/1987	$ 74,722.82	$ 833.39	$ -	$ 833.39	$ 26.20	$ 807.19	$ 74,696.62	$ 31,663.12
40	2/1/1987	$ 74,696.62	$ 833.39	$ -	$ 833.39	$ 26.48	$ 806.91	$ 74,670.14	$ 32,470.03
41	3/1/1987	$ 74,670.14	$ 833.39	$ -	$ 833.39	$ 26.77	$ 806.62	$ 74,643.37	$ 33,276.65
42	4/1/1987	$ 74,643.37	$ 833.39	$ -	$ 833.39	$ 27.06	$ 806.34	$ 74,616.31	$ 34,082.98
43	5/1/1987	$ 74,616.31	$ 833.39	$ -	$ 833.39	$ 27.35	$ 806.04	$ 74,588.96	$ 34,889.03
44	6/1/1987	$ 74,588.96	$ 833.39	$ -	$ 833.39	$ 27.65	$ 805.75	$ 74,561.32	$ 35,694.77
45	7/1/1987	$ 74,561.32	$ 833.39	$ -	$ 833.39	$ 27.94	$ 805.45	$ 74,533.37	$ 36,500.22
46	8/1/1987	$ 74,533.37	$ 833.39	$ -	$ 833.39	$ 28.25	$ 805.15	$ 74,505.13	$ 37,305.37
47	9/1/1987	$ 74,505.13	$ 833.39	$ -	$ 833.39	$ 28.55	$ 804.84	$ 74,476.57	$ 38,110.21
48	10/1/1987	$ 74,476.57	$ 833.39	$ -	$ 833.39	$ 28.86	$ 804.53	$ 74,447.71	$ 38,914.75
49	11/1/1987	$ 74,447.71	$ 833.39	$ -	$ 833.39	$ 29.17	$ 804.22	$ 74,418.54	$ 39,718.97
50	12/1/1987	$ 74,418.54	$ 833.39	$ -	$ 833.39	$ 29.49	$ 803.91	$ 74,389.06	$ 40,522.87
51	1/1/1988	$ 74,389.06	$ 833.39	$ -	$ 833.39	$ 29.81	$ 803.59	$ 74,359.25	$ 41,326.46
52	2/1/1988	$ 74,359.25	$ 833.39	$ -	$ 833.39	$ 30.13	$ 803.27	$ 74,329.12	$ 42,129.73
53	3/1/1988	$ 74,329.12	$ 833.39	$ -	$ 833.39	$ 30.45	$ 802.94	$ 74,298.67	$ 42,932.67
54	4/1/1988	$ 74,298.67	$ 833.39	$ -	$ 833.39	$ 30.78	$ 802.61	$ 74,267.89	$ 43,735.28
55	5/1/1988	$ 74,267.89	$ 833.39	$ -	$ 833.39	$ 31.11	$ 802.28	$ 74,236.77	$ 44,537.56
56	6/1/1988	$ 74,236.77	$ 833.39	$ -	$ 833.39	$ 31.45	$ 801.94	$ 74,205.32	$ 45,339.50
57	7/1/1988	$ 74,205.32	$ 833.39	$ -	$ 833.39	$ 31.79	$ 801.60	$ 74,173.53	$ 46,141.10
58	8/1/1988	$ 74,173.53	$ 833.39	$ -	$ 833.39	$ 32.13	$ 801.26	$ 74,141.40	$ 46,942.36
59	9/1/1988	$ 74,141.40	$ 833.39	$ -	$ 833.39	$ 32.48	$ 800.91	$ 74,108.92	$ 47,743.27
60	10/1/1988	$ 74,108.92	$ 833.39	$ -	$ 833.39	$ 32.83	$ 800.56	$ 74,076.09	$ 48,543.84
61	11/1/1988	$ 74,076.09	$ 833.39	$ -	$ 833.39	$ 33.19	$ 800.21	$ 74,042.90	$ 49,344.04
62	12/1/1988	$ 74,042.90	$ 833.39	$ -	$ 833.39	$ 33.54	$ 799.85	$ 74,009.36	$ 50,143.89
63	1/1/1989	$ 74,009.36	$ 833.39	$ -	$ 833.39	$ 33.91	$ 799.49	$ 73,975.45	$ 50,943.38
64	2/1/1989	$ 73,975.45	$ 833.39	$ -	$ 833.39	$ 34.27	$ 799.12	$ 73,941.18	$ 51,742.50
65	3/1/1989	$ 73,941.18	$ 833.39	$ -	$ 833.39	$ 34.64	$ 798.75	$ 73,906.53	$ 52,541.25
66	4/1/1989	$ 73,906.53	$ 833.39	$ -	$ 833.39	$ 35.02	$ 798.38	$ 73,871.51	$ 53,339.62
67	5/1/1989	$ 73,871.51	$ 833.39	$ -	$ 833.39	$ 35.40	$ 798.00	$ 73,836.12	$ 54,137.62
68	6/1/1989	$ 73,836.12	$ 833.39	$ -	$ 833.39	$ 35.78	$ 797.61	$ 73,800.34	$ 54,935.23
69	7/1/1989	$ 73,800.34	$ 833.39	$ -	$ 833.39	$ 36.16	$ 797.23	$ 73,764.18	$ 55,732.46
70	8/1/1989	$ 73,764.18	$ 833.39	$ -	$ 833.39	$ 36.56	$ 796.84	$ 73,727.62	$ 56,529.30
71	9/1/1989	$ 73,727.62	$ 833.39	$ -	$ 833.39	$ 36.95	$ 796.44	$ 73,690.67	$ 57,325.74
72	10/1/1989	$ 73,690.67	$ 833.39	$ -	$ 833.39	$ 37.35	$ 796.04	$ 73,653.32	$ 58,121.79
73	11/1/1989	$ 73,653.32	$ 833.39	$ -	$ 833.39	$ 37.75	$ 795.64	$ 73,615.57	$ 58,917.43
74	12/1/1989	$ 73,615.57	$ 833.39	$ -	$ 833.39	$ 38.16	$ 795.23	$ 73,577.41	$ 59,712.66
75	1/1/1990	$ 73,577.41	$ 833.39	$ -	$ 833.39	$ 38.57	$ 794.82	$ 73,538.83	$ 60,507.48
76	2/1/1990	$ 73,538.83	$ 833.39	$ -	$ 833.39	$ 38.99	$ 794.40	$ 73,499.84	$ 61,301.88
77	3/1/1990	$ 73,499.84	$ 833.39	$ -	$ 833.39	$ 39.41	$ 793.98	$ 73,460.43	$ 62,095.86
78	4/1/1990	$ 73,460.43	$ 833.39	$ -	$ 833.39	$ 39.84	$ 793.56	$ 73,420.59	$ 62,889.42
79	5/1/1990	$ 73,420.59	$ 833.39	$ -	$ 833.39	$ 40.27	$ 793.13	$ 73,380.33	$ 63,682.55

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
80	6/1/1990	$ 73,380.33	$ 833.39	$ -	$ 833.39	$ 40.70	$ 792.69	$ 73,339.62	$ 64,475.24
81	7/1/1990	$ 73,339.62	$ 833.39	$ -	$ 833.39	$ 41.14	$ 792.25	$ 73,298.48	$ 65,267.49
82	8/1/1990	$ 73,298.48	$ 833.39	$ -	$ 833.39	$ 41.59	$ 791.81	$ 73,256.90	$ 66,059.29
83	9/1/1990	$ 73,256.90	$ 833.39	$ -	$ 833.39	$ 42.04	$ 791.36	$ 73,214.86	$ 66,850.65
84	10/1/1990	$ 73,214.86	$ 833.39	$ -	$ 833.39	$ 42.49	$ 790.90	$ 73,172.37	$ 67,641.56
85	11/1/1990	$ 73,172.37	$ 833.39	$ -	$ 833.39	$ 42.95	$ 790.44	$ 73,129.42	$ 68,432.00
86	12/1/1990	$ 73,129.42	$ 833.39	$ -	$ 833.39	$ 43.41	$ 789.98	$ 73,086.01	$ 69,221.98
87	1/1/1991	$ 73,086.01	$ 833.39	$ -	$ 833.39	$ 43.88	$ 789.51	$ 73,042.13	$ 70,011.49
88	2/1/1991	$ 73,042.13	$ 833.39	$ -	$ 833.39	$ 44.36	$ 789.04	$ 72,997.77	$ 70,800.53
89	3/1/1991	$ 72,997.77	$ 833.39	$ -	$ 833.39	$ 44.83	$ 788.56	$ 72,952.94	$ 71,589.09
90	4/1/1991	$ 72,952.94	$ 833.39	$ -	$ 833.39	$ 45.32	$ 788.07	$ 72,907.62	$ 72,377.16
91	5/1/1991	$ 72,907.62	$ 833.39	$ -	$ 833.39	$ 45.81	$ 787.58	$ 72,861.81	$ 73,164.75
92	6/1/1991	$ 72,861.81	$ 833.39	$ -	$ 833.39	$ 46.30	$ 787.09	$ 72,815.51	$ 73,951.84
93	7/1/1991	$ 72,815.51	$ 833.39	$ -	$ 833.39	$ 46.80	$ 786.59	$ 72,768.70	$ 74,738.43
94	8/1/1991	$ 72,768.70	$ 833.39	$ -	$ 833.39	$ 47.31	$ 786.08	$ 72,721.39	$ 75,524.51
95	9/1/1991	$ 72,721.39	$ 833.39	$ -	$ 833.39	$ 47.82	$ 785.57	$ 72,673.57	$ 76,310.08
96	10/1/1991	$ 72,673.57	$ 833.39	$ -	$ 833.39	$ 48.34	$ 785.06	$ 72,625.24	$ 77,095.14
97	11/1/1991	$ 72,625.24	$ 833.39	$ -	$ 833.39	$ 48.86	$ 784.53	$ 72,576.38	$ 77,879.67
98	12/1/1991	$ 72,576.38	$ 833.39	$ -	$ 833.39	$ 49.39	$ 784.01	$ 72,526.99	$ 78,663.68
99	1/1/1992	$ 72,526.99	$ 833.39	$ -	$ 833.39	$ 49.92	$ 783.47	$ 72,477.07	$ 79,447.15
100	2/1/1992	$ 72,477.07	$ 833.39	$ -	$ 833.39	$ 50.46	$ 782.93	$ 72,426.61	$ 80,230.09
101	3/1/1992	$ 72,426.61	$ 833.39	$ -	$ 833.39	$ 51.00	$ 782.39	$ 72,375.61	$ 81,012.47
102	4/1/1992	$ 72,375.61	$ 833.39	$ -	$ 833.39	$ 51.56	$ 781.84	$ 72,324.05	$ 81,794.31
103	5/1/1992	$ 72,324.05	$ 833.39	$ -	$ 833.39	$ 52.11	$ 781.28	$ 72,271.94	$ 82,575.59
104	6/1/1992	$ 72,271.94	$ 833.39	$ -	$ 833.39	$ 52.68	$ 780.72	$ 72,219.26	$ 83,356.31
105	7/1/1992	$ 72,219.26	$ 833.39	$ -	$ 833.39	$ 53.24	$ 780.15	$ 72,166.02	$ 84,136.46
106	8/1/1992	$ 72,166.02	$ 833.39	$ -	$ 833.39	$ 53.82	$ 779.57	$ 72,112.20	$ 84,916.03
107	9/1/1992	$ 72,112.20	$ 833.39	$ -	$ 833.39	$ 54.40	$ 778.99	$ 72,057.80	$ 85,695.02
108	10/1/1992	$ 72,057.80	$ 833.39	$ -	$ 833.39	$ 54.99	$ 778.40	$ 72,002.81	$ 86,473.43
109	11/1/1992	$ 72,002.81	$ 833.39	$ -	$ 833.39	$ 55.58	$ 777.81	$ 71,947.23	$ 87,251.24
110	12/1/1992	$ 71,947.23	$ 833.39	$ -	$ 833.39	$ 56.18	$ 777.21	$ 71,891.04	$ 88,028.45
111	1/1/1993	$ 71,891.04	$ 833.39	$ -	$ 833.39	$ 56.79	$ 776.60	$ 71,834.25	$ 88,805.05
112	2/1/1993	$ 71,834.25	$ 833.39	$ -	$ 833.39	$ 57.40	$ 775.99	$ 71,776.85	$ 89,581.04
113	3/1/1993	$ 71,776.85	$ 833.39	$ -	$ 833.39	$ 58.02	$ 775.37	$ 71,718.83	$ 90,356.41
114	4/1/1993	$ 71,718.83	$ 833.39	$ -	$ 833.39	$ 58.65	$ 774.74	$ 71,660.17	$ 91,131.15
115	5/1/1993	$ 71,660.17	$ 833.39	$ -	$ 833.39	$ 59.28	$ 774.11	$ 71,600.89	$ 91,905.26
116	6/1/1993	$ 71,600.89	$ 833.39	$ -	$ 833.39	$ 59.92	$ 773.47	$ 71,540.97	$ 92,678.73
117	7/1/1993	$ 71,540.97	$ 833.39	$ -	$ 833.39	$ 60.57	$ 772.82	$ 71,480.39	$ 93,451.55
118	8/1/1993	$ 71,480.39	$ 833.39	$ -	$ 833.39	$ 61.23	$ 772.17	$ 71,419.17	$ 94,223.72
119	9/1/1993	$ 71,419.17	$ 833.39	$ -	$ 833.39	$ 61.89	$ 771.51	$ 71,357.28	$ 94,995.23
120	10/1/1993	$ 71,357.28	$ 833.39	$ -	$ 833.39	$ 62.56	$ 770.84	$ 71,294.72	$ 95,766.06
121	11/1/1993	$ 71,294.72	$ 833.39	$ -	$ 833.39	$ 63.23	$ 770.16	$ 71,231.49	$ 96,536.22
122	12/1/1993	$ 71,231.49	$ 833.39	$ -	$ 833.39	$ 63.91	$ 769.48	$ 71,167.58	$ 97,305.70
123	1/1/1994	$ 71,167.58	$ 833.39	$ -	$ 833.39	$ 64.61	$ 768.79	$ 71,102.97	$ 98,074.49
124	2/1/1994	$ 71,102.97	$ 833.39	$ -	$ 833.39	$ 65.30	$ 768.09	$ 71,037.67	$ 98,842.58
125	3/1/1994	$ 71,037.67	$ 833.39	$ -	$ 833.39	$ 66.01	$ 767.38	$ 70,971.66	$ 99,609.96
126	4/1/1994	$ 70,971.66	$ 833.39	$ -	$ 833.39	$ 66.72	$ 766.67	$ 70,904.94	$ 100,376.64

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
127	5/1/1994	$ 70,904.94	$ 833.39	$ -	$ 833.39	$ 67.44	$ 765.95	$ 70,837.50	$ 101,142.59
128	6/1/1994	$ 70,837.50	$ 833.39	$ -	$ 833.39	$ 68.17	$ 765.22	$ 70,769.32	$ 101,907.81
129	7/1/1994	$ 70,769.32	$ 833.39	$ -	$ 833.39	$ 68.91	$ 764.49	$ 70,700.42	$ 102,672.29
130	8/1/1994	$ 70,700.42	$ 833.39	$ -	$ 833.39	$ 69.65	$ 763.74	$ 70,630.77	$ 103,436.03
131	9/1/1994	$ 70,630.77	$ 833.39	$ -	$ 833.39	$ 70.40	$ 762.99	$ 70,560.36	$ 104,199.02
132	10/1/1994	$ 70,560.36	$ 833.39	$ -	$ 833.39	$ 71.16	$ 762.23	$ 70,489.20	$ 104,961.25
133	11/1/1994	$ 70,489.20	$ 833.39	$ -	$ 833.39	$ 71.93	$ 761.46	$ 70,417.26	$ 105,722.71
134	12/1/1994	$ 70,417.26	$ 833.39	$ -	$ 833.39	$ 72.71	$ 760.68	$ 70,344.55	$ 106,483.39
135	1/1/1995	$ 70,344.55	$ 833.39	$ -	$ 833.39	$ 73.50	$ 759.90	$ 70,271.06	$ 107,243.29
136	2/1/1995	$ 70,271.06	$ 833.39	$ -	$ 833.39	$ 74.29	$ 759.10	$ 70,196.77	$ 108,002.39
137	3/1/1995	$ 70,196.77	$ 833.39	$ -	$ 833.39	$ 75.09	$ 758.30	$ 70,121.67	$ 108,760.69
138	4/1/1995	$ 70,121.67	$ 833.39	$ -	$ 833.39	$ 75.90	$ 757.49	$ 70,045.77	$ 109,518.18
139	5/1/1995	$ 70,045.77	$ 833.39	$ -	$ 833.39	$ 76.72	$ 756.67	$ 69,969.05	$ 110,274.85
140	6/1/1995	$ 69,969.05	$ 833.39	$ -	$ 833.39	$ 77.55	$ 755.84	$ 69,891.49	$ 111,030.69
141	7/1/1995	$ 69,891.49	$ 833.39	$ -	$ 833.39	$ 78.39	$ 755.00	$ 69,813.10	$ 111,785.70
142	8/1/1995	$ 69,813.10	$ 833.39	$ -	$ 833.39	$ 79.24	$ 754.16	$ 69,733.87	$ 112,539.85
143	9/1/1995	$ 69,733.87	$ 833.39	$ -	$ 833.39	$ 80.09	$ 753.30	$ 69,653.77	$ 113,293.15
144	10/1/1995	$ 69,653.77	$ 833.39	$ -	$ 833.39	$ 80.96	$ 752.43	$ 69,572.81	$ 114,045.59
145	11/1/1995	$ 69,572.81	$ 833.39	$ -	$ 833.39	$ 81.83	$ 751.56	$ 69,490.98	$ 114,797.15
146	12/1/1995	$ 69,490.98	$ 833.39	$ -	$ 833.39	$ 82.72	$ 750.68	$ 69,408.26	$ 115,547.82
147	1/1/1996	$ 69,408.26	$ 833.39	$ -	$ 833.39	$ 83.61	$ 749.78	$ 69,324.65	$ 116,297.61
148	2/1/1996	$ 69,324.65	$ 833.39	$ -	$ 833.39	$ 84.51	$ 748.88	$ 69,240.14	$ 117,046.49
149	3/1/1996	$ 69,240.14	$ 833.39	$ -	$ 833.39	$ 85.43	$ 747.97	$ 69,154.71	$ 117,794.45
150	4/1/1996	$ 69,154.71	$ 833.39	$ -	$ 833.39	$ 86.35	$ 747.04	$ 69,068.36	$ 118,541.50
151	5/1/1996	$ 69,068.36	$ 833.39	$ -	$ 833.39	$ 87.28	$ 746.11	$ 68,981.08	$ 119,287.61
152	6/1/1996	$ 68,981.08	$ 833.39	$ -	$ 833.39	$ 88.23	$ 745.17	$ 68,892.86	$ 120,032.78
153	7/1/1996	$ 68,892.86	$ 833.39	$ -	$ 833.39	$ 89.18	$ 744.22	$ 68,803.68	$ 120,776.99
154	8/1/1996	$ 68,803.68	$ 833.39	$ -	$ 833.39	$ 90.14	$ 743.25	$ 68,713.54	$ 121,520.24
155	9/1/1996	$ 68,713.54	$ 833.39	$ -	$ 833.39	$ 91.12	$ 742.28	$ 68,622.42	$ 122,262.52
156	10/1/1996	$ 68,622.42	$ 833.39	$ -	$ 833.39	$ 92.10	$ 741.29	$ 68,530.32	$ 123,003.81
157	11/1/1996	$ 68,530.32	$ 833.39	$ -	$ 833.39	$ 93.09	$ 740.30	$ 68,437.23	$ 123,744.11
158	12/1/1996	$ 68,437.23	$ 833.39	$ -	$ 833.39	$ 94.10	$ 739.29	$ 68,343.13	$ 124,483.41
159	1/1/1997	$ 68,343.13	$ 833.39	$ -	$ 833.39	$ 95.12	$ 738.28	$ 68,248.01	$ 125,221.68
160	2/1/1997	$ 68,248.01	$ 833.39	$ -	$ 833.39	$ 96.14	$ 737.25	$ 68,151.87	$ 125,958.93
161	3/1/1997	$ 68,151.87	$ 833.39	$ -	$ 833.39	$ 97.18	$ 736.21	$ 68,054.69	$ 126,695.14
162	4/1/1997	$ 68,054.69	$ 833.39	$ -	$ 833.39	$ 98.23	$ 735.16	$ 67,956.45	$ 127,430.30
163	5/1/1997	$ 67,956.45	$ 833.39	$ -	$ 833.39	$ 99.29	$ 734.10	$ 67,857.16	$ 128,164.40
164	6/1/1997	$ 67,857.16	$ 833.39	$ -	$ 833.39	$ 100.37	$ 733.03	$ 67,756.79	$ 128,897.43
165	7/1/1997	$ 67,756.79	$ 833.39	$ -	$ 833.39	$ 101.45	$ 731.94	$ 67,655.34	$ 129,629.37
166	8/1/1997	$ 67,655.34	$ 833.39	$ -	$ 833.39	$ 102.55	$ 730.85	$ 67,552.80	$ 130,360.22
167	9/1/1997	$ 67,552.80	$ 833.39	$ -	$ 833.39	$ 103.65	$ 729.74	$ 67,449.14	$ 131,089.96
168	10/1/1997	$ 67,449.14	$ 833.39	$ -	$ 833.39	$ 104.77	$ 728.62	$ 67,344.37	$ 131,818.58
169	11/1/1997	$ 67,344.37	$ 833.39	$ -	$ 833.39	$ 105.91	$ 727.49	$ 67,238.46	$ 132,546.07
170	12/1/1997	$ 67,238.46	$ 833.39	$ -	$ 833.39	$ 107.05	$ 726.34	$ 67,131.41	$ 133,272.41
171	1/1/1998	$ 67,131.41	$ 833.39	$ -	$ 833.39	$ 108.21	$ 725.19	$ 67,023.21	$ 133,997.60
172	2/1/1998	$ 67,023.21	$ 833.39	$ -	$ 833.39	$ 109.37	$ 724.02	$ 66,913.83	$ 134,721.62
173	3/1/1998	$ 66,913.83	$ 833.39	$ -	$ 833.39	$ 110.56	$ 722.84	$ 66,803.28	$ 135,444.45

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
174	4/1/1998	$ 66,803.28	$ 833.39	$ -	$ 833.39	$ 111.75	$ 721.64	$ 66,691.53	$ 136,166.09
175	5/1/1998	$ 66,691.53	$ 833.39	$ -	$ 833.39	$ 112.96	$ 720.44	$ 66,578.57	$ 136,886.53
176	6/1/1998	$ 66,578.57	$ 833.39	$ -	$ 833.39	$ 114.18	$ 719.21	$ 66,464.39	$ 137,605.74
177	7/1/1998	$ 66,464.39	$ 833.39	$ -	$ 833.39	$ 115.41	$ 717.98	$ 66,348.98	$ 138,323.73
178	8/1/1998	$ 66,348.98	$ 833.39	$ -	$ 833.39	$ 116.66	$ 716.73	$ 66,232.32	$ 139,040.46
179	9/1/1998	$ 66,232.32	$ 833.39	$ -	$ 833.39	$ 117.92	$ 715.47	$ 66,114.40	$ 139,755.94
180	10/1/1998	$ 66,114.40	$ 833.39	$ -	$ 833.39	$ 119.19	$ 714.20	$ 65,995.21	$ 140,470.14
181	11/1/1998	$ 65,995.21	$ 833.39	$ -	$ 833.39	$ 120.48	$ 712.91	$ 65,874.73	$ 141,183.05
182	12/1/1998	$ 65,874.73	$ 833.39	$ -	$ 833.39	$ 121.78	$ 711.61	$ 65,752.95	$ 141,894.66
183	1/1/1999	$ 65,752.95	$ 833.39	$ -	$ 833.39	$ 123.10	$ 710.30	$ 65,629.85	$ 142,604.96
184	2/1/1999	$ 65,629.85	$ 833.39	$ -	$ 833.39	$ 124.43	$ 708.97	$ 65,505.42	$ 143,313.92
185	3/1/1999	$ 65,505.42	$ 833.39	$ -	$ 833.39	$ 125.77	$ 707.62	$ 65,379.65	$ 144,021.55
186	4/1/1999	$ 65,379.65	$ 833.39	$ -	$ 833.39	$ 127.13	$ 706.26	$ 65,252.52	$ 144,727.81
187	5/1/1999	$ 65,252.52	$ 833.39	$ -	$ 833.39	$ 128.50	$ 704.89	$ 65,124.02	$ 145,432.70
188	6/1/1999	$ 65,124.02	$ 833.39	$ -	$ 833.39	$ 129.89	$ 703.50	$ 64,994.13	$ 146,136.20
189	7/1/1999	$ 64,994.13	$ 833.39	$ -	$ 833.39	$ 131.29	$ 702.10	$ 64,862.84	$ 146,838.30
190	8/1/1999	$ 64,862.84	$ 833.39	$ -	$ 833.39	$ 132.71	$ 700.68	$ 64,730.12	$ 147,538.98
191	9/1/1999	$ 64,730.12	$ 833.39	$ -	$ 833.39	$ 134.15	$ 699.25	$ 64,595.98	$ 148,238.23
192	10/1/1999	$ 64,595.98	$ 833.39	$ -	$ 833.39	$ 135.60	$ 697.80	$ 64,460.38	$ 148,936.03
193	11/1/1999	$ 64,460.38	$ 833.39	$ -	$ 833.39	$ 137.06	$ 696.33	$ 64,323.32	$ 149,632.36
194	12/1/1999	$ 64,323.32	$ 833.39	$ -	$ 833.39	$ 138.54	$ 694.85	$ 64,184.78	$ 150,327.21
195	1/1/2000	$ 64,184.78	$ 833.39	$ -	$ 833.39	$ 140.04	$ 693.36	$ 64,044.75	$ 151,020.57
196	2/1/2000	$ 64,044.75	$ 833.39	$ -	$ 833.39	$ 141.55	$ 691.84	$ 63,903.20	$ 151,712.41
197	3/1/2000	$ 63,903.20	$ 833.39	$ -	$ 833.39	$ 143.08	$ 690.31	$ 63,760.12	$ 152,402.73
198	4/1/2000	$ 63,760.12	$ 833.39	$ -	$ 833.39	$ 144.62	$ 688.77	$ 63,615.49	$ 153,091.50
199	5/1/2000	$ 63,615.49	$ 833.39	$ -	$ 833.39	$ 146.19	$ 687.21	$ 63,469.31	$ 153,778.70
200	6/1/2000	$ 63,469.31	$ 833.39	$ -	$ 833.39	$ 147.77	$ 685.63	$ 63,321.54	$ 154,464.33
201	7/1/2000	$ 63,321.54	$ 833.39	$ -	$ 833.39	$ 149.36	$ 684.03	$ 63,172.18	$ 155,148.36
202	8/1/2000	$ 63,172.18	$ 833.39	$ -	$ 833.39	$ 150.98	$ 682.42	$ 63,021.20	$ 155,830.78
203	9/1/2000	$ 63,021.20	$ 833.39	$ -	$ 833.39	$ 152.61	$ 680.79	$ 62,868.60	$ 156,511.56
204	10/1/2000	$ 62,868.60	$ 833.39	$ -	$ 833.39	$ 154.26	$ 679.14	$ 62,714.34	$ 157,190.70
205	11/1/2000	$ 62,714.34	$ 833.39	$ -	$ 833.39	$ 155.92	$ 677.47	$ 62,558.42	$ 157,868.17
206	12/1/2000	$ 62,558.42	$ 833.39	$ -	$ 833.39	$ 157.61	$ 675.79	$ 62,400.81	$ 158,543.96
207	1/1/2001	$ 62,400.81	$ 833.39	$ -	$ 833.39	$ 159.31	$ 674.08	$ 62,241.50	$ 159,218.05
208	2/1/2001	$ 62,241.50	$ 833.39	$ -	$ 833.39	$ 161.03	$ 672.36	$ 62,080.48	$ 159,890.41
209	3/1/2001	$ 62,080.48	$ 833.39	$ -	$ 833.39	$ 162.77	$ 670.62	$ 61,917.71	$ 160,561.03
210	4/1/2001	$ 61,917.71	$ 833.39	$ -	$ 833.39	$ 164.53	$ 668.87	$ 61,753.18	$ 161,229.90
211	5/1/2001	$ 61,753.18	$ 833.39	$ -	$ 833.39	$ 166.30	$ 667.09	$ 61,586.87	$ 161,896.99
212	6/1/2001	$ 61,586.87	$ 833.39	$ -	$ 833.39	$ 168.10	$ 665.29	$ 61,418.77	$ 162,562.28
213	7/1/2001	$ 61,418.77	$ 833.39	$ -	$ 833.39	$ 169.92	$ 663.48	$ 61,248.86	$ 163,225.76
214	8/1/2001	$ 61,248.86	$ 833.39	$ -	$ 833.39	$ 171.75	$ 661.64	$ 61,077.10	$ 163,887.40
215	9/1/2001	$ 61,077.10	$ 833.39	$ -	$ 833.39	$ 173.61	$ 659.79	$ 60,903.50	$ 164,547.18
216	10/1/2001	$ 60,903.50	$ 833.39	$ -	$ 833.39	$ 175.48	$ 657.91	$ 60,728.01	$ 165,205.09
217	11/1/2001	$ 60,728.01	$ 833.39	$ -	$ 833.39	$ 177.38	$ 656.01	$ 60,550.64	$ 165,861.11
218	12/1/2001	$ 60,550.64	$ 833.39	$ -	$ 833.39	$ 179.29	$ 654.10	$ 60,371.34	$ 166,515.21
219	1/1/2002	$ 60,371.34	$ 833.39	$ -	$ 833.39	$ 181.23	$ 652.16	$ 60,190.11	$ 167,167.37
220	2/1/2002	$ 60,190.11	$ 833.39	$ -	$ 833.39	$ 183.19	$ 650.20	$ 60,006.92	$ 167,817.57

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
221	3/1/2002	$ 60,006.92	$ 833.39	$ -	$ 833.39	$ 185.17	$ 648.22	$ 59,821.75	$ 168,465.80
222	4/1/2002	$ 59,821.75	$ 833.39	$ -	$ 833.39	$ 187.17	$ 646.22	$ 59,634.58	$ 169,112.02
223	5/1/2002	$ 59,634.58	$ 833.39	$ -	$ 833.39	$ 189.19	$ 644.20	$ 59,445.39	$ 169,756.22
224	6/1/2002	$ 59,445.39	$ 833.39	$ -	$ 833.39	$ 191.23	$ 642.16	$ 59,254.16	$ 170,398.38
225	7/1/2002	$ 59,254.16	$ 833.39	$ -	$ 833.39	$ 193.30	$ 640.09	$ 59,060.86	$ 171,038.48
226	8/1/2002	$ 59,060.86	$ 833.39	$ -	$ 833.39	$ 195.39	$ 638.00	$ 58,865.47	$ 171,676.48
227	9/1/2002	$ 58,865.47	$ 833.39	$ -	$ 833.39	$ 197.50	$ 635.89	$ 58,667.97	$ 172,312.37
228	10/1/2002	$ 58,667.97	$ 833.39	$ -	$ 833.39	$ 199.63	$ 633.76	$ 58,468.34	$ 172,946.14
229	11/1/2002	$ 58,468.34	$ 833.39	$ -	$ 833.39	$ 201.79	$ 631.60	$ 58,266.55	$ 173,577.74
230	12/1/2002	$ 58,266.55	$ 833.39	$ -	$ 833.39	$ 203.97	$ 629.42	$ 58,062.58	$ 174,207.16
231	1/1/2003	$ 58,062.58	$ 833.39	$ -	$ 833.39	$ 206.17	$ 627.22	$ 57,856.41	$ 174,834.38
232	2/1/2003	$ 57,856.41	$ 833.39	$ -	$ 833.39	$ 208.40	$ 624.99	$ 57,648.01	$ 175,459.38
233	3/1/2003	$ 57,648.01	$ 833.39	$ -	$ 833.39	$ 210.65	$ 622.74	$ 57,437.36	$ 176,082.12
234	4/1/2003	$ 57,437.36	$ 833.39	$ -	$ 833.39	$ 212.93	$ 620.47	$ 57,224.43	$ 176,702.59
235	5/1/2003	$ 57,224.43	$ 833.39	$ -	$ 833.39	$ 215.23	$ 618.17	$ 57,009.21	$ 177,320.76
236	6/1/2003	$ 57,009.21	$ 833.39	$ -	$ 833.39	$ 217.55	$ 615.84	$ 56,791.65	$ 177,936.60
237	7/1/2003	$ 56,791.65	$ 833.39	$ -	$ 833.39	$ 219.90	$ 613.49	$ 56,571.75	$ 178,550.09
238	8/1/2003	$ 56,571.75	$ 833.39	$ -	$ 833.39	$ 222.28	$ 611.12	$ 56,349.48	$ 179,161.21
239	9/1/2003	$ 56,349.48	$ 833.39	$ -	$ 833.39	$ 224.68	$ 608.72	$ 56,124.80	$ 179,769.92
240	10/1/2003	$ 56,124.80	$ 833.39	$ -	$ 833.39	$ 227.11	$ 606.29	$ 55,897.69	$ 180,376.21
241	11/1/2003	$ 55,897.69	$ 833.39	$ -	$ 833.39	$ 229.56	$ 603.83	$ 55,668.13	$ 180,980.04
242	12/1/2003	$ 55,668.13	$ 833.39	$ -	$ 833.39	$ 232.04	$ 601.36	$ 55,436.10	$ 181,581.40
243	1/1/2004	$ 55,436.10	$ 833.39	$ -	$ 833.39	$ 234.54	$ 598.85	$ 55,201.55	$ 182,180.25
244	2/1/2004	$ 55,201.55	$ 833.39	$ -	$ 833.39	$ 237.08	$ 596.31	$ 54,964.47	$ 182,776.56
245	3/1/2004	$ 54,964.47	$ 833.39	$ -	$ 833.39	$ 239.64	$ 593.75	$ 54,724.83	$ 183,370.32
246	4/1/2004	$ 54,724.83	$ 833.39	$ -	$ 833.39	$ 242.23	$ 591.17	$ 54,482.61	$ 183,961.48
247	5/1/2004	$ 54,482.61	$ 833.39	$ -	$ 833.39	$ 244.84	$ 588.55	$ 54,237.76	$ 184,550.03
248	6/1/2004	$ 54,237.76	$ 833.39	$ -	$ 833.39	$ 247.49	$ 585.90	$ 53,990.27	$ 185,135.93
249	7/1/2004	$ 53,990.27	$ 833.39	$ -	$ 833.39	$ 250.16	$ 583.23	$ 53,740.11	$ 185,719.16
250	8/1/2004	$ 53,740.11	$ 833.39	$ -	$ 833.39	$ 252.87	$ 580.53	$ 53,487.24	$ 186,299.69
251	9/1/2004	$ 53,487.24	$ 833.39	$ -	$ 833.39	$ 255.60	$ 577.80	$ 53,231.65	$ 186,877.49
252	10/1/2004	$ 53,231.65	$ 833.39	$ -	$ 833.39	$ 258.36	$ 575.03	$ 52,973.29	$ 187,452.52
253	11/1/2004	$ 52,973.29	$ 833.39	$ -	$ 833.39	$ 261.15	$ 572.24	$ 52,712.14	$ 188,024.76
254	12/1/2004	$ 52,712.14	$ 833.39	$ -	$ 833.39	$ 263.97	$ 569.42	$ 52,448.17	$ 188,594.19
255	1/1/2005	$ 52,448.17	$ 833.39	$ -	$ 833.39	$ 266.82	$ 566.57	$ 52,181.35	$ 189,160.76
256	2/1/2005	$ 52,181.35	$ 833.39	$ -	$ 833.39	$ 269.70	$ 563.69	$ 51,911.64	$ 189,724.45
257	3/1/2005	$ 51,911.64	$ 833.39	$ -	$ 833.39	$ 272.62	$ 560.78	$ 51,639.02	$ 190,285.22
258	4/1/2005	$ 51,639.02	$ 833.39	$ -	$ 833.39	$ 275.56	$ 557.83	$ 51,363.46	$ 190,843.05
259	5/1/2005	$ 51,363.46	$ 833.39	$ -	$ 833.39	$ 278.54	$ 554.85	$ 51,084.92	$ 191,397.91
260	6/1/2005	$ 51,084.92	$ 833.39	$ -	$ 833.39	$ 281.55	$ 551.84	$ 50,803.37	$ 191,949.75
261	7/1/2005	$ 50,803.37	$ 833.39	$ -	$ 833.39	$ 284.59	$ 548.80	$ 50,518.78	$ 192,498.56
262	8/1/2005	$ 50,518.78	$ 833.39	$ -	$ 833.39	$ 287.66	$ 545.73	$ 50,231.12	$ 193,044.28
263	9/1/2005	$ 50,231.12	$ 833.39	$ -	$ 833.39	$ 290.77	$ 542.62	$ 49,940.35	$ 193,586.91
264	10/1/2005	$ 49,940.35	$ 833.39	$ -	$ 833.39	$ 293.91	$ 539.48	$ 49,646.44	$ 194,126.39
265	11/1/2005	$ 49,646.44	$ 833.39	$ -	$ 833.39	$ 297.09	$ 536.31	$ 49,349.35	$ 194,662.69
266	12/1/2005	$ 49,349.35	$ 833.39	$ -	$ 833.39	$ 300.30	$ 533.10	$ 49,049.05	$ 195,195.79
267	1/1/2006	$ 49,049.05	$ 833.39	$ -	$ 833.39	$ 303.54	$ 529.85	$ 48,745.51	$ 195,725.64

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
268	2/1/2006	$ 48,745.51	$ 833.39	$ -	$ 833.39	$ 306.82	$ 526.57	$ 48,438.69	$ 196,252.21
269	3/1/2006	$ 48,438.69	$ 833.39	$ -	$ 833.39	$ 310.13	$ 523.26	$ 48,128.56	$ 196,775.47
270	4/1/2006	$ 48,128.56	$ 833.39	$ -	$ 833.39	$ 313.48	$ 519.91	$ 47,815.07	$ 197,295.38
271	5/1/2006	$ 47,815.07	$ 833.39	$ -	$ 833.39	$ 316.87	$ 516.52	$ 47,498.20	$ 197,811.90
272	6/1/2006	$ 47,498.20	$ 833.39	$ -	$ 833.39	$ 320.29	$ 513.10	$ 47,177.91	$ 198,325.00
273	7/1/2006	$ 47,177.91	$ 833.39	$ -	$ 833.39	$ 323.75	$ 509.64	$ 46,854.15	$ 198,834.64
274	8/1/2006	$ 46,854.15	$ 833.39	$ -	$ 833.39	$ 327.25	$ 506.14	$ 46,526.90	$ 199,340.79
275	9/1/2006	$ 46,526.90	$ 833.39	$ -	$ 833.39	$ 330.79	$ 502.61	$ 46,196.12	$ 199,843.39
276	10/1/2006	$ 46,196.12	$ 833.39	$ -	$ 833.39	$ 334.36	$ 499.03	$ 45,861.76	$ 200,342.43
277	11/1/2006	$ 45,861.76	$ 833.39	$ -	$ 833.39	$ 337.97	$ 495.42	$ 45,523.79	$ 200,837.85
278	12/1/2006	$ 45,523.79	$ 833.39	$ -	$ 833.39	$ 341.62	$ 491.77	$ 45,182.16	$ 201,329.62
279	1/1/2007	$ 45,182.16	$ 833.39	$ -	$ 833.39	$ 345.31	$ 488.08	$ 44,836.85	$ 201,817.70
280	2/1/2007	$ 44,836.85	$ 833.39	$ -	$ 833.39	$ 349.04	$ 484.35	$ 44,487.81	$ 202,302.05
281	3/1/2007	$ 44,487.81	$ 833.39	$ -	$ 833.39	$ 352.81	$ 480.58	$ 44,134.99	$ 202,782.63
282	4/1/2007	$ 44,134.99	$ 833.39	$ -	$ 833.39	$ 356.62	$ 476.77	$ 43,778.37	$ 203,259.40
283	5/1/2007	$ 43,778.37	$ 833.39	$ -	$ 833.39	$ 360.48	$ 472.92	$ 43,417.89	$ 203,732.31
284	6/1/2007	$ 43,417.89	$ 833.39	$ -	$ 833.39	$ 364.37	$ 469.02	$ 43,053.52	$ 204,201.33
285	7/1/2007	$ 43,053.52	$ 833.39	$ -	$ 833.39	$ 368.31	$ 465.09	$ 42,685.21	$ 204,666.42
286	8/1/2007	$ 42,685.21	$ 833.39	$ -	$ 833.39	$ 372.29	$ 461.11	$ 42,312.93	$ 205,127.53
287	9/1/2007	$ 42,312.93	$ 833.39	$ -	$ 833.39	$ 376.31	$ 457.09	$ 41,936.62	$ 205,584.61
288	10/1/2007	$ 41,936.62	$ 833.39	$ -	$ 833.39	$ 380.37	$ 453.02	$ 41,556.25	$ 206,037.63
289	11/1/2007	$ 41,556.25	$ 833.39	$ -	$ 833.39	$ 384.48	$ 448.91	$ 41,171.76	$ 206,486.54
290	12/1/2007	$ 41,171.76	$ 833.39	$ -	$ 833.39	$ 388.64	$ 444.76	$ 40,783.13	$ 206,931.30
291	1/1/2008	$ 40,783.13	$ 833.39	$ -	$ 833.39	$ 392.83	$ 440.56	$ 40,390.30	$ 207,371.86
292	2/1/2008	$ 40,390.30	$ 833.39	$ -	$ 833.39	$ 397.08	$ 436.32	$ 39,993.22	$ 207,808.18
293	3/1/2008	$ 39,993.22	$ 833.39	$ -	$ 833.39	$ 401.37	$ 432.03	$ 39,591.85	$ 208,240.20
294	4/1/2008	$ 39,591.85	$ 833.39	$ -	$ 833.39	$ 405.70	$ 427.69	$ 39,186.15	$ 208,667.90
295	5/1/2008	$ 39,186.15	$ 833.39	$ -	$ 833.39	$ 410.08	$ 423.31	$ 38,776.06	$ 209,091.20
296	6/1/2008	$ 38,776.06	$ 833.39	$ -	$ 833.39	$ 414.51	$ 418.88	$ 38,361.55	$ 209,510.08
297	7/1/2008	$ 38,361.55	$ 833.39	$ -	$ 833.39	$ 418.99	$ 414.40	$ 37,942.56	$ 209,924.48
298	8/1/2008	$ 37,942.56	$ 833.39	$ -	$ 833.39	$ 423.52	$ 409.87	$ 37,519.04	$ 210,334.36
299	9/1/2008	$ 37,519.04	$ 833.39	$ -	$ 833.39	$ 428.09	$ 405.30	$ 37,090.95	$ 210,739.66
300	10/1/2008	$ 37,090.95	$ 833.39	$ -	$ 833.39	$ 432.72	$ 400.67	$ 36,658.23	$ 211,140.33
301	11/1/2008	$ 36,658.23	$ 833.39	$ -	$ 833.39	$ 437.39	$ 396.00	$ 36,220.83	$ 211,536.33
302	12/1/2008	$ 36,220.83	$ 833.39	$ -	$ 833.39	$ 442.12	$ 391.28	$ 35,778.72	$ 211,927.61
303	1/1/2009	$ 35,778.72	$ 833.39	$ -	$ 833.39	$ 446.89	$ 386.50	$ 35,331.82	$ 212,314.11
304	2/1/2009	$ 35,331.82	$ 833.39	$ -	$ 833.39	$ 451.72	$ 381.67	$ 34,880.10	$ 212,695.78
305	3/1/2009	$ 34,880.10	$ 833.39	$ -	$ 833.39	$ 456.60	$ 376.79	$ 34,423.50	$ 213,072.57
306	4/1/2009	$ 34,423.50	$ 833.39	$ -	$ 833.39	$ 461.53	$ 371.86	$ 33,961.97	$ 213,444.43
307	5/1/2009	$ 33,961.97	$ 833.39	$ -	$ 833.39	$ 466.52	$ 366.87	$ 33,495.45	$ 213,811.31
308	6/1/2009	$ 33,495.45	$ 833.39	$ -	$ 833.39	$ 471.56	$ 361.83	$ 33,023.89	$ 214,173.14
309	7/1/2009	$ 33,023.89	$ 833.39	$ -	$ 833.39	$ 476.65	$ 356.74	$ 32,547.24	$ 214,529.88
310	8/1/2009	$ 32,547.24	$ 833.39	$ -	$ 833.39	$ 481.80	$ 351.59	$ 32,065.44	$ 214,881.47
311	9/1/2009	$ 32,065.44	$ 833.39	$ -	$ 833.39	$ 487.01	$ 346.39	$ 31,578.43	$ 215,227.86
312	10/1/2009	$ 31,578.43	$ 833.39	$ -	$ 833.39	$ 492.27	$ 341.13	$ 31,086.16	$ 215,568.99
313	11/1/2009	$ 31,086.16	$ 833.39	$ -	$ 833.39	$ 497.58	$ 335.81	$ 30,588.58	$ 215,904.79
314	12/1/2009	$ 30,588.58	$ 833.39	$ -	$ 833.39	$ 502.96	$ 330.43	$ 30,085.62	$ 216,235.23

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
315	1/1/2010	$ 30,085.62	$ 833.39	$ -	$ 833.39	$ 508.39	$ 325.00	$ 29,577.22	$ 216,560.23
316	2/1/2010	$ 29,577.22	$ 833.39	$ -	$ 833.39	$ 513.89	$ 319.51	$ 29,063.34	$ 216,879.73
317	3/1/2010	$ 29,063.34	$ 833.39	$ -	$ 833.39	$ 519.44	$ 313.96	$ 28,543.90	$ 217,193.69
318	4/1/2010	$ 28,543.90	$ 833.39	$ -	$ 833.39	$ 525.05	$ 308.35	$ 28,018.86	$ 217,502.04
319	5/1/2010	$ 28,018.86	$ 833.39	$ -	$ 833.39	$ 530.72	$ 302.67	$ 27,488.14	$ 217,804.71
320	6/1/2010	$ 27,488.14	$ 833.39	$ -	$ 833.39	$ 536.45	$ 296.94	$ 26,951.68	$ 218,101.65
321	7/1/2010	$ 26,951.68	$ 833.39	$ -	$ 833.39	$ 542.25	$ 291.15	$ 26,409.44	$ 218,392.80
322	8/1/2010	$ 26,409.44	$ 833.39	$ -	$ 833.39	$ 548.11	$ 285.29	$ 25,861.33	$ 218,678.08
323	9/1/2010	$ 25,861.33	$ 833.39	$ -	$ 833.39	$ 554.03	$ 279.37	$ 25,307.30	$ 218,957.45
324	10/1/2010	$ 25,307.30	$ 833.39	$ -	$ 833.39	$ 560.01	$ 273.38	$ 24,747.29	$ 219,230.83
325	11/1/2010	$ 24,747.29	$ 833.39	$ -	$ 833.39	$ 566.06	$ 267.33	$ 24,181.23	$ 219,498.17
326	12/1/2010	$ 24,181.23	$ 833.39	$ -	$ 833.39	$ 572.18	$ 261.22	$ 23,609.06	$ 219,759.38
327	1/1/2011	$ 23,609.06	$ 833.39	$ -	$ 833.39	$ 578.36	$ 255.04	$ 23,030.70	$ 220,014.42
328	2/1/2011	$ 23,030.70	$ 833.39	$ -	$ 833.39	$ 584.60	$ 248.79	$ 22,446.10	$ 220,263.21
329	3/1/2011	$ 22,446.10	$ 833.39	$ -	$ 833.39	$ 590.92	$ 242.47	$ 21,855.18	$ 220,505.68
330	4/1/2011	$ 21,855.18	$ 833.39	$ -	$ 833.39	$ 597.30	$ 236.09	$ 21,257.88	$ 220,741.77
331	5/1/2011	$ 21,257.88	$ 833.39	$ -	$ 833.39	$ 603.75	$ 229.64	$ 20,654.12	$ 220,971.41
332	6/1/2011	$ 20,654.12	$ 833.39	$ -	$ 833.39	$ 610.28	$ 223.12	$ 20,043.84	$ 221,194.53
333	7/1/2011	$ 20,043.84	$ 833.39	$ -	$ 833.39	$ 616.87	$ 216.52	$ 19,426.97	$ 221,411.05
334	8/1/2011	$ 19,426.97	$ 833.39	$ -	$ 833.39	$ 623.53	$ 209.86	$ 18,803.44	$ 221,620.91
335	9/1/2011	$ 18,803.44	$ 833.39	$ -	$ 833.39	$ 630.27	$ 203.12	$ 18,173.17	$ 221,824.04
336	10/1/2011	$ 18,173.17	$ 833.39	$ -	$ 833.39	$ 637.08	$ 196.32	$ 17,536.09	$ 222,020.35
337	11/1/2011	$ 17,536.09	$ 833.39	$ -	$ 833.39	$ 643.96	$ 189.43	$ 16,892.13	$ 222,209.79
338	12/1/2011	$ 16,892.13	$ 833.39	$ -	$ 833.39	$ 650.92	$ 182.48	$ 16,241.22	$ 222,392.26
339	1/1/2012	$ 16,241.22	$ 833.39	$ -	$ 833.39	$ 657.95	$ 175.45	$ 15,583.27	$ 222,567.71
340	2/1/2012	$ 15,583.27	$ 833.39	$ -	$ 833.39	$ 665.05	$ 168.34	$ 14,918.22	$ 222,736.05
341	3/1/2012	$ 14,918.22	$ 833.39	$ -	$ 833.39	$ 672.24	$ 161.15	$ 14,245.98	$ 222,897.20
342	4/1/2012	$ 14,245.98	$ 833.39	$ -	$ 833.39	$ 679.50	$ 153.89	$ 13,566.48	$ 223,051.09
343	5/1/2012	$ 13,566.48	$ 833.39	$ -	$ 833.39	$ 686.84	$ 146.55	$ 12,879.64	$ 223,197.65
344	6/1/2012	$ 12,879.64	$ 833.39	$ -	$ 833.39	$ 694.26	$ 139.13	$ 12,185.37	$ 223,336.78
345	7/1/2012	$ 12,185.37	$ 833.39	$ -	$ 833.39	$ 701.76	$ 131.63	$ 11,483.61	$ 223,468.41
346	8/1/2012	$ 11,483.61	$ 833.39	$ -	$ 833.39	$ 709.34	$ 124.05	$ 10,774.27	$ 223,592.46
347	9/1/2012	$ 10,774.27	$ 833.39	$ -	$ 833.39	$ 717.00	$ 116.39	$ 10,057.27	$ 223,708.85
348	10/1/2012	$ 10,057.27	$ 833.39	$ -	$ 833.39	$ 724.75	$ 108.64	$ 9,332.52	$ 223,817.49
349	11/1/2012	$ 9,332.52	$ 833.39	$ -	$ 833.39	$ 732.58	$ 100.81	$ 8,599.94	$ 223,918.31
350	12/1/2012	$ 8,599.94	$ 833.39	$ -	$ 833.39	$ 740.49	$ 92.90	$ 7,859.45	$ 224,011.21
351	1/1/2013	$ 7,859.45	$ 833.39	$ -	$ 833.39	$ 748.49	$ 84.90	$ 7,110.96	$ 224,096.11
352	2/1/2013	$ 7,110.96	$ 833.39	$ -	$ 833.39	$ 756.58	$ 76.82	$ 6,354.38	$ 224,172.93
353	3/1/2013	$ 6,354.38	$ 833.39	$ -	$ 833.39	$ 764.75	$ 68.64	$ 5,589.63	$ 224,241.57
354	4/1/2013	$ 5,589.63	$ 833.39	$ -	$ 833.39	$ 773.01	$ 60.38	$ 4,816.62	$ 224,301.95
355	5/1/2013	$ 4,816.62	$ 833.39	$ -	$ 833.39	$ 781.36	$ 52.03	$ 4,035.26	$ 224,353.98
356	6/1/2013	$ 4,035.26	$ 833.39	$ -	$ 833.39	$ 789.80	$ 43.59	$ 3,245.45	$ 224,397.58
357	7/1/2013	$ 3,245.45	$ 833.39	$ -	$ 833.39	$ 798.33	$ 35.06	$ 2,447.12	$ 224,432.63
358	8/1/2013	$ 2,447.12	$ 833.39	$ -	$ 833.39	$ 806.96	$ 26.44	$ 1,640.16	$ 224,459.07
359	9/1/2013	$ 1,640.16	$ 833.39	$ -	$ 833.39	$ 815.68	$ 17.72	$ 824.49	$ 224,476.79
360	10/1/2013	$ 824.49	$ 833.39	$ -	$ 824.49	$ 815.58	$ 8.91	$ -	$ 224,485.69

CITY

DISCLOSURE STATEMENT
FIXED RATE

☒ Initial disclosure estimated at time of application
☐ Final disclosure based on contract terms

Loan Number: 610721-4MCF

Creditor: City Federal Savings
Address: Number Two Railroad Plaza
Whippany, NJ 07981

Borrower: Veronica Williams
Address: M-15 Farmhouse Lane
Morristown, NJ 07960

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
12.963 %	$ 245,260.78	$ 75,535.84	$ 320,796.62

You have the right to receive at this time an itemization of the Amount Financed.

☐ I want an itemization. ☐ I do not want an itemization.

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are due
12	$ 675.37 (e)	Monthly beginning 9/1/83
12	$ 723.65	Monthly beginning 9/1/84
12	$ 775.55	Monthly beginning 9/1/85
12	$ 831.35	Monthly beginning 9/1/86
12	$ 891.33	Monthly beginning 9/1/87
286	$ 914.91	Monthly beginning 9/1/88
14	$ 883.24	Monthly beginning 7/1/2012
	$	Monthly beginning
	$	Monthly beginning
	$	Monthly beginning
	$	Monthly beginning
	Will vary between $ _____ and $ _____	

☐ This obligation has a demand feature. (Applicable only if box is checked)

Insurance: You may obtain property insurance from anyone you want that is acceptable to Creditor.

Security: You are giving a security interest in:
☒ the goods or property being purchased.
☐

Filing fees: $ 30.00 e

Late Charge: ☒ If a payment is late, you will be charged 5% of the payment.
☐ If a payment is late, you will be charged 4% of the payment, including any escrows or impounds.

Prepayment: If you pay off early, you:
☐ may ☒ will not have to pay a penalty.
☒ may ☐ will not be entitled to a refund of part of the finance charge.

Assumption: Someone buying your home ☒ cannot ☐ can assume the remainder of your mortgage on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

e means an estimate

You have the right to seek legal advice before signing any of the Contract Documents.

I/We acknowledge receipt of this Disclosure Statement on June 23, 1983

Veronica Williams
BORROWER
Veronica Williams

CO-BORROWER

DISTRIBUTION: Original – Customer(s) sign and return Copy 1 – Customer(s) retain Copy 2 – File
422-012-00-0682

560-7728 payoff

CITY FEDERAL SAVINGS

Two Railroad Plaza
Whippany, NJ 07981

CAMP/GPM

July 7, 1983

Ms. Veronica Williams
M-15 Farmhouse Lane
Morristown, NJ 07960

Dear Ms. Williams

Based on the facts stated in your application, the contract of sale, credit report and appraisal, and for the purpose stated in your application, we are pleased to offer you a loan secured by the property described below.

AMOUNT OF LOAN: The amount of the loan is $ 80,000 **TERM:** 30 years.

SECURED PROPERTY:

541 Scotland Road
South Orange, NJ

THE INTEREST RATE: The initial interest rate on your loan will be 2.0 percentage points above an Index, rounded up to the nearest 1/8% (.125%). The Index will be the one checked below:

☐ The latest average discount rate prior to your closing on twenty six (26) week Treasury Bills as announced by the U.S. Treasury.

☒ The weekly average yield prior to your closing on United States Treasury Securities adjusted to a constant maturity of _____ years as published by the Federal Reserve Board in Statistical Release H-15 (519) published weekly.

☐

ADJUSTMENT OF INTEREST RATE: The rate of interest will be adjusted every 60 months during the term of the loan, using the same Index and the same formula described above. The new interest rate will be based on the most recently available Index on the date the rate is scheduled to change, unless the monthly payment is also scheduled to change (see below). If the monthly payment is also scheduled to change, the Index will be the most recently available one at the time Notice of Change of the monthly payment is given.

SUBSTITUTION OF INDEX: A new Index may be substituted during the loan term if the initial Index ceases to be publicly announced by its source. The substituted Index will be used to determine the changes in the interest rate beginning with the first interest rate change after the substitution.

MONTHLY PAYMENTS OF PRINCIPAL AND INTEREST: Your loan payment will increase over the first 5 years of the loan term as follows:

First Year:	$ 648.70	Sixth Year:	$
Second Year:	$ 691.98	Seventh Year:	$
Third Year:	$ 743.88	Eighth Year:	$
Fourth Year:	$ 799.68	Ninth Year:	$
Fifth Year:	$ 859.66	Tenth Year:	$

ADJUSTMENT OF MONTHLY PAYMENTS: Starting with the first monthly payment in the sixth year of the loan term and every fifth year after that, your monthly payments of principal and interest will change. The change will be based on the rate of interest in effect at that time so as to pay off the principal loan balance in equal monthly installments over the remaining loan term.

UNPAID INTEREST ADDED: Because your monthly payments may not be enough to pay the monthly interest due on your loan, the unpaid interest will be added to your principal balance each month and will be charged interest at the rate then in effect. This is commonly known as negative amortization. You may make increased payments to wholly or partially avoid this. If the total unpaid interest which is added to your principal balance reaches 25% of the original loan amount, we may require that you pay the full amount of interest charged on the outstanding balance each month.

THE MORTGAGE: The mortgage is to be a first lien on the above property and is to be written at 125% of the original loan amount, rounded up to the nearest $1,000.

OCCUPANCY: The terms of the loan, including the rate of interest, are based on your statements as to whether or not you are or will be occupying the property as your principal residence.

ESTIMATED MONTHLY PAYMENTS: Your monthly payments will include 1/12 of the real estate taxes and fire insurance. Flood insurance and private mortgage insurance. are also required if an amount is filled in below next to those items. Following is an estimate of your monthly payment based on information which we now have. This payment may be different at the time of closing:

O	Principal and Interest (1 year)	$ 643.70
O	Real Estate Taxes	$ 270.00
O	Fire Insurance Premiums	$ 33.33
O	Private Mortgage Insurance Premiums	$ 31.67
O	Flood Insurance Premiums	$
O		$
O		$
	TOTAL	$ 978.70

PRIVATE MORTGAGE INSURANCE: This insurance is required only if an amount is inserted for this item in the estimated monthly payments. If an amount is not inserted, this paragraph does not apply. The monthly payment is based on .3958 % of the original loan amount and will continue until the loan is paid in full. In addition, there is an initial premium of 1.50 % of the original loan amount, $ 1200.00 , to be paid at closing.

FLOOD INSURANCE: This insurance is required at this time only if an amount is inserted for this item in the estimated monthly payments. If it is not required at this time, it may be required at the time of closing if the official flood maps are changed. If it is required either now or at the time of closing, the amount will be the lesser of the loan amount or the maximum amount available.

TAX SERVICE CONTRACT: A one time charge of $ 20.00 is made to cover the cost of servicing your real estate tax account. This is to be paid at closing.

ESCROW DEPOSIT: An amount to be determined by us in accordance with Federal regulations, is to be deposited at closing for the payment of future taxes and other items listed above.

FEES TO CITY FEDERAL: You are to pay a Loan Commitment Fee and/or an Application/Loan Processing Fee to City Federal as follows:

O	Total Due		$ 2600.00
O	Received to Date	$ 200.00	
O	Due upon return of this commitment	$ 1200.00	
O	Due at closing	$ 1200.00	

The amounts paid before closing will not be returned if the closing does not take place. Amounts due at the closing may be deducted from the loan proceeds at or before the closing.

LATE PAYMENT CHARGES: Your payments are due on the first day of each month. If any payment is not received within 15 days after it is due a late charge of 5% of the principal and interest due will be charged.

PREPAYMENT CHARGES: You may prepay the loan either in full or in part at any time. There is no charge or penalty for doing so.

ASSUMPTION - TRANSFER: If all or any part of the property, or an interest in the property is sold or transferred without our prior written consent, we may declare all sums secured by the mortgage to be immediately due and payable. A new owner cannot take over or assume the mortgage payments without our written agreement permitting such an assumption.

TITLE INSURANCE: We require that our interest as mortgagee be insured through a title company licensed to do business in the state in which the property is located and which is acceptable to us. Title to the property is to be free and clear of all exceptions or objections except those specifically acceptable to us. The amount of title insurance is to be 125% of the original loan amount, rounded up to the nearest $1,000. The policy is to affirmatively insure the validity, priority and enforceably of the lien of the mortgage by reason of changes in the interest rate and the addition of unpaid interest to the principal balance. All title charges and premiums are to be paid by you.

FIRE INSURANCE: A fire insurance policy in a company acceptable to us with extended coverage in an amount at least equal to the original principal balance of the loan with City Federal named as mortgagee is to be brought to the closing. The policy is to state our address as ~~20 Belmont Drive~~, Somerset, New Jersey 08873 and the mortgage account 610721-4 . The amount of the policy may be increased at our option, during the term of the loan to an amount equal to the principal balance outstanding from time to time.
125 Belmont DR.

NEW CONSTRUCTION: If the dwelling is newly built, it is subject to a final inspection and approval before closing. This inspection is for our benefit only. We do not accept responsibility for faulty construction. It is your responsibility to determine that the dwelling is built to your satisfaction.

A certificate of occupancy, or comparable written evidence of completion and acceptance by the local authorities having jurisdiction, is to be presented at closing.

Evidence that the construction is insured under a home warranty program is to be presented at closing, where such a program is legally required.

SETTLEMENT AGENT - ATTORNEY: Your closing attorney or settlement agent will be David Brantley, Esq. He will prepare the loan papers on City Federal's forms, arrange for a title search and title insurance, and conduct the closing.

LENDER'S REVIEW ATTORNEY: Only the box checked is applicable.

☐ We designate _____

_____

as our attorney to review the title search and the loan papers. The attorney's fee for this service will be $ _____ and is to be paid by you at closing.

☒ A review attorney is not required.

MEANING OF WORDS: The word "mortgage" shall include "deed of trust". The word "escrow" shall include "impound". The singular shall include the plural whenever the meaning requires it. Words of female gender and male gender shall be interchangeable whenever the meaning requires it.

APPLICABLE LAWS: This commitment, and the loan to which it refers, is governed by the laws of the United States of America, the rules and regulations of the Federal Home Loan Bank System and the applicable laws of the State where the property is located.

REVOCATION: This commitment may be revoked at any time, at our option if:

a) Your income after expenses is less than it was at the time the loan was approved.

b) The value of the property is less than it was at the time the property was appraised.

We may refuse to make the loan if you do not meet all of the terms of this commitment as they are set forth in this letter.

TERM OF COMMITMENT: This commitment is good ~~for a period of xxxxxxxxxx days~~ until August 23, 1983 from its date. At the end of this period, you may request that it be extended or renewed. We may refuse to do so. We may also renew or extend it on different terms and conditions.

ACCEPTANCE OF COMMITMENT: This commitment will have no force and effect unless you agree to all of its terms. If you agree, sign a copy in the space below and return it with your check or money order in the amount of $ 1200.00 . If we do not receive the signed copy and the amount due us within 10 days from the date of this commitment, the commitment will be void.

ADDITIONAL TERMS:

-- Subject to receipt of proof of sufficient cash assets to close this loan, to be received in this office 10 days prior to closing. Association final approval required.

-- Subject to receipt of signed Disclosure statements to be received in this office 10 days prior to closing.

-- Closings are conditional upon you having a Hazard Insurance Policy (Binders are not Acceptable) in your possession at the closing together with a paid receipt of the first years premium.

(5-Year T-Security)

Very truly yours,

Carl Rogers Jr.
Branch Manager

Accepted:

Borrower Veronica Williams _____ Date _____

Borrower _____ Date _____

036-386-01-1082 (3 of 3)

sn

CITY FEDERAL SAVINGS

GOOD FAITH ESTIMATE

This form does not cover all items which will be withheld from your loan proceeds at closing or which you will be required to pay in cash at settlement, for example, deposit in escrow for real estate taxes and insurance. You may wish to inquire as to the amounts of such other items. You may be required to pay other additional amounts at settlement.	PAID OR WITHHELD FROM BORROWER'S FUNDS AT SETTELMENT
800. ITEMS PAYABLE IN CONNECTION WITH LOAN	
801. Loan Origination Fee 3 % 1½ due at commitment; 1½% due at closing	$ 2,400.00
802. Loan Discount %	
803. Appraisal Fee to	
804. Credit Report to	
805. Lender's Inspection Fee	
806. Mortgage Insurance Application Fee to	
807. ~~Assumption Fee~~ 1st Year's Hazard Insurance Premium	399.96
808. 2 Months' Hazard Insurance Escrow	66.66
809. 2 Months' Tax Escrow	540.00
810. Application/Loan Processing Fee	200.00
811. Transamerica Tax Service Charge	20.00
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE	
901. Interest from closing to Mo. end @$ 26.03 / day @ 11.875	780.82
902. Mortgage Insurance Premium for 12 months to PMI	1,200.00
904. years to	
905. 2 Months' Private Mortgage Insurance Escrow	63.34
1100. TITLE CHARGES	
1101. Settlement or closing fee to	
1102. Abstract or title search to	
1103. Title examination $105.00 to $180.00	105/180
1104. Title insurance binder to	
1105. Document preparation to	
1106. Notary fees to	
1107. Attorney's fees $500.00 to $700.00	500/700
(includes above items numbers; 1101, 1102, 1105, 1106)	
1108. Title insurance to	362.00
(includes above items numbers; 1104)	
1109. Lender's coverage $ 92,000.00	
1110. Owner's coverage $	
1111.	
1112.	
1113.	
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES	
1201. Recording fees: Deed $ 15.00 ; Mortgage $15.00 ; Releases $	30.00
1202. City/county tax/stamps: Deed $; Mortgage $	
1203. State tax/stamps: Deed $; Mortgage $	
1204.	
1205.	
1300. ADDITIONAL SETTLEMENT CHARGES	
1301. Survey $75 to $200	75.00
1302. Pest inspection to	
1303.	
1304.	
1305.	
1400. **TOTAL SETTLEMENT CHARGES**	$ 6,742.78 7,142.78

The above range of Good Faith Estimates of Loan Closing Costs are made pursuant to the requirements of the Real Estate Settlement Procedures Act. Exact figures can only be known at the time of final settlement.

THE LENDER'S ESTIMATE IS BASED UPON THE CHARGES OF THE DESIGNATED PROVIDERS.

PROVIDERS (Designated By Lender) _____
NAME
_____
ADDRESS
_____
TELEPHONE
_____
SERVICES RENDERED
DOES PROVIDER HAVE A BUSINESS RELATIONSHIP WITH THE LENDER? YES ☐ NO ☐

PROVIDERS (Designated By Lender) _____
NAME
_____
ADDRESS
_____
TELEPHONE
_____
SERVICES RENDERED
DOES PROVIDER HAVE A BUSINESS RELATIONSHIP WITH THE LENDER? YES ☐ NO ☐

VERONICA WILLIAMS
LENDER'S NAME
M-15 FARMHOUSE LANE
ADDRESS
MORRISTOWN, NJ 07960
ADDRESS

MO-212 R6.78

ESTIMATED MONTHLY PAYMENTS: Your monthly payments will include 1/12 of the real estate taxes and fire insurance. Flood insurance and private mortgage insurance. are also required if an amount is filled in below next to those items. Following is an estimate of your monthly payment based on information which we now have. This payment may be different at the time of closing:

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.03958

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1.50

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(5-Year T-Security)

Very truly yours,

Carl Rogers Jr.
Branch Manager

Accepted:

Veronica Williams — August 22, 1983

Borrower Veronica Williams — Date

Borrower — Date

036-386-01-1082 (3 of 3)

sn

Loan Amortization Schedule

	Enter values
Loan amount	69,980.29
Annual interest rate	8.20 %
Loan period in years	30
Number of payments per year	12
Start date of loan	7/1/2002
Optional extra payments	

Lender name: Aames Home Loan

	Loan summary
Scheduled payment	$ 523.28
Scheduled number of payments	360
Actual number of payments	360
Total early payments	$ -
Total interest	$ 118,400.78

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	8/1/2002	$ 69,980.29	$ 523.28	$ -	$ 523.28	$ 45.08	$ 478.20	$ 69,935.21	$ 478.20
2	9/1/2002	$ 69,935.21	$ 523.28	$ -	$ 523.28	$ 45.39	$ 477.89	$ 69,889.82	$ 956.09
3	10/1/2002	$ 69,889.82	$ 523.28	$ -	$ 523.28	$ 45.70	$ 477.58	$ 69,844.12	$ 1,433.67
4	11/1/2002	$ 69,844.12	$ 523.28	$ -	$ 523.28	$ 46.01	$ 477.27	$ 69,798.10	$ 1,910.94
5	12/1/2002	$ 69,798.10	$ 523.28	$ -	$ 523.28	$ 46.33	$ 476.95	$ 69,751.78	$ 2,387.89
6	1/1/2003	$ 69,751.78	$ 523.28	$ -	$ 523.28	$ 46.64	$ 476.64	$ 69,705.13	$ 2,864.53
7	2/1/2003	$ 69,705.13	$ 523.28	$ -	$ 523.28	$ 46.96	$ 476.32	$ 69,658.17	$ 3,340.85
8	3/1/2003	$ 69,658.17	$ 523.28	$ -	$ 523.28	$ 47.28	$ 476.00	$ 69,610.89	$ 3,816.84
9	4/1/2003	$ 69,610.89	$ 523.28	$ -	$ 523.28	$ 47.61	$ 475.67	$ 69,563.28	$ 4,292.52
10	5/1/2003	$ 69,563.28	$ 523.28	$ -	$ 523.28	$ 47.93	$ 475.35	$ 69,515.35	$ 4,767.87
11	6/1/2003	$ 69,515.35	$ 523.28	$ -	$ 523.28	$ 48.26	$ 475.02	$ 69,467.09	$ 5,242.89
12	7/1/2003	$ 69,467.09	$ 523.28	$ -	$ 523.28	$ 48.59	$ 474.69	$ 69,418.50	$ 5,717.58
13	8/1/2003	$ 69,418.50	$ 523.28	$ -	$ 523.28	$ 48.92	$ 474.36	$ 69,369.58	$ 6,191.94
14	9/1/2003	$ 69,369.58	$ 523.28	$ -	$ 523.28	$ 49.26	$ 474.03	$ 69,320.33	$ 6,665.97
15	10/1/2003	$ 69,320.33	$ 523.28	$ -	$ 523.28	$ 49.59	$ 473.69	$ 69,270.73	$ 7,139.66
16	11/1/2003	$ 69,270.73	$ 523.28	$ -	$ 523.28	$ 49.93	$ 473.35	$ 69,220.80	$ 7,613.01
17	12/1/2003	$ 69,220.80	$ 523.28	$ -	$ 523.28	$ 50.27	$ 473.01	$ 69,170.53	$ 8,086.01
18	1/1/2004	$ 69,170.53	$ 523.28	$ -	$ 523.28	$ 50.62	$ 472.67	$ 69,119.92	$ 8,558.68
19	2/1/2004	$ 69,119.92	$ 523.28	$ -	$ 523.28	$ 50.96	$ 472.32	$ 69,068.96	$ 9,031.00
20	3/1/2004	$ 69,068.96	$ 523.28	$ -	$ 523.28	$ 51.31	$ 471.97	$ 69,017.65	$ 9,502.97
21	4/1/2004	$ 69,017.65	$ 523.28	$ -	$ 523.28	$ 51.66	$ 471.62	$ 68,965.99	$ 9,974.59
22	5/1/2004	$ 68,965.99	$ 523.28	$ -	$ 523.28	$ 52.01	$ 471.27	$ 68,913.97	$ 10,445.86
23	6/1/2004	$ 68,913.97	$ 523.28	$ -	$ 523.28	$ 52.37	$ 470.91	$ 68,861.60	$ 10,916.77
24	7/1/2004	$ 68,861.60	$ 523.28	$ -	$ 523.28	$ 52.73	$ 470.55	$ 68,808.88	$ 11,387.32
25	8/1/2004	$ 68,808.88	$ 523.28	$ -	$ 523.28	$ 53.09	$ 470.19	$ 68,755.79	$ 11,857.52
26	9/1/2004	$ 68,755.79	$ 523.28	$ -	$ 523.28	$ 53.45	$ 469.83	$ 68,702.34	$ 12,327.35
27	10/1/2004	$ 68,702.34	$ 523.28	$ -	$ 523.28	$ 53.81	$ 469.47	$ 68,648.53	$ 12,796.82
28	11/1/2004	$ 68,648.53	$ 523.28	$ -	$ 523.28	$ 54.18	$ 469.10	$ 68,594.34	$ 13,265.91
29	12/1/2004	$ 68,594.34	$ 523.28	$ -	$ 523.28	$ 54.55	$ 468.73	$ 68,539.79	$ 13,734.64
30	1/1/2005	$ 68,539.79	$ 523.28	$ -	$ 523.28	$ 54.93	$ 468.36	$ 68,484.87	$ 14,203.00
31	2/1/2005	$ 68,484.87	$ 523.28	$ -	$ 523.28	$ 55.30	$ 467.98	$ 68,429.56	$ 14,670.98
32	3/1/2005	$ 68,429.56	$ 523.28	$ -	$ 523.28	$ 55.68	$ 467.60	$ 68,373.89	$ 15,138.58

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
33	4/1/2005	$ 68,373.89	$ 523.28	$ -	$ 523.28	$ 56.06	$ 467.22	$ 68,317.83	$ 15,605.80
34	5/1/2005	$ 68,317.83	$ 523.28	$ -	$ 523.28	$ 56.44	$ 466.84	$ 68,261.38	$ 16,072.64
35	6/1/2005	$ 68,261.38	$ 523.28	$ -	$ 523.28	$ 56.83	$ 466.45	$ 68,204.56	$ 16,539.09
36	7/1/2005	$ 68,204.56	$ 523.28	$ -	$ 523.28	$ 57.22	$ 466.06	$ 68,147.34	$ 17,005.16
37	8/1/2005	$ 68,147.34	$ 523.28	$ -	$ 523.28	$ 57.61	$ 465.67	$ 68,089.73	$ 17,470.83
38	9/1/2005	$ 68,089.73	$ 523.28	$ -	$ 523.28	$ 58.00	$ 465.28	$ 68,031.73	$ 17,936.11
39	10/1/2005	$ 68,031.73	$ 523.28	$ -	$ 523.28	$ 58.40	$ 464.88	$ 67,973.34	$ 18,400.99
40	11/1/2005	$ 67,973.34	$ 523.28	$ -	$ 523.28	$ 58.80	$ 464.48	$ 67,914.54	$ 18,865.48
41	12/1/2005	$ 67,914.54	$ 523.28	$ -	$ 523.28	$ 59.20	$ 464.08	$ 67,855.34	$ 19,329.56
42	1/1/2006	$ 67,855.34	$ 523.28	$ -	$ 523.28	$ 59.60	$ 463.68	$ 67,795.74	$ 19,793.24
43	2/1/2006	$ 67,795.74	$ 523.28	$ -	$ 523.28	$ 60.01	$ 463.27	$ 67,735.73	$ 20,256.51
44	3/1/2006	$ 67,735.73	$ 523.28	$ -	$ 523.28	$ 60.42	$ 462.86	$ 67,675.31	$ 20,719.37
45	4/1/2006	$ 67,675.31	$ 523.28	$ -	$ 523.28	$ 60.83	$ 462.45	$ 67,614.48	$ 21,181.82
46	5/1/2006	$ 67,614.48	$ 523.28	$ -	$ 523.28	$ 61.25	$ 462.03	$ 67,553.23	$ 21,643.85
47	6/1/2006	$ 67,553.23	$ 523.28	$ -	$ 523.28	$ 61.67	$ 461.61	$ 67,491.56	$ 22,105.46
48	7/1/2006	$ 67,491.56	$ 523.28	$ -	$ 523.28	$ 62.09	$ 461.19	$ 67,429.47	$ 22,566.66
49	8/1/2006	$ 67,429.47	$ 523.28	$ -	$ 523.28	$ 62.51	$ 460.77	$ 67,366.96	$ 23,027.43
50	9/1/2006	$ 67,366.96	$ 523.28	$ -	$ 523.28	$ 62.94	$ 460.34	$ 67,304.02	$ 23,487.77
51	10/1/2006	$ 67,304.02	$ 523.28	$ -	$ 523.28	$ 63.37	$ 459.91	$ 67,240.65	$ 23,947.68
52	11/1/2006	$ 67,240.65	$ 523.28	$ -	$ 523.28	$ 63.80	$ 459.48	$ 67,176.85	$ 24,407.15
53	12/1/2006	$ 67,176.85	$ 523.28	$ -	$ 523.28	$ 64.24	$ 459.04	$ 67,112.61	$ 24,866.20
54	1/1/2007	$ 67,112.61	$ 523.28	$ -	$ 523.28	$ 64.68	$ 458.60	$ 67,047.93	$ 25,324.80
55	2/1/2007	$ 67,047.93	$ 523.28	$ -	$ 523.28	$ 65.12	$ 458.16	$ 66,982.81	$ 25,782.96
56	3/1/2007	$ 66,982.81	$ 523.28	$ -	$ 523.28	$ 65.56	$ 457.72	$ 66,917.24	$ 26,240.68
57	4/1/2007	$ 66,917.24	$ 523.28	$ -	$ 523.28	$ 66.01	$ 457.27	$ 66,851.23	$ 26,697.94
58	5/1/2007	$ 66,851.23	$ 523.28	$ -	$ 523.28	$ 66.46	$ 456.82	$ 66,784.77	$ 27,154.76
59	6/1/2007	$ 66,784.77	$ 523.28	$ -	$ 523.28	$ 66.92	$ 456.36	$ 66,717.85	$ 27,611.12
60	7/1/2007	$ 66,717.85	$ 523.28	$ -	$ 523.28	$ 67.38	$ 455.91	$ 66,650.47	$ 28,067.03
61	8/1/2007	$ 66,650.47	$ 523.28	$ -	$ 523.28	$ 67.84	$ 455.44	$ 66,582.64	$ 28,522.47
62	9/1/2007	$ 66,582.64	$ 523.28	$ -	$ 523.28	$ 68.30	$ 454.98	$ 66,514.34	$ 28,977.45
63	10/1/2007	$ 66,514.34	$ 523.28	$ -	$ 523.28	$ 68.77	$ 454.51	$ 66,445.57	$ 29,431.97
64	11/1/2007	$ 66,445.57	$ 523.28	$ -	$ 523.28	$ 69.24	$ 454.04	$ 66,376.34	$ 29,886.01
65	12/1/2007	$ 66,376.34	$ 523.28	$ -	$ 523.28	$ 69.71	$ 453.57	$ 66,306.63	$ 30,339.59
66	1/1/2008	$ 66,306.63	$ 523.28	$ -	$ 523.28	$ 70.19	$ 453.10	$ 66,236.44	$ 30,792.68
67	2/1/2008	$ 66,236.44	$ 523.28	$ -	$ 523.28	$ 70.67	$ 452.62	$ 66,165.78	$ 31,245.30
68	3/1/2008	$ 66,165.78	$ 523.28	$ -	$ 523.28	$ 71.15	$ 452.13	$ 66,094.63	$ 31,697.43
69	4/1/2008	$ 66,094.63	$ 523.28	$ -	$ 523.28	$ 71.63	$ 451.65	$ 66,023.00	$ 32,149.08
70	5/1/2008	$ 66,023.00	$ 523.28	$ -	$ 523.28	$ 72.12	$ 451.16	$ 65,950.87	$ 32,600.23
71	6/1/2008	$ 65,950.87	$ 523.28	$ -	$ 523.28	$ 72.62	$ 450.66	$ 65,878.26	$ 33,050.90
72	7/1/2008	$ 65,878.26	$ 523.28	$ -	$ 523.28	$ 73.11	$ 450.17	$ 65,805.14	$ 33,501.07
73	8/1/2008	$ 65,805.14	$ 523.28	$ -	$ 523.28	$ 73.61	$ 449.67	$ 65,731.53	$ 33,950.73
74	9/1/2008	$ 65,731.53	$ 523.28	$ -	$ 523.28	$ 74.12	$ 449.17	$ 65,657.41	$ 34,399.90
75	10/1/2008	$ 65,657.41	$ 523.28	$ -	$ 523.28	$ 74.62	$ 448.66	$ 65,582.79	$ 34,848.56
76	11/1/2008	$ 65,582.79	$ 523.28	$ -	$ 523.28	$ 75.13	$ 448.15	$ 65,507.66	$ 35,296.71
77	12/1/2008	$ 65,507.66	$ 523.28	$ -	$ 523.28	$ 75.65	$ 447.64	$ 65,432.02	$ 35,744.34
78	1/1/2009	$ 65,432.02	$ 523.28	$ -	$ 523.28	$ 76.16	$ 447.12	$ 65,355.85	$ 36,191.46
79	2/1/2009	$ 65,355.85	$ 523.28	$ -	$ 523.28	$ 76.68	$ 446.60	$ 65,279.17	$ 36,638.06

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
80	3/1/2009	$ 65,279.17	$ 523.28	$ -	$ 523.28	$ 77.21	$ 446.07	$ 65,201.97	$ 37,084.13
81	4/1/2009	$ 65,201.97	$ 523.28	$ -	$ 523.28	$ 77.73	$ 445.55	$ 65,124.23	$ 37,529.68
82	5/1/2009	$ 65,124.23	$ 523.28	$ -	$ 523.28	$ 78.27	$ 445.02	$ 65,045.97	$ 37,974.70
83	6/1/2009	$ 65,045.97	$ 523.28	$ -	$ 523.28	$ 78.80	$ 444.48	$ 64,967.17	$ 38,419.18
84	7/1/2009	$ 64,967.17	$ 523.28	$ -	$ 523.28	$ 79.34	$ 443.94	$ 64,887.83	$ 38,863.12
85	8/1/2009	$ 64,887.83	$ 523.28	$ -	$ 523.28	$ 79.88	$ 443.40	$ 64,807.95	$ 39,306.52
86	9/1/2009	$ 64,807.95	$ 523.28	$ -	$ 523.28	$ 80.43	$ 442.85	$ 64,727.52	$ 39,749.37
87	10/1/2009	$ 64,727.52	$ 523.28	$ -	$ 523.28	$ 80.98	$ 442.30	$ 64,646.55	$ 40,191.68
88	11/1/2009	$ 64,646.55	$ 523.28	$ -	$ 523.28	$ 81.53	$ 441.75	$ 64,565.02	$ 40,633.43
89	12/1/2009	$ 64,565.02	$ 523.28	$ -	$ 523.28	$ 82.09	$ 441.19	$ 64,482.93	$ 41,074.62
90	1/1/2010	$ 64,482.93	$ 523.28	$ -	$ 523.28	$ 82.65	$ 440.63	$ 64,400.28	$ 41,515.26
91	2/1/2010	$ 64,400.28	$ 523.28	$ -	$ 523.28	$ 83.21	$ 440.07	$ 64,317.07	$ 41,955.33
92	3/1/2010	$ 64,317.07	$ 523.28	$ -	$ 523.28	$ 83.78	$ 439.50	$ 64,233.29	$ 42,394.83
93	4/1/2010	$ 64,233.29	$ 523.28	$ -	$ 523.28	$ 84.35	$ 438.93	$ 64,148.94	$ 42,833.75
94	5/1/2010	$ 64,148.94	$ 523.28	$ -	$ 523.28	$ 84.93	$ 438.35	$ 64,064.01	$ 43,272.11
95	6/1/2010	$ 64,064.01	$ 523.28	$ -	$ 523.28	$ 85.51	$ 437.77	$ 63,978.50	$ 43,709.88
96	7/1/2010	$ 63,978.50	$ 523.28	$ -	$ 523.28	$ 86.09	$ 437.19	$ 63,892.40	$ 44,147.06
97	8/1/2010	$ 63,892.40	$ 523.28	$ -	$ 523.28	$ 86.68	$ 436.60	$ 63,805.72	$ 44,583.66
98	9/1/2010	$ 63,805.72	$ 523.28	$ -	$ 523.28	$ 87.27	$ 436.01	$ 63,718.44	$ 45,019.67
99	10/1/2010	$ 63,718.44	$ 523.28	$ -	$ 523.28	$ 87.87	$ 435.41	$ 63,630.57	$ 45,455.08
100	11/1/2010	$ 63,630.57	$ 523.28	$ -	$ 523.28	$ 88.47	$ 434.81	$ 63,542.10	$ 45,889.88
101	12/1/2010	$ 63,542.10	$ 523.28	$ -	$ 523.28	$ 89.08	$ 434.20	$ 63,453.02	$ 46,324.09
102	1/1/2011	$ 63,453.02	$ 523.28	$ -	$ 523.28	$ 89.69	$ 433.60	$ 63,363.34	$ 46,757.68
103	2/1/2011	$ 63,363.34	$ 523.28	$ -	$ 523.28	$ 90.30	$ 432.98	$ 63,273.04	$ 47,190.67
104	3/1/2011	$ 63,273.04	$ 523.28	$ -	$ 523.28	$ 90.91	$ 432.37	$ 63,182.13	$ 47,623.03
105	4/1/2011	$ 63,182.13	$ 523.28	$ -	$ 523.28	$ 91.54	$ 431.74	$ 63,090.59	$ 48,054.78
106	5/1/2011	$ 63,090.59	$ 523.28	$ -	$ 523.28	$ 92.16	$ 431.12	$ 62,998.43	$ 48,485.90
107	6/1/2011	$ 62,998.43	$ 523.28	$ -	$ 523.28	$ 92.79	$ 430.49	$ 62,905.64	$ 48,916.39
108	7/1/2011	$ 62,905.64	$ 523.28	$ -	$ 523.28	$ 93.43	$ 429.86	$ 62,812.21	$ 49,346.24
109	8/1/2011	$ 62,812.21	$ 523.28	$ -	$ 523.28	$ 94.06	$ 429.22	$ 62,718.15	$ 49,775.46
110	9/1/2011	$ 62,718.15	$ 523.28	$ -	$ 523.28	$ 94.71	$ 428.57	$ 62,623.44	$ 50,204.03
111	10/1/2011	$ 62,623.44	$ 523.28	$ -	$ 523.28	$ 95.35	$ 427.93	$ 62,528.09	$ 50,631.96
112	11/1/2011	$ 62,528.09	$ 523.28	$ -	$ 523.28	$ 96.01	$ 427.28	$ 62,432.08	$ 51,059.23
113	12/1/2011	$ 62,432.08	$ 523.28	$ -	$ 523.28	$ 96.66	$ 426.62	$ 62,335.42	$ 51,485.85
114	1/1/2012	$ 62,335.42	$ 523.28	$ -	$ 523.28	$ 97.32	$ 425.96	$ 62,238.10	$ 51,911.81
115	2/1/2012	$ 62,238.10	$ 523.28	$ -	$ 523.28	$ 97.99	$ 425.29	$ 62,140.11	$ 52,337.11
116	3/1/2012	$ 62,140.11	$ 523.28	$ -	$ 523.28	$ 98.66	$ 424.62	$ 62,041.45	$ 52,761.73
117	4/1/2012	$ 62,041.45	$ 523.28	$ -	$ 523.28	$ 99.33	$ 423.95	$ 61,942.12	$ 53,185.68
118	5/1/2012	$ 61,942.12	$ 523.28	$ -	$ 523.28	$ 100.01	$ 423.27	$ 61,842.11	$ 53,608.95
119	6/1/2012	$ 61,842.11	$ 523.28	$ -	$ 523.28	$ 100.69	$ 422.59	$ 61,741.42	$ 54,031.54
120	7/1/2012	$ 61,741.42	$ 523.28	$ -	$ 523.28	$ 101.38	$ 421.90	$ 61,640.04	$ 54,453.44
121	8/1/2012	$ 61,640.04	$ 523.28	$ -	$ 523.28	$ 102.07	$ 421.21	$ 61,537.97	$ 54,874.65
122	9/1/2012	$ 61,537.97	$ 523.28	$ -	$ 523.28	$ 102.77	$ 420.51	$ 61,435.20	$ 55,295.15
123	10/1/2012	$ 61,435.20	$ 523.28	$ -	$ 523.28	$ 103.47	$ 419.81	$ 61,331.72	$ 55,714.96
124	11/1/2012	$ 61,331.72	$ 523.28	$ -	$ 523.28	$ 104.18	$ 419.10	$ 61,227.54	$ 56,134.06
125	12/1/2012	$ 61,227.54	$ 523.28	$ -	$ 523.28	$ 104.89	$ 418.39	$ 61,122.65	$ 56,552.45
126	1/1/2013	$ 61,122.65	$ 523.28	$ -	$ 523.28	$ 105.61	$ 417.67	$ 61,017.04	$ 56,970.12

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
127	2/1/2013	$ 61,017.04	$ 523.28	$ -	$ 523.28	$ 106.33	$ 416.95	$ 60,910.71	$ 57,387.07
128	3/1/2013	$ 60,910.71	$ 523.28	$ -	$ 523.28	$ 107.06	$ 416.22	$ 60,803.65	$ 57,803.29
129	4/1/2013	$ 60,803.65	$ 523.28	$ -	$ 523.28	$ 107.79	$ 415.49	$ 60,695.86	$ 58,218.79
130	5/1/2013	$ 60,695.86	$ 523.28	$ -	$ 523.28	$ 108.53	$ 414.76	$ 60,587.34	$ 58,633.54
131	6/1/2013	$ 60,587.34	$ 523.28	$ -	$ 523.28	$ 109.27	$ 414.01	$ 60,478.07	$ 59,047.55
132	7/1/2013	$ 60,478.07	$ 523.28	$ -	$ 523.28	$ 110.01	$ 413.27	$ 60,368.05	$ 59,460.82
133	8/1/2013	$ 60,368.05	$ 523.28	$ -	$ 523.28	$ 110.77	$ 412.52	$ 60,257.29	$ 59,873.34
134	9/1/2013	$ 60,257.29	$ 523.28	$ -	$ 523.28	$ 111.52	$ 411.76	$ 60,145.77	$ 60,285.09
135	10/1/2013	$ 60,145.77	$ 523.28	$ -	$ 523.28	$ 112.28	$ 411.00	$ 60,033.48	$ 60,696.09
136	11/1/2013	$ 60,033.48	$ 523.28	$ -	$ 523.28	$ 113.05	$ 410.23	$ 59,920.43	$ 61,106.32
137	12/1/2013	$ 59,920.43	$ 523.28	$ -	$ 523.28	$ 113.82	$ 409.46	$ 59,806.61	$ 61,515.78
138	1/1/2014	$ 59,806.61	$ 523.28	$ -	$ 523.28	$ 114.60	$ 408.68	$ 59,692.00	$ 61,924.45
139	2/1/2014	$ 59,692.00	$ 523.28	$ -	$ 523.28	$ 115.39	$ 407.90	$ 59,576.62	$ 62,332.35
140	3/1/2014	$ 59,576.62	$ 523.28	$ -	$ 523.28	$ 116.17	$ 407.11	$ 59,460.44	$ 62,739.46
141	4/1/2014	$ 59,460.44	$ 523.28	$ -	$ 523.28	$ 116.97	$ 406.31	$ 59,343.48	$ 63,145.77
142	5/1/2014	$ 59,343.48	$ 523.28	$ -	$ 523.28	$ 117.77	$ 405.51	$ 59,225.71	$ 63,551.28
143	6/1/2014	$ 59,225.71	$ 523.28	$ -	$ 523.28	$ 118.57	$ 404.71	$ 59,107.14	$ 63,955.99
144	7/1/2014	$ 59,107.14	$ 523.28	$ -	$ 523.28	$ 119.38	$ 403.90	$ 58,987.76	$ 64,359.89
145	8/1/2014	$ 58,987.76	$ 523.28	$ -	$ 523.28	$ 120.20	$ 403.08	$ 58,867.56	$ 64,762.97
146	9/1/2014	$ 58,867.56	$ 523.28	$ -	$ 523.28	$ 121.02	$ 402.26	$ 58,746.54	$ 65,165.24
147	10/1/2014	$ 58,746.54	$ 523.28	$ -	$ 523.28	$ 121.85	$ 401.43	$ 58,624.69	$ 65,566.67
148	11/1/2014	$ 58,624.69	$ 523.28	$ -	$ 523.28	$ 122.68	$ 400.60	$ 58,502.01	$ 65,967.27
149	12/1/2014	$ 58,502.01	$ 523.28	$ -	$ 523.28	$ 123.52	$ 399.76	$ 58,378.50	$ 66,367.04
150	1/1/2015	$ 58,378.50	$ 523.28	$ -	$ 523.28	$ 124.36	$ 398.92	$ 58,254.14	$ 66,765.96
151	2/1/2015	$ 58,254.14	$ 523.28	$ -	$ 523.28	$ 125.21	$ 398.07	$ 58,128.92	$ 67,164.03
152	3/1/2015	$ 58,128.92	$ 523.28	$ -	$ 523.28	$ 126.07	$ 397.21	$ 58,002.86	$ 67,561.24
153	4/1/2015	$ 58,002.86	$ 523.28	$ -	$ 523.28	$ 126.93	$ 396.35	$ 57,875.93	$ 67,957.59
154	5/1/2015	$ 57,875.93	$ 523.28	$ -	$ 523.28	$ 127.80	$ 395.49	$ 57,748.14	$ 68,353.08
155	6/1/2015	$ 57,748.14	$ 523.28	$ -	$ 523.28	$ 128.67	$ 394.61	$ 57,619.47	$ 68,747.69
156	7/1/2015	$ 57,619.47	$ 523.28	$ -	$ 523.28	$ 129.55	$ 393.73	$ 57,489.92	$ 69,141.42
157	8/1/2015	$ 57,489.92	$ 523.28	$ -	$ 523.28	$ 130.43	$ 392.85	$ 57,359.49	$ 69,534.27
158	9/1/2015	$ 57,359.49	$ 523.28	$ -	$ 523.28	$ 131.32	$ 391.96	$ 57,228.16	$ 69,926.23
159	10/1/2015	$ 57,228.16	$ 523.28	$ -	$ 523.28	$ 132.22	$ 391.06	$ 57,095.94	$ 70,317.29
160	11/1/2015	$ 57,095.94	$ 523.28	$ -	$ 523.28	$ 133.13	$ 390.16	$ 56,962.82	$ 70,707.44
161	12/1/2015	$ 56,962.82	$ 523.28	$ -	$ 523.28	$ 134.03	$ 389.25	$ 56,828.78	$ 71,096.69
162	1/1/2016	$ 56,828.78	$ 523.28	$ -	$ 523.28	$ 134.95	$ 388.33	$ 56,693.83	$ 71,485.02
163	2/1/2016	$ 56,693.83	$ 523.28	$ -	$ 523.28	$ 135.87	$ 387.41	$ 56,557.96	$ 71,872.43
164	3/1/2016	$ 56,557.96	$ 523.28	$ -	$ 523.28	$ 136.80	$ 386.48	$ 56,421.16	$ 72,258.91
165	4/1/2016	$ 56,421.16	$ 523.28	$ -	$ 523.28	$ 137.74	$ 385.54	$ 56,283.42	$ 72,644.45
166	5/1/2016	$ 56,283.42	$ 523.28	$ -	$ 523.28	$ 138.68	$ 384.60	$ 56,144.74	$ 73,029.05
167	6/1/2016	$ 56,144.74	$ 523.28	$ -	$ 523.28	$ 139.63	$ 383.66	$ 56,005.12	$ 73,412.71
168	7/1/2016	$ 56,005.12	$ 523.28	$ -	$ 523.28	$ 140.58	$ 382.70	$ 55,864.54	$ 73,795.41
169	8/1/2016	$ 55,864.54	$ 523.28	$ -	$ 523.28	$ 141.54	$ 381.74	$ 55,723.00	$ 74,177.15
170	9/1/2016	$ 55,723.00	$ 523.28	$ -	$ 523.28	$ 142.51	$ 380.77	$ 55,580.49	$ 74,557.93
171	10/1/2016	$ 55,580.49	$ 523.28	$ -	$ 523.28	$ 143.48	$ 379.80	$ 55,437.01	$ 74,937.73
172	11/1/2016	$ 55,437.01	$ 523.28	$ -	$ 523.28	$ 144.46	$ 378.82	$ 55,292.55	$ 75,316.55
173	12/1/2016	$ 55,292.55	$ 523.28	$ -	$ 523.28	$ 145.45	$ 377.83	$ 55,147.10	$ 75,694.38

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
174	1/1/2017	$ 55,147.10	$ 523.28	$ -	$ 523.28	$ 146.44	$ 376.84	$ 55,000.66	$ 76,071.22
175	2/1/2017	$ 55,000.66	$ 523.28	$ -	$ 523.28	$ 147.44	$ 375.84	$ 54,853.22	$ 76,447.05
176	3/1/2017	$ 54,853.22	$ 523.28	$ -	$ 523.28	$ 148.45	$ 374.83	$ 54,704.77	$ 76,821.88
177	4/1/2017	$ 54,704.77	$ 523.28	$ -	$ 523.28	$ 149.46	$ 373.82	$ 54,555.30	$ 77,195.70
178	5/1/2017	$ 54,555.30	$ 523.28	$ -	$ 523.28	$ 150.49	$ 372.79	$ 54,404.81	$ 77,568.50
179	6/1/2017	$ 54,404.81	$ 523.28	$ -	$ 523.28	$ 151.51	$ 371.77	$ 54,253.30	$ 77,940.26
180	7/1/2017	$ 54,253.30	$ 523.28	$ -	$ 523.28	$ 152.55	$ 370.73	$ 54,100.75	$ 78,310.99
181	8/1/2017	$ 54,100.75	$ 523.28	$ -	$ 523.28	$ 153.59	$ 369.69	$ 53,947.16	$ 78,680.68
182	9/1/2017	$ 53,947.16	$ 523.28	$ -	$ 523.28	$ 154.64	$ 368.64	$ 53,792.52	$ 79,049.32
183	10/1/2017	$ 53,792.52	$ 523.28	$ -	$ 523.28	$ 155.70	$ 367.58	$ 53,636.82	$ 79,416.90
184	11/1/2017	$ 53,636.82	$ 523.28	$ -	$ 523.28	$ 156.76	$ 366.52	$ 53,480.05	$ 79,783.42
185	12/1/2017	$ 53,480.05	$ 523.28	$ -	$ 523.28	$ 157.83	$ 365.45	$ 53,322.22	$ 80,148.87
186	1/1/2018	$ 53,322.22	$ 523.28	$ -	$ 523.28	$ 158.91	$ 364.37	$ 53,163.31	$ 80,513.24
187	2/1/2018	$ 53,163.31	$ 523.28	$ -	$ 523.28	$ 160.00	$ 363.28	$ 53,003.31	$ 80,876.52
188	3/1/2018	$ 53,003.31	$ 523.28	$ -	$ 523.28	$ 161.09	$ 362.19	$ 52,842.22	$ 81,238.71
189	4/1/2018	$ 52,842.22	$ 523.28	$ -	$ 523.28	$ 162.19	$ 361.09	$ 52,680.03	$ 81,599.80
190	5/1/2018	$ 52,680.03	$ 523.28	$ -	$ 523.28	$ 163.30	$ 359.98	$ 52,516.73	$ 81,959.78
191	6/1/2018	$ 52,516.73	$ 523.28	$ -	$ 523.28	$ 164.42	$ 358.86	$ 52,352.31	$ 82,318.64
192	7/1/2018	$ 52,352.31	$ 523.28	$ -	$ 523.28	$ 165.54	$ 357.74	$ 52,186.77	$ 82,676.38
193	8/1/2018	$ 52,186.77	$ 523.28	$ -	$ 523.28	$ 166.67	$ 356.61	$ 52,020.10	$ 83,032.99
194	9/1/2018	$ 52,020.10	$ 523.28	$ -	$ 523.28	$ 167.81	$ 355.47	$ 51,852.29	$ 83,388.46
195	10/1/2018	$ 51,852.29	$ 523.28	$ -	$ 523.28	$ 168.96	$ 354.32	$ 51,683.33	$ 83,742.79
196	11/1/2018	$ 51,683.33	$ 523.28	$ -	$ 523.28	$ 170.11	$ 353.17	$ 51,513.22	$ 84,095.96
197	12/1/2018	$ 51,513.22	$ 523.28	$ -	$ 523.28	$ 171.27	$ 352.01	$ 51,341.95	$ 84,447.96
198	1/1/2019	$ 51,341.95	$ 523.28	$ -	$ 523.28	$ 172.44	$ 350.84	$ 51,169.50	$ 84,798.80
199	2/1/2019	$ 51,169.50	$ 523.28	$ -	$ 523.28	$ 173.62	$ 349.66	$ 50,995.88	$ 85,148.46
200	3/1/2019	$ 50,995.88	$ 523.28	$ -	$ 523.28	$ 174.81	$ 348.47	$ 50,821.07	$ 85,496.93
201	4/1/2019	$ 50,821.07	$ 523.28	$ -	$ 523.28	$ 176.00	$ 347.28	$ 50,645.07	$ 85,844.21
202	5/1/2019	$ 50,645.07	$ 523.28	$ -	$ 523.28	$ 177.21	$ 346.07	$ 50,467.86	$ 86,190.28
203	6/1/2019	$ 50,467.86	$ 523.28	$ -	$ 523.28	$ 178.42	$ 344.86	$ 50,289.45	$ 86,535.14
204	7/1/2019	$ 50,289.45	$ 523.28	$ -	$ 523.28	$ 179.64	$ 343.64	$ 50,109.81	$ 86,878.79
205	8/1/2019	$ 50,109.81	$ 523.28	$ -	$ 523.28	$ 180.86	$ 342.42	$ 49,928.95	$ 87,221.21
206	9/1/2019	$ 49,928.95	$ 523.28	$ -	$ 523.28	$ 182.10	$ 341.18	$ 49,746.85	$ 87,562.39
207	10/1/2019	$ 49,746.85	$ 523.28	$ -	$ 523.28	$ 183.34	$ 339.94	$ 49,563.50	$ 87,902.32
208	11/1/2019	$ 49,563.50	$ 523.28	$ -	$ 523.28	$ 184.60	$ 338.68	$ 49,378.90	$ 88,241.01
209	12/1/2019	$ 49,378.90	$ 523.28	$ -	$ 523.28	$ 185.86	$ 337.42	$ 49,193.05	$ 88,578.43
210	1/1/2020	$ 49,193.05	$ 523.28	$ -	$ 523.28	$ 187.13	$ 336.15	$ 49,005.92	$ 88,914.58
211	2/1/2020	$ 49,005.92	$ 523.28	$ -	$ 523.28	$ 188.41	$ 334.87	$ 48,817.51	$ 89,249.46
212	3/1/2020	$ 48,817.51	$ 523.28	$ -	$ 523.28	$ 189.69	$ 333.59	$ 48,627.82	$ 89,583.04
213	4/1/2020	$ 48,627.82	$ 523.28	$ -	$ 523.28	$ 190.99	$ 332.29	$ 48,436.83	$ 89,915.33
214	5/1/2020	$ 48,436.83	$ 523.28	$ -	$ 523.28	$ 192.30	$ 330.98	$ 48,244.53	$ 90,246.32
215	6/1/2020	$ 48,244.53	$ 523.28	$ -	$ 523.28	$ 193.61	$ 329.67	$ 48,050.92	$ 90,575.99
216	7/1/2020	$ 48,050.92	$ 523.28	$ -	$ 523.28	$ 194.93	$ 328.35	$ 47,855.99	$ 90,904.34
217	8/1/2020	$ 47,855.99	$ 523.28	$ -	$ 523.28	$ 196.26	$ 327.02	$ 47,659.72	$ 91,231.35
218	9/1/2020	$ 47,659.72	$ 523.28	$ -	$ 523.28	$ 197.61	$ 325.67	$ 47,462.12	$ 91,557.03
219	10/1/2020	$ 47,462.12	$ 523.28	$ -	$ 523.28	$ 198.96	$ 324.32	$ 47,263.16	$ 91,881.35
220	11/1/2020	$ 47,263.16	$ 523.28	$ -	$ 523.28	$ 200.32	$ 322.96	$ 47,062.85	$ 92,204.32

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
221	12/1/2020	$ 47,062.85	$ 523.28	$ -	$ 523.28	$ 201.68	$ 321.60	$ 46,861.16	$ 92,525.91
222	1/1/2021	$ 46,861.16	$ 523.28	$ -	$ 523.28	$ 203.06	$ 320.22	$ 46,658.10	$ 92,846.13
223	2/1/2021	$ 46,658.10	$ 523.28	$ -	$ 523.28	$ 204.45	$ 318.83	$ 46,453.65	$ 93,164.96
224	3/1/2021	$ 46,453.65	$ 523.28	$ -	$ 523.28	$ 205.85	$ 317.43	$ 46,247.80	$ 93,482.39
225	4/1/2021	$ 46,247.80	$ 523.28	$ -	$ 523.28	$ 207.25	$ 316.03	$ 46,040.55	$ 93,798.42
226	5/1/2021	$ 46,040.55	$ 523.28	$ -	$ 523.28	$ 208.67	$ 314.61	$ 45,831.88	$ 94,113.03
227	6/1/2021	$ 45,831.88	$ 523.28	$ -	$ 523.28	$ 210.10	$ 313.18	$ 45,621.78	$ 94,426.22
228	7/1/2021	$ 45,621.78	$ 523.28	$ -	$ 523.28	$ 211.53	$ 311.75	$ 45,410.25	$ 94,737.97
229	8/1/2021	$ 45,410.25	$ 523.28	$ -	$ 523.28	$ 212.98	$ 310.30	$ 45,197.27	$ 95,048.27
230	9/1/2021	$ 45,197.27	$ 523.28	$ -	$ 523.28	$ 214.43	$ 308.85	$ 44,982.84	$ 95,357.12
231	10/1/2021	$ 44,982.84	$ 523.28	$ -	$ 523.28	$ 215.90	$ 307.38	$ 44,766.94	$ 95,664.50
232	11/1/2021	$ 44,766.94	$ 523.28	$ -	$ 523.28	$ 217.37	$ 305.91	$ 44,549.57	$ 95,970.41
233	12/1/2021	$ 44,549.57	$ 523.28	$ -	$ 523.28	$ 218.86	$ 304.42	$ 44,330.71	$ 96,274.83
234	1/1/2022	$ 44,330.71	$ 523.28	$ -	$ 523.28	$ 220.35	$ 302.93	$ 44,110.35	$ 96,577.76
235	2/1/2022	$ 44,110.35	$ 523.28	$ -	$ 523.28	$ 221.86	$ 301.42	$ 43,888.49	$ 96,879.18
236	3/1/2022	$ 43,888.49	$ 523.28	$ -	$ 523.28	$ 223.38	$ 299.90	$ 43,665.12	$ 97,179.08
237	4/1/2022	$ 43,665.12	$ 523.28	$ -	$ 523.28	$ 224.90	$ 298.38	$ 43,440.21	$ 97,477.46
238	5/1/2022	$ 43,440.21	$ 523.28	$ -	$ 523.28	$ 226.44	$ 296.84	$ 43,213.78	$ 97,774.30
239	6/1/2022	$ 43,213.78	$ 523.28	$ -	$ 523.28	$ 227.99	$ 295.29	$ 42,985.79	$ 98,069.59
240	7/1/2022	$ 42,985.79	$ 523.28	$ -	$ 523.28	$ 229.54	$ 293.74	$ 42,756.24	$ 98,363.33
241	8/1/2022	$ 42,756.24	$ 523.28	$ -	$ 523.28	$ 231.11	$ 292.17	$ 42,525.13	$ 98,655.50
242	9/1/2022	$ 42,525.13	$ 523.28	$ -	$ 523.28	$ 232.69	$ 290.59	$ 42,292.44	$ 98,946.09
243	10/1/2022	$ 42,292.44	$ 523.28	$ -	$ 523.28	$ 234.28	$ 289.00	$ 42,058.16	$ 99,235.09
244	11/1/2022	$ 42,058.16	$ 523.28	$ -	$ 523.28	$ 235.88	$ 287.40	$ 41,822.27	$ 99,522.48
245	12/1/2022	$ 41,822.27	$ 523.28	$ -	$ 523.28	$ 237.50	$ 285.79	$ 41,584.78	$ 99,808.27
246	1/1/2023	$ 41,584.78	$ 523.28	$ -	$ 523.28	$ 239.12	$ 284.16	$ 41,345.66	$ 100,092.43
247	2/1/2023	$ 41,345.66	$ 523.28	$ -	$ 523.28	$ 240.75	$ 282.53	$ 41,104.91	$ 100,374.96
248	3/1/2023	$ 41,104.91	$ 523.28	$ -	$ 523.28	$ 242.40	$ 280.88	$ 40,862.51	$ 100,655.84
249	4/1/2023	$ 40,862.51	$ 523.28	$ -	$ 523.28	$ 244.05	$ 279.23	$ 40,618.46	$ 100,935.07
250	5/1/2023	$ 40,618.46	$ 523.28	$ -	$ 523.28	$ 245.72	$ 277.56	$ 40,372.74	$ 101,212.63
251	6/1/2023	$ 40,372.74	$ 523.28	$ -	$ 523.28	$ 247.40	$ 275.88	$ 40,125.33	$ 101,488.51
252	7/1/2023	$ 40,125.33	$ 523.28	$ -	$ 523.28	$ 249.09	$ 274.19	$ 39,876.24	$ 101,762.70
253	8/1/2023	$ 39,876.24	$ 523.28	$ -	$ 523.28	$ 250.79	$ 272.49	$ 39,625.45	$ 102,035.19
254	9/1/2023	$ 39,625.45	$ 523.28	$ -	$ 523.28	$ 252.51	$ 270.77	$ 39,372.94	$ 102,305.96
255	10/1/2023	$ 39,372.94	$ 523.28	$ -	$ 523.28	$ 254.23	$ 269.05	$ 39,118.71	$ 102,575.01
256	11/1/2023	$ 39,118.71	$ 523.28	$ -	$ 523.28	$ 255.97	$ 267.31	$ 38,862.74	$ 102,842.32
257	12/1/2023	$ 38,862.74	$ 523.28	$ -	$ 523.28	$ 257.72	$ 265.56	$ 38,605.02	$ 103,107.88
258	1/1/2024	$ 38,605.02	$ 523.28	$ -	$ 523.28	$ 259.48	$ 263.80	$ 38,345.54	$ 103,371.68
259	2/1/2024	$ 38,345.54	$ 523.28	$ -	$ 523.28	$ 261.25	$ 262.03	$ 38,084.29	$ 103,633.71
260	3/1/2024	$ 38,084.29	$ 523.28	$ -	$ 523.28	$ 263.04	$ 260.24	$ 37,821.25	$ 103,893.95
261	4/1/2024	$ 37,821.25	$ 523.28	$ -	$ 523.28	$ 264.84	$ 258.45	$ 37,556.42	$ 104,152.40
262	5/1/2024	$ 37,556.42	$ 523.28	$ -	$ 523.28	$ 266.65	$ 256.64	$ 37,289.77	$ 104,409.04
263	6/1/2024	$ 37,289.77	$ 523.28	$ -	$ 523.28	$ 268.47	$ 254.81	$ 37,021.30	$ 104,663.85
264	7/1/2024	$ 37,021.30	$ 523.28	$ -	$ 523.28	$ 270.30	$ 252.98	$ 36,751.00	$ 104,916.83
265	8/1/2024	$ 36,751.00	$ 523.28	$ -	$ 523.28	$ 272.15	$ 251.13	$ 36,478.85	$ 105,167.96
266	9/1/2024	$ 36,478.85	$ 523.28	$ -	$ 523.28	$ 274.01	$ 249.27	$ 36,204.85	$ 105,417.23
267	10/1/2024	$ 36,204.85	$ 523.28	$ -	$ 523.28	$ 275.88	$ 247.40	$ 35,928.96	$ 105,664.63

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
268	11/1/2024	$ 35,928.96	$ 523.28	$ -	$ 523.28	$ 277.77	$ 245.51	$ 35,651.20	$ 105,910.15
269	12/1/2024	$ 35,651.20	$ 523.28	$ -	$ 523.28	$ 279.66	$ 243.62	$ 35,371.53	$ 106,153.76
270	1/1/2025	$ 35,371.53	$ 523.28	$ -	$ 523.28	$ 281.58	$ 241.71	$ 35,089.96	$ 106,395.47
271	2/1/2025	$ 35,089.96	$ 523.28	$ -	$ 523.28	$ 283.50	$ 239.78	$ 34,806.46	$ 106,635.25
272	3/1/2025	$ 34,806.46	$ 523.28	$ -	$ 523.28	$ 285.44	$ 237.84	$ 34,521.02	$ 106,873.09
273	4/1/2025	$ 34,521.02	$ 523.28	$ -	$ 523.28	$ 287.39	$ 235.89	$ 34,233.64	$ 107,108.99
274	5/1/2025	$ 34,233.64	$ 523.28	$ -	$ 523.28	$ 289.35	$ 233.93	$ 33,944.29	$ 107,342.92
275	6/1/2025	$ 33,944.29	$ 523.28	$ -	$ 523.28	$ 291.33	$ 231.95	$ 33,652.96	$ 107,574.87
276	7/1/2025	$ 33,652.96	$ 523.28	$ -	$ 523.28	$ 293.32	$ 229.96	$ 33,359.64	$ 107,804.83
277	8/1/2025	$ 33,359.64	$ 523.28	$ -	$ 523.28	$ 295.32	$ 227.96	$ 33,064.32	$ 108,032.79
278	9/1/2025	$ 33,064.32	$ 523.28	$ -	$ 523.28	$ 297.34	$ 225.94	$ 32,766.97	$ 108,258.73
279	10/1/2025	$ 32,766.97	$ 523.28	$ -	$ 523.28	$ 299.37	$ 223.91	$ 32,467.60	$ 108,482.64
280	11/1/2025	$ 32,467.60	$ 523.28	$ -	$ 523.28	$ 301.42	$ 221.86	$ 32,166.18	$ 108,704.50
281	12/1/2025	$ 32,166.18	$ 523.28	$ -	$ 523.28	$ 303.48	$ 219.80	$ 31,862.70	$ 108,924.30
282	1/1/2026	$ 31,862.70	$ 523.28	$ -	$ 523.28	$ 305.55	$ 217.73	$ 31,557.15	$ 109,142.03
283	2/1/2026	$ 31,557.15	$ 523.28	$ -	$ 523.28	$ 307.64	$ 215.64	$ 31,249.51	$ 109,357.67
284	3/1/2026	$ 31,249.51	$ 523.28	$ -	$ 523.28	$ 309.74	$ 213.54	$ 30,939.77	$ 109,571.21
285	4/1/2026	$ 30,939.77	$ 523.28	$ -	$ 523.28	$ 311.86	$ 211.42	$ 30,627.91	$ 109,782.63
286	5/1/2026	$ 30,627.91	$ 523.28	$ -	$ 523.28	$ 313.99	$ 209.29	$ 30,313.92	$ 109,991.92
287	6/1/2026	$ 30,313.92	$ 523.28	$ -	$ 523.28	$ 316.14	$ 207.15	$ 29,997.78	$ 110,199.07
288	7/1/2026	$ 29,997.78	$ 523.28	$ -	$ 523.28	$ 318.30	$ 204.98	$ 29,679.49	$ 110,404.05
289	8/1/2026	$ 29,679.49	$ 523.28	$ -	$ 523.28	$ 320.47	$ 202.81	$ 29,359.02	$ 110,606.86
290	9/1/2026	$ 29,359.02	$ 523.28	$ -	$ 523.28	$ 322.66	$ 200.62	$ 29,036.36	$ 110,807.48
291	10/1/2026	$ 29,036.36	$ 523.28	$ -	$ 523.28	$ 324.87	$ 198.42	$ 28,711.49	$ 111,005.89
292	11/1/2026	$ 28,711.49	$ 523.28	$ -	$ 523.28	$ 327.09	$ 196.20	$ 28,384.41	$ 111,202.09
293	12/1/2026	$ 28,384.41	$ 523.28	$ -	$ 523.28	$ 329.32	$ 193.96	$ 28,055.08	$ 111,396.05
294	1/1/2027	$ 28,055.08	$ 523.28	$ -	$ 523.28	$ 331.57	$ 191.71	$ 27,723.51	$ 111,587.76
295	2/1/2027	$ 27,723.51	$ 523.28	$ -	$ 523.28	$ 333.84	$ 189.44	$ 27,389.68	$ 111,777.20
296	3/1/2027	$ 27,389.68	$ 523.28	$ -	$ 523.28	$ 336.12	$ 187.16	$ 27,053.56	$ 111,964.37
297	4/1/2027	$ 27,053.56	$ 523.28	$ -	$ 523.28	$ 338.41	$ 184.87	$ 26,715.14	$ 112,149.23
298	5/1/2027	$ 26,715.14	$ 523.28	$ -	$ 523.28	$ 340.73	$ 182.55	$ 26,374.42	$ 112,331.79
299	6/1/2027	$ 26,374.42	$ 523.28	$ -	$ 523.28	$ 343.06	$ 180.23	$ 26,031.36	$ 112,512.01
300	7/1/2027	$ 26,031.36	$ 523.28	$ -	$ 523.28	$ 345.40	$ 177.88	$ 25,685.96	$ 112,689.89
301	8/1/2027	$ 25,685.96	$ 523.28	$ -	$ 523.28	$ 347.76	$ 175.52	$ 25,338.20	$ 112,865.41
302	9/1/2027	$ 25,338.20	$ 523.28	$ -	$ 523.28	$ 350.14	$ 173.14	$ 24,988.07	$ 113,038.56
303	10/1/2027	$ 24,988.07	$ 523.28	$ -	$ 523.28	$ 352.53	$ 170.75	$ 24,635.54	$ 113,209.31
304	11/1/2027	$ 24,635.54	$ 523.28	$ -	$ 523.28	$ 354.94	$ 168.34	$ 24,280.60	$ 113,377.65
305	12/1/2027	$ 24,280.60	$ 523.28	$ -	$ 523.28	$ 357.36	$ 165.92	$ 23,923.23	$ 113,543.57
306	1/1/2028	$ 23,923.23	$ 523.28	$ -	$ 523.28	$ 359.81	$ 163.48	$ 23,563.43	$ 113,707.04
307	2/1/2028	$ 23,563.43	$ 523.28	$ -	$ 523.28	$ 362.26	$ 161.02	$ 23,201.17	$ 113,868.06
308	3/1/2028	$ 23,201.17	$ 523.28	$ -	$ 523.28	$ 364.74	$ 158.54	$ 22,836.43	$ 114,026.60
309	4/1/2028	$ 22,836.43	$ 523.28	$ -	$ 523.28	$ 367.23	$ 156.05	$ 22,469.19	$ 114,182.65
310	5/1/2028	$ 22,469.19	$ 523.28	$ -	$ 523.28	$ 369.74	$ 153.54	$ 22,099.45	$ 114,336.19
311	6/1/2028	$ 22,099.45	$ 523.28	$ -	$ 523.28	$ 372.27	$ 151.01	$ 21,727.19	$ 114,487.20
312	7/1/2028	$ 21,727.19	$ 523.28	$ -	$ 523.28	$ 374.81	$ 148.47	$ 21,352.37	$ 114,635.67
313	8/1/2028	$ 21,352.37	$ 523.28	$ -	$ 523.28	$ 377.37	$ 145.91	$ 20,975.00	$ 114,781.58
314	9/1/2028	$ 20,975.00	$ 523.28	$ -	$ 523.28	$ 379.95	$ 143.33	$ 20,595.05	$ 114,924.91

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
315	10/1/2028	$ 20,595.05	$ 523.28	$ -	$ 523.28	$ 382.55	$ 140.73	$ 20,212.50	$ 115,065.64
316	11/1/2028	$ 20,212.50	$ 523.28	$ -	$ 523.28	$ 385.16	$ 138.12	$ 19,827.34	$ 115,203.76
317	12/1/2028	$ 19,827.34	$ 523.28	$ -	$ 523.28	$ 387.79	$ 135.49	$ 19,439.55	$ 115,339.25
318	1/1/2029	$ 19,439.55	$ 523.28	$ -	$ 523.28	$ 390.44	$ 132.84	$ 19,049.10	$ 115,472.09
319	2/1/2029	$ 19,049.10	$ 523.28	$ -	$ 523.28	$ 393.11	$ 130.17	$ 18,655.99	$ 115,602.25
320	3/1/2029	$ 18,655.99	$ 523.28	$ -	$ 523.28	$ 395.80	$ 127.48	$ 18,260.19	$ 115,729.74
321	4/1/2029	$ 18,260.19	$ 523.28	$ -	$ 523.28	$ 398.50	$ 124.78	$ 17,861.69	$ 115,854.52
322	5/1/2029	$ 17,861.69	$ 523.28	$ -	$ 523.28	$ 401.23	$ 122.05	$ 17,460.46	$ 115,976.57
323	6/1/2029	$ 17,460.46	$ 523.28	$ -	$ 523.28	$ 403.97	$ 119.31	$ 17,056.50	$ 116,095.88
324	7/1/2029	$ 17,056.50	$ 523.28	$ -	$ 523.28	$ 406.73	$ 116.55	$ 16,649.77	$ 116,212.44
325	8/1/2029	$ 16,649.77	$ 523.28	$ -	$ 523.28	$ 409.51	$ 113.77	$ 16,240.26	$ 116,326.21
326	9/1/2029	$ 16,240.26	$ 523.28	$ -	$ 523.28	$ 412.31	$ 110.98	$ 15,827.95	$ 116,437.18
327	10/1/2029	$ 15,827.95	$ 523.28	$ -	$ 523.28	$ 415.12	$ 108.16	$ 15,412.83	$ 116,545.34
328	11/1/2029	$ 15,412.83	$ 523.28	$ -	$ 523.28	$ 417.96	$ 105.32	$ 14,994.87	$ 116,650.66
329	12/1/2029	$ 14,994.87	$ 523.28	$ -	$ 523.28	$ 420.82	$ 102.46	$ 14,574.06	$ 116,753.13
330	1/1/2030	$ 14,574.06	$ 523.28	$ -	$ 523.28	$ 423.69	$ 99.59	$ 14,150.36	$ 116,852.72
331	2/1/2030	$ 14,150.36	$ 523.28	$ -	$ 523.28	$ 426.59	$ 96.69	$ 13,723.78	$ 116,949.41
332	3/1/2030	$ 13,723.78	$ 523.28	$ -	$ 523.28	$ 429.50	$ 93.78	$ 13,294.28	$ 117,043.19
333	4/1/2030	$ 13,294.28	$ 523.28	$ -	$ 523.28	$ 432.44	$ 90.84	$ 12,861.84	$ 117,134.04
334	5/1/2030	$ 12,861.84	$ 523.28	$ -	$ 523.28	$ 435.39	$ 87.89	$ 12,426.45	$ 117,221.92
335	6/1/2030	$ 12,426.45	$ 523.28	$ -	$ 523.28	$ 438.37	$ 84.91	$ 11,988.08	$ 117,306.84
336	7/1/2030	$ 11,988.08	$ 523.28	$ -	$ 523.28	$ 441.36	$ 81.92	$ 11,546.72	$ 117,388.76
337	8/1/2030	$ 11,546.72	$ 523.28	$ -	$ 523.28	$ 444.38	$ 78.90	$ 11,102.34	$ 117,467.66
338	9/1/2030	$ 11,102.34	$ 523.28	$ -	$ 523.28	$ 447.41	$ 75.87	$ 10,654.93	$ 117,543.53
339	10/1/2030	$ 10,654.93	$ 523.28	$ -	$ 523.28	$ 450.47	$ 72.81	$ 10,204.45	$ 117,616.33
340	11/1/2030	$ 10,204.45	$ 523.28	$ -	$ 523.28	$ 453.55	$ 69.73	$ 9,750.90	$ 117,686.06
341	12/1/2030	$ 9,750.90	$ 523.28	$ -	$ 523.28	$ 456.65	$ 66.63	$ 9,294.25	$ 117,752.70
342	1/1/2031	$ 9,294.25	$ 523.28	$ -	$ 523.28	$ 459.77	$ 63.51	$ 8,834.48	$ 117,816.21
343	2/1/2031	$ 8,834.48	$ 523.28	$ -	$ 523.28	$ 462.91	$ 60.37	$ 8,371.57	$ 117,876.58
344	3/1/2031	$ 8,371.57	$ 523.28	$ -	$ 523.28	$ 466.07	$ 57.21	$ 7,905.50	$ 117,933.78
345	4/1/2031	$ 7,905.50	$ 523.28	$ -	$ 523.28	$ 469.26	$ 54.02	$ 7,436.24	$ 117,987.80
346	5/1/2031	$ 7,436.24	$ 523.28	$ -	$ 523.28	$ 472.47	$ 50.81	$ 6,963.77	$ 118,038.62
347	6/1/2031	$ 6,963.77	$ 523.28	$ -	$ 523.28	$ 475.69	$ 47.59	$ 6,488.08	$ 118,086.20
348	7/1/2031	$ 6,488.08	$ 523.28	$ -	$ 523.28	$ 478.95	$ 44.34	$ 6,009.13	$ 118,130.54
349	8/1/2031	$ 6,009.13	$ 523.28	$ -	$ 523.28	$ 482.22	$ 41.06	$ 5,526.91	$ 118,171.60
350	9/1/2031	$ 5,526.91	$ 523.28	$ -	$ 523.28	$ 485.51	$ 37.77	$ 5,041.40	$ 118,209.37
351	10/1/2031	$ 5,041.40	$ 523.28	$ -	$ 523.28	$ 488.83	$ 34.45	$ 4,552.57	$ 118,243.82
352	11/1/2031	$ 4,552.57	$ 523.28	$ -	$ 523.28	$ 492.17	$ 31.11	$ 4,060.40	$ 118,274.93
353	12/1/2031	$ 4,060.40	$ 523.28	$ -	$ 523.28	$ 495.53	$ 27.75	$ 3,564.86	$ 118,302.67
354	1/1/2032	$ 3,564.86	$ 523.28	$ -	$ 523.28	$ 498.92	$ 24.36	$ 3,065.94	$ 118,327.03
355	2/1/2032	$ 3,065.94	$ 523.28	$ -	$ 523.28	$ 502.33	$ 20.95	$ 2,563.61	$ 118,347.98
356	3/1/2032	$ 2,563.61	$ 523.28	$ -	$ 523.28	$ 505.76	$ 17.52	$ 2,057.85	$ 118,365.50
357	4/1/2032	$ 2,057.85	$ 523.28	$ -	$ 523.28	$ 509.22	$ 14.06	$ 1,548.63	$ 118,379.56
358	5/1/2032	$ 1,548.63	$ 523.28	$ -	$ 523.28	$ 512.70	$ 10.58	$ 1,035.93	$ 118,390.14
359	6/1/2032	$ 1,035.93	$ 523.28	$ -	$ 523.28	$ 516.20	$ 7.08	$ 519.73	$ 118,397.22
360	7/1/2032	$ 519.73	$ 523.28	$ -	$ 519.73	$ 516.18	$ 3.55	$ -	$ 118,400.78

To: Rolland Jerue

FAX: 800-858-0582

attention:

Veronica Williams!

AAMES Home Loan

BORROWER'S CERTIFICATION & AUTHORIZATION

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from AAMES Home Loan. In applying for this loan. I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities, I/We certify that all the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.

2. If this is a Streamline Program, I/We understand and agree that AAMES Home Loan reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or financial institution.

3. I/We fully understand that it is a Federal crime, punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from AAMES Home Loan. As a part of the application process, AAMES Home Loan and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

2. I/We authorize you to provide AAMES Home Loan and to any investor to whom AAMES Home Loan may sell my/our mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances, credit history; and copies of income tax returns.

3. AAMES Home Loan or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.

4. A copy of this authorization may be accepted as an original.

5. Your prompt reply to AAMES Home Loan or the investor that purchased the mortgage is appreciated.

6. Mortgage guaranty insurer (if any): _____

X Veronica Williams (Borrower's Signature)

X _____ (Borrower's Signature)

X _____ (Borrower's Signature)

X _____ (Borrower's Signature)

EQUAL HOUSING OPPORTUNITY

P.O. Box 57093 ■ Irvine, CA 92619-7093

Loan Amortization Schedule

	Enter values
Loan amount	$ 261,000.00
Annual interest rate	7.00 %
Loan period in years	30
Number of payments per year	12
Start date of loan	4/1/2006
Optional extra payments	$ 5,000.00

	Loan summary
Scheduled payment	$ 1,736.44
Scheduled number of payments	360
Actual number of payments	45
Total early payments	$ 220,000.00
Total interest	$ 35,722.55

Lender name: Fremont Home Loan

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	5/1/2006	$ 261,000.00	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,213.94	$ 1,522.50	$ 255,786.06	$ 1,522.50
2	6/1/2006	$ 255,786.06	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,244.35	$ 1,492.09	$ 250,541.71	$ 3,014.59
3	7/1/2006	$ 250,541.71	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,274.95	$ 1,461.49	$ 245,266.76	$ 4,476.08
4	8/1/2006	$ 245,266.76	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,305.72	$ 1,430.72	$ 239,961.04	$ 5,906.80
5	9/1/2006	$ 239,961.04	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,336.67	$ 1,399.77	$ 234,624.38	$ 7,306.57
6	10/1/2006	$ 234,624.38	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,367.80	$ 1,368.64	$ 229,256.58	$ 8,675.22
7	11/1/2006	$ 229,256.58	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,399.11	$ 1,337.33	$ 223,857.47	$ 10,012.55
8	12/1/2006	$ 223,857.47	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,430.60	$ 1,305.84	$ 218,426.87	$ 11,318.38
9	1/1/2007	$ 218,426.87	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,462.28	$ 1,274.16	$ 212,964.58	$ 12,592.54
10	2/1/2007	$ 212,964.58	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,494.15	$ 1,242.29	$ 207,470.44	$ 13,834.83
11	3/1/2007	$ 207,470.44	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,526.20	$ 1,210.24	$ 201,944.24	$ 15,045.08
12	4/1/2007	$ 201,944.24	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,558.43	$ 1,178.01	$ 196,385.81	$ 16,223.08
13	5/1/2007	$ 196,385.81	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,590.86	$ 1,145.58	$ 190,794.95	$ 17,368.67
14	6/1/2007	$ 190,794.95	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,623.47	$ 1,112.97	$ 185,171.49	$ 18,481.64
15	7/1/2007	$ 185,171.49	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,656.27	$ 1,080.17	$ 179,515.21	$ 19,561.81
16	8/1/2007	$ 179,515.21	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,689.27	$ 1,047.17	$ 173,825.95	$ 20,608.98
17	9/1/2007	$ 173,825.95	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,722.45	$ 1,013.98	$ 168,103.49	$ 21,622.96
18	10/1/2007	$ 168,103.49	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,755.84	$ 980.60	$ 162,347.65	$ 22,603.57
19	11/1/2007	$ 162,347.65	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,789.41	$ 947.03	$ 156,558.24	$ 23,550.59
20	12/1/2007	$ 156,558.24	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,823.18	$ 913.26	$ 150,735.06	$ 24,463.85
21	1/1/2008	$ 150,735.06	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,857.15	$ 879.29	$ 144,877.91	$ 25,343.14
22	2/1/2008	$ 144,877.91	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,891.32	$ 845.12	$ 138,986.59	$ 26,188.26
23	3/1/2008	$ 138,986.59	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,925.68	$ 810.76	$ 133,060.91	$ 26,999.01
24	4/1/2008	$ 133,060.91	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,960.25	$ 776.19	$ 127,100.65	$ 27,775.20
25	5/1/2008	$ 127,100.65	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 5,995.02	$ 741.42	$ 121,105.64	$ 28,516.62
26	6/1/2008	$ 121,105.64	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,029.99	$ 706.45	$ 115,075.65	$ 29,223.07
27	7/1/2008	$ 115,075.65	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,065.16	$ 671.27	$ 109,010.48	$ 29,894.35
28	8/1/2008	$ 109,010.48	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,100.55	$ 635.89	$ 102,909.94	$ 30,530.24
29	9/1/2008	$ 102,909.94	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,136.13	$ 600.31	$ 96,773.80	$ 31,130.55
30	10/1/2008	$ 96,773.80	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,171.93	$ 564.51	$ 90,601.88	$ 31,695.06
31	11/1/2008	$ 90,601.88	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,207.93	$ 528.51	$ 84,393.95	$ 32,223.57
32	12/1/2008	$ 84,393.95	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,244.14	$ 492.30	$ 78,149.81	$ 32,715.87

Pmt. No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
33	1/1/2009	$ 78,149.81	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,280.57	$ 455.87	$ 71,869.24	$ 33,171.75
34	2/1/2009	$ 71,869.24	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,317.20	$ 419.24	$ 65,552.04	$ 33,590.98
35	3/1/2009	$ 65,552.04	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,354.05	$ 382.39	$ 59,197.99	$ 33,973.37
36	4/1/2009	$ 59,197.99	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,391.12	$ 345.32	$ 52,806.87	$ 34,318.69
37	5/1/2009	$ 52,806.87	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,428.40	$ 308.04	$ 46,378.47	$ 34,626.73
38	6/1/2009	$ 46,378.47	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,465.90	$ 270.54	$ 39,912.57	$ 34,897.27
39	7/1/2009	$ 39,912.57	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,503.62	$ 232.82	$ 33,408.96	$ 35,130.10
40	8/1/2009	$ 33,408.96	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,541.55	$ 194.89	$ 26,867.40	$ 35,324.98
41	9/1/2009	$ 26,867.40	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,579.71	$ 156.73	$ 20,287.69	$ 35,481.71
42	10/1/2009	$ 20,287.69	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,618.09	$ 118.34	$ 13,669.59	$ 35,600.05
43	11/1/2009	$ 13,669.59	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,656.70	$ 79.74	$ 7,012.89	$ 35,679.79
44	12/1/2009	$ 7,012.89	$ 1,736.44	$ 5,000.00	$ 6,736.44	$ 6,695.53	$ 40.91	$ 317.36	$ 35,720.70
45	1/1/2010	$ 317.36	$ 1,736.44	$ -	$ 317.36	$ 315.51	$ 1.85	$ -	$ 35,722.55

Exhibit 4

Litton Loan Servicing LP
P.O. Box 9010
Temecula, CA 92589-9010

2225407635

Send Payments To:
Litton Loan Servicing LP
Attn: Cash Management
Department
P.O. Box 4387
Houston, TX 77210-4387

Send Correspondence To:
Litton Loan Servicing LP
Attn: Customer Assistance
Response Team
4828 Loop Central Drive
Houston, TX 77081

20090928-80
HMP_TRL_NG

Veronica Williams
PO BOX 978
SOUTH ORANGE, NJ 07079-0978

1204-v4

MAKING HOME AFFORDABLE

NOTICE TO BORROWERS

Be advised that you are signing the following documents under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution.

By signing the enclosed documents you certify, represent and agree that:

"Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the program, are true and correct."

SIGTARP HOTLINE

If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by:

Online Form: www.SIGTARP.gov
Phone: 877-SIG-2009 (toll-free)
Fax: 202-622-4559
Mail to: Hotline
Office of the Special Inspector General
For the Troubled Asset Relief Program
1500 Pennsylvania Ave., NW Suite 1064
Washington, D.C. 20220

For all other inquiries related to your mortgage, please contact your Lender.

HELPING YOU STAY IN YOUR HOME.

MAKING HOME AFFORDABLE

Litton Loan Servicing®

You may be able to make your payments more affordable.
Act now to get the help you need!

4828 Loop Central Drive
Houston, TX 77081
Telephone: (800) 999-8501
Fax: (713) 793-4923
www.littonloan.com

9/25/2009

Veronica Williams
PO BOX 978
SOUTH ORANGE, NJ 07079-0978

Loan #: 40212367
Property Address: 541 Scotland Rd
South Orange, NJ 07079

Dear Borrower(s):

You may qualify for a Home Affordable Modification Trial Period Plan - a way to make your payment more affordable.

We have enclosed a customized Home Affordable Modification Trial Period Plan ("Trial Period Plan"). If you qualify under the federal government's Home Affordable Modification Program and comply with the terms of the Trial Period Plan, we will modify your mortgage loan and you can avoid foreclosure.

STEP 1 PROVIDE THE INFO WE NEED TO HELP YOU

Detailed instructions on what you need to do to take advantage of this offer are set forth on the enclosed document entitled "Complete Your Checklist." Generally, you will need to:

- Explain the financial hardship that makes it difficult for you to pay your mortgage loan using the Hardship Affidavit (enclosed).
- Submit the required documentation of your income.
- Make timely monthly trial period payments.

The monthly trial period payments are based on the income information that you previously provided to us. They are also our estimate of what your payment will be IF we are able to modify your loan under the terms of the program. If your income documentation does not support the income amount that you previously provided in our discussions, two scenarios can occur:

1) Your monthly payment under the Trial Period Plan may change
2) You may not qualify for this loan modification program

If you do not qualify for a loan modification, we will work with you to explore other options available to help you keep your home or ease your transition to a new home.

The *Making Home Affordable* program was created to help millions of homeowners refinance or modify their mortgages. As part of the program, we – your mortgage servicer – and the Federal Government are working to offer you options to help you stay in your home.

LITTON LOAN SERVICING LP IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT YOUR DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IF YOU ARE NOT OBLIGATED ON THE DEBT OR IF THE DEBT HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, THIS IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO ASSESS OR COLLECT THE DEBT FROM YOU PERSONALLY.

STEP 2 LET US KNOW THAT YOU ACCEPT THIS OFFER

Please let us know no later than 10/9/2009 that you accept the Trial Period Plan. Now is the time to act. We are ready to help you. Please take the steps outlined on the enclosed document "Complete Your Checklist." If you have any questions, please contact us at (800) 999-8501.

Sincerely,

Loss Mitigation Department
Litton Loan Servicing LP

Enclosures: Complete Your Checklist, Important Program Info, Frequently Asked Questions, two copies of the Trial Period Plan, Hardship Affidavit, IRS Form 4506-T, and a return envelope

COMPLETE YOUR CHECKLIST | This is the information we need to help you modify your mortgage payments.

Act Now!

To accept this offer and see if you qualify for a Home Affordable Modification, send the 5 items listed below to 4828 Loop Central Drive, Houston, TX 77081, no later than 10/9/2009. Use the return envelope provided for your convenience.

- ☐ **1.** Two copies of the enclosed Trail Period Plan signed by all borrowers,
- ☐ **2.** Your first month's trial period payment in the amount of $2,316.53,
- ☐ **3.** The enclosed Hardship Affidavit completed and signed by all borrowers (no notary required),
- ☐ **4.** A **signed** and dated copy of the IRS Form 4506-T (Request for Transcript of Tax Return) for each borrower (borrowers who filed their tax returns jointly may send in one IRS Form 4506-T signed and dated by both of the joint filers), and
- ☐ **5.** Documentation to verify all of the income of each borrower (including any alimony or child support that you choose to rely upon to qualify). This documentation should include:

For each borrower who is a salaried employee:
- ☐ **Signed** copy of the most recent filed federal tax return with all schedules; and
- ☐ Copy of the two most recent pay stubs.

For each borrower who is self-employed:
- ☐ **Signed** copy of the most recent filed federal tax return with all schedules, and
- ☐ Copy of the most recent quarterly or year-to-date profit/loss statement.

For each borrower who has income such as social security, disability or death benefits, pension, public assistance, or unemployment:
- ☐ **Signed** copy of most recent federal tax return with all schedules and W-2 or copies of two most recent bank statements.
- ☐ Copy of benefits statement or letter from the provider that states the amount, frequency, and duration of the benefit. Social security, disability, death, or pension benefits must continue for at least 3 years to be considered qualifying income under this program. Public assistance or unemployment benefits must continue for at least 9 months to be considered qualifying income under this program.

For each borrower who is relying on alimony or child support as qualifying income*:
- ☐ Copy of divorce decree, separation agreement, or other written agreement or decree that states the amount of the alimony or child support and period of time over which it will be received. Payments must continue for at least 3 years to be considered qualifying income under this program.
- ☐ Proof of full, regular, and timely payments; for example deposit slips, bank statements, court verification, or filed federal tax return with all schedules.

* Alimony, child support, or separate maintenance income need not be revealed if the mortgagor or co-mortgagor does not choose to have it considered for repaying the mortgage.

For each borrower who has rental income:
- ☐ **Signed** copies of most recent two years filed federal tax returns with all schedules, including Schedule E-Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent.

If you have other types of income, cannot locate required documents, or have questions about the documentation required, please contact us at (800) 999-8501.

You must send in both signed copies of the Trial Period Plan, all required income documentation, and your first trial period payment by this date: 11/1/2009. If you cannot provide the documentation within the time frame provided, please contact us to request an extension of time to gather your documents.

Keep a copy of all documents for your records. Don't send original income documentation as copies are acceptable.

Your remaining trial period payments in the amount of $2,316.53 per month will be due on or before 12/1/2009, and 1/1/2010 . These payments should be sent instead of, not in addition to, your normal monthly mortgage payment. If the trial period payments are made in amounts different from the amount stated, your loan may not be modified.

If you cannot afford the trial period payments shown above but want to remain in your home, or if you want to leave your home and avoid foreclosure, please call us at (800) 999-8501. We may be able to help you.

IMPORTANT PROGRAM INFO Here's what you need to know about the Home Affordable Modification program.

NO FEES. There are no fees under the Home Affordable Modification Program.

TRIAL PERIOD PLAN/MODIFICATION AGREEMENT. The Trial Period Plan is the first step. Once we are able to confirm your income and eligibility for the program, we will finalize your modified loan terms and send you a loan modification agreement ("Modification Agreement"), which will reflect the terms of your modified loan. In addition to successfully completing the trial period, you will need to sign and promptly return to us both copies of the Modification Agreement or your loan cannot be modified.

NEW PRINCIPAL BALANCE. Past due amounts as of the end of the trial period, including unpaid interest, real estate taxes, insurance premiums, and certain assessments paid on your behalf to a third party, will be added to your mortgage loan balance (the "Past Due Arrearage Amount"). **If you fulfill the terms of the trial period including, but not limited to, making the trial period payments, we will waive ALL unpaid late charges at the end of the trial period.**

ESTIMATED MONTHLY PAYMENT. At this time, we are not able to calculate precisely the Past Due Arrearage Amount or the amount of the modified loan payment that will be due after successful completion of the trial period. However, based on information we currently have, your trial period payment should be close to your modified loan payment. As we near the end of the trial period, we will calculate any past due amount to determine your new permanent monthly payment and other modified loan terms.

ESCROW ACCOUNT. The terms of your Trial Period Plan and your Modification Agreement will require the servicer to set aside a portion of your new monthly payment in an escrow account for payment of your property taxes, insurance premiums, and other required fees. Your current loan may also require escrows. If it does not, the previous waiver of escrows is cancelled under your Trial Period Plan. Litton Loan Servicing LP will draw on this account to pay your real estate taxes and insurance premiums as they come due. Please note that your escrow payment amount will adjust if your taxes, insurance premiums, and/or assessment amounts change, so the amount of your monthly payment that the servicer must place in escrow will also adjust as permitted by law. This means that your monthly payment may change. Your initial monthly escrow payment will be $1,340.89.

The escrow portion of your payments during the trial period will be based on an estimate of property taxes and insurance premiums. Litton Loan Servicing LP will verify these amounts, and the payment amount included in the final modification will be based on the actual amounts due. Additionally, please provide amounts for any delinquent or unpaid property taxes and/or insurance premiums when returning the items requested.

ESCROW SHORTAGE. Due to the timing of your tax and insurance payments, we have determined that there will be a shortage of funds in your escrow account in the amount of $4,589.67. You may pay this amount over a five-year (60 months) period. This monthly payment has already been included in the monthly escrow payment stated above. **If you wish to pay the total shortage now in a lump sum, please contact us.**

BORROWER INCENTIVE. If your monthly mortgage payment (principal, interest, property taxes, hazard insurance, flood insurance, condominium association fees, and homeowner's association fees, as applicable, but excluding mortgage insurance) is reduced through the Home Affordable Modification Program by six percent or more and if you make your monthly mortgage payments on time, you will accrue a monthly benefit equal to the lesser of: (i) $83.33 or (ii) one-half of the reduction in your monthly mortgage payment. As long as your mortgage loan does not become 90 days delinquent, we will apply your accrued monthly benefit to your mortgage loan and reduce your principal balance after each of the first through fifth anniversaries of the month in which the Trial Period Plan is executed. If your modified mortgage loan ever becomes 90 days delinquent, you will lose all accrued but unapplied principal reduction benefits and will no longer be eligible to accrue additional principal reduction benefits even if the mortgage loan is later brought current.

CREDIT COUNSELING. If you have very high levels of debt, you will be required to obtain credit counseling under the Home Affordable Modification Program.

CREDIT REPORTING. If you were delinquent on your scheduled mortgage payments at the time your trial plan begins, we will continue to report your account to the credit bureaus as delinquent. We will also note that you are paying under a partial payment agreement. If you were current on your scheduled mortgage payment at the time your trial plan begins and you have made your trial period payment for the reporting month within the month in which it was due, we will report your account to the credit bureaus as current, with the added comment that you are paying under a partial payment agreement.

FREQUENTLY ASKED QUESTIONS You've got questions. We've got answers.

Q. How long will it take to process my modification request and determine if I qualify for the program?

It may take up to 30 days for us to receive and review your documents. We will process your modification request as quickly as possible. Please note, however, that your modification will not be effective unless you meet all of the applicable conditions, including making all trial period payments.

Q. What if my trial period payment is less than the payment I currently owe on my loan?

We will add the difference between the monthly payment that you currently owe on your loan and the trial period payment to your loan balance and allow you to pay it over the remainder of the modified loan term.

Q. What do you do with my first trial period payment if I do not qualify for the program?

Your first trial payment will be applied to your existing loan in accordance with the terms of your loan documents. If you don't qualify for the program, we will help you evaluate other options to help you keep your home or ease your transition to a new home.

Q. Will a foreclosure occur if I participate in the Home Affordable Modification Program?

As long as you comply with the terms of the Trial Period Plan, we will not start foreclosure proceedings or conduct a foreclosure sale if foreclosure proceedings have started. If you fail to comply with the terms of the Trial Period Plan and do not make other arrangements, your loan will be enforced according to its original terms, which could include foreclosure.

Q. What happens to my trial period payments if I do not comply with the terms of the Trial Period Plan?

Your trial period payments will be applied to your existing loan according to the terms of your loan documents.

Q. If I get a Home Affordable Modification, can my modified loan terms ever revert to the original loan terms?

No. This is one of the advantages of the Home Affordable Modification program. Once your loan is modified, the new terms stay in place for the remainder of your loan.

Q. Do all borrowers have to sign the Trial Period Plan and other documents?

Unless a borrower or co-borrower is deceased, all borrowers who signed the original loan documents or their duly authorized representative(s) must sign the Trial Period Plan, the Modification Agreement, and all other required modification documents. Contact your servicer if it would be difficult or impossible for you to comply with this requirement.

Q. Could my trial period payment be more than my current payment?

Yes. For example, if your current payment does not include an escrow payment and you are now required to make monthly escrow payments, your trial period payment could be higher than your current payment. Note, however, that the increase in your payment under these circumstances would be offset by other tax and insurance bills you would no longer have to pay directly as we will pay those for you out of your escrow account.

Investor Loan #: 8000082616

HOME AFFORDABLE MODIFICATION TRIAL PERIOD PLAN
(Step One of Two-Step Documentation Process)

Trial Period Plan Effective Date: 11/1/2009
Borrower ("I")[1]: Veronica Williams
Lender ("Lender"): Litton Loan Servicing LP
Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 3/31/2006
Loan Number: 40212367
Property Address ("Property"): 541 Scotland Rd, South Orange, NJ 07079

If I am in compliance with this Trial Period Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects, then the Lender will provide me with a Home Affordable Modification Agreement ("Modification Agreement"), as set forth in Section 3, that would amend and supplement (1) the Mortgage on the Property and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

If I have not already done so, I am providing confirmation of the reasons I cannot afford my mortgage payment and documents to permit verification of all of my income (except that I understand that I am not required to disclose any child support or alimony unless I wish to have such income considered) to determine whether I qualify for the offer described in this Plan (the "Offer"). I understand that after I sign and return two copies of this Plan to the Lender, the Lender will send me a signed copy of this Plan if I qualify for the Offer or will send me written notice that I do not qualify for the Offer. This Plan will not take effect unless and until both I and the Lender sign it and Lender provides me with a copy of this Plan with the Lender's signature.

1. **My Representations.** I certify, represent to Lender and agree:

   A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit, and as a result, (i) I am either in default or believe I will be in default under the Loan Documents in the near future, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;

   B. I live in the Property as my principal residence, and the Property has not been condemned;

   C. There has been no change in the ownership of the Property since I signed the Loan Documents;

   D. I am providing or already have provided documentation for **all** income that I receive (and I understand that I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the Offer);

   E. Under penalty of perjury, all documents and information I have provided to Lender pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct; and

   F. If Lender requires me to obtain credit counseling, I will do so.

[1] If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

Loan #: 40212367

2. **The Trial Period Plan.** On or before each of the following due dates, I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums, and other fees, if any, of U.S. $1,340.89.

Trial Period Payment #	Trial Period Payment	Due Date On or Before #
1	$2,316.53	11/1/2009
2	$2,316.53	12/1/2009
3	$2,316.53	1/1/2010

The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

During the period (the "Trial Period") commencing on the Trial Period Effective Date and ending on the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

A. TIME IS OF THE ESSENCE under this Plan;

B. Except as set forth in Section 2.C. below, the Lender will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action, all rights to such notices being hereby waived to the extent permitted by applicable law;

C. If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and the lender may foreclose if I have not made each and every Trial Period Payment that is due before the scheduled foreclosure sale. If a foreclosure sale occurs pursuant to this Section 2.C., this agreement shall be deemed terminated;

D. The Lender will hold the payments received during the Trial Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. If there is any remaining money after such payment is applied, such remaining funds will be held by the Lender and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;

E. When the Lender accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;

F. If prior to the Modification Effective Date, (i) the Lender does not provide me a fully executed copy of this Plan and the Modification Agreement; (ii) I have not made the Trial Period payments required under Section 2 of this Plan; or (iii) the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Plan will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be refunded to me; and

Loan #: 40212367

G. I understand that the Plan is not a modification of the Loan Documents and that the Loan Documents will not be modified unless and until (i) I meet all of the conditions required for modification, (ii) I receive a fully executed copy of a Modification Agreement, and (iii) the Modification Effective Date has passed. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Plan.

3. **The Modification.** I understand that once Lender is able to determine the final amounts of unpaid interest and any other delinquent amounts (except late charges) to be added to my loan balance and after deducting from my loan balance any remaining money held at the end of the Trial Period under Section 2.D. above, the Lender will determine the new payment amount. If I comply with the requirements in Section 2 and my representations in Section 1 continue to be true in all material respects, the Lender will send me a Modification Agreement for my signature which will modify my Loan Documents as necessary to reflect this new payment amount and waive any unpaid late charges accrued to date. Upon execution of a Modification Agreement by the Lender and me, this Plan shall terminate and the Loan Documents, as modified by the Modification Agreement, shall govern the terms between the Lender and me for the remaining term of the loan.

4. **Additional Agreements.** I agree to the following:

A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Plan, unless a borrower or co-borrower is deceased or the Lender has waived this requirement in writing.

B. To comply, except to the extent that they are modified by this Plan, with all covenants, agreements, and requirements of Loan Documents, including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my loan.

C. That this Plan constitutes notice that the Lender's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my Escrow Account.

D. That all terms and provisions of the Loan Documents remain in full force and effect; nothing in this Plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents. The Lender and I will be bound by, and will comply with, all of the terms and provisions of the Loan Documents.

E. Notwithstanding anything herein to the contrary, if my final two Trial Period Payments are received by Servicer after the close of business on the 15th calendar day of the last month of the Trial Period but before the end of the Trial Period, I agree that the Trial Period shall be extended by one calendar month (the "Additional Trial Period"). I agree to abide by all terms and provisions of this Trial Period Plan during the Additional Trial Period. In addition, I agree to make a Trial Period Payment in the amount of $2,316.53 no more than 30 days after the last due date listed in the chart in Section 2 above.

In Witness Whereof, the Lender and I have executed this Plan.

_____	_____ (Seal)
Lender	Borrower
	_____
	Date
By: _____	_____ (Seal)
	Borrower
_____	_____
Date	Date

Investor Loan #: 8000082616

HOME AFFORDABLE MODIFICATION TRIAL PERIOD PLAN
(Step One of Two-Step Documentation Process)

Trial Period Plan Effective Date: 11/1/2009
Borrower ("I")[1]: Veronica Williams
Lender ("Lender"): Litton Loan Servicing LP
Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 3/31/2006
Loan Number: 40212367
Property Address ("Property"): 541 Scotland Rd, South Orange, NJ 07079

If I am in compliance with this Trial Period Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects, then the Lender will provide me with a Home Affordable Modification Agreement ("Modification Agreement"), as set forth in Section 3, that would amend and supplement (1) the Mortgage on the Property and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

If I have not already done so, I am providing confirmation of the reasons I cannot afford my mortgage payment and documents to permit verification of all of my income (except that I understand that I am not required to disclose any child support or alimony unless I wish to have such income considered) to determine whether I qualify for the offer described in this Plan (the "Offer"). I understand that after I sign and return two copies of this Plan to the Lender, the Lender will send me a signed copy of this Plan if I qualify for the Offer or will send me written notice that I do not qualify for the Offer. This Plan will not take effect unless and until both I and the Lender sign it and Lender provides me with a copy of this Plan with the Lender's signature.

1. **My Representations.** I certify, represent to Lender and agree:

   A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit, and as a result, (i) I am either in default or believe I will be in default under the Loan Documents in the near future, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;

   B. I live in the Property as my principal residence, and the Property has not been condemned;

   C. There has been no change in the ownership of the Property since I signed the Loan Documents;

   D. I am providing or already have provided documentation for **all** income that I receive (and I understand that I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the Offer);

   E. Under penalty of perjury, all documents and information I have provided to Lender pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct; and

   F. If Lender requires me to obtain credit counseling, I will do so.

[1] If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

Loan #: 40212367

2. **The Trial Period Plan.** On or before each of the following due dates, I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums, and other fees, if any, of U.S. $1,340.89.

Trial Period Payment #	Trial Period Payment	Due Date On or Before
1	$2,316.53	11/1/2009
2	$2,316.53	12/1/2009
3	$2,316.53	1/1/2010

The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

During the period (the "Trial Period") commencing on the Trial Period Effective Date and ending on the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

A. TIME IS OF THE ESSENCE under this Plan;

B. Except as set forth in Section 2.C. below, the Lender will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action, all rights to such notices being hereby waived to the extent permitted by applicable law;

C. If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and the lender may foreclose if I have not made each and every Trial Period Payment that is due before the scheduled foreclosure sale. If a foreclosure sale occurs pursuant to this Section 2.C., this agreement shall be deemed terminated;

D. The Lender will hold the payments received during the Trial Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. If there is any remaining money after such payment is applied, such remaining funds will be held by the Lender and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;

E. When the Lender accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;

F. If prior to the Modification Effective Date, (i) the Lender does not provide me a fully executed copy of this Plan and the Modification Agreement; (ii) I have not made the Trial Period payments required under Section 2 of this Plan; or (iii) the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Plan will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be refunded to me; and

Loan #: 40212367

G. I understand that the Plan is not a modification of the Loan Documents and that the Loan Documents will not be modified unless and until (i) I meet all of the conditions required for modification, (ii) I receive a fully executed copy of a Modification Agreement, and (iii) the Modification Effective Date has passed. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Plan.

3. **The Modification.** I understand that once Lender is able to determine the final amounts of unpaid interest and any other delinquent amounts (except late charges) to be added to my loan balance and after deducting from my loan balance any remaining money held at the end of the Trial Period under Section 2.D. above, the Lender will determine the new payment amount. If I comply with the requirements in Section 2 and my representations in Section 1 continue to be true in all material respects, the Lender will send me a Modification Agreement for my signature which will modify my Loan Documents as necessary to reflect this new payment amount and waive any unpaid late charges accrued to date. Upon execution of a Modification Agreement by the Lender and me, this Plan shall terminate and the Loan Documents, as modified by the Modification Agreement, shall govern the terms between the Lender and me for the remaining term of the loan.

4. **Additional Agreements.** I agree to the following:

A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Plan, unless a borrower or co-borrower is deceased or the Lender has waived this requirement in writing.

B. To comply, except to the extent that they are modified by this Plan, with all covenants, agreements, and requirements of Loan Documents, including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my loan.

C. That this Plan constitutes notice that the Lender's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my Escrow Account.

D. That all terms and provisions of the Loan Documents remain in full force and effect; nothing in this Plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents. The Lender and I will be bound by, and will comply with, all of the terms and provisions of the Loan Documents.

E. Notwithstanding anything herein to the contrary, if my final two Trial Period Payments are received by Servicer after the close of business on the 15th calendar day of the last month of the Trial Period but before the end of the Trial Period, I agree that the Trial Period shall be extended by one calendar month (the "Additional Trial Period"). I agree to abide by all terms and provisions of this Trial Period Plan during the Additional Trial Period. In addition, I agree to make a Trial Period Payment in the amount of $2,316.53 no more than 30 days after the last due date listed in the chart in Section 2 above.

In Witness Whereof, the Lender and I have executed this Plan.

_____	_____ (Seal)
Lender	Borrower
	_____
	Date
By: _____	_____ (Seal)
	Borrower
_____	_____
Date	Date

HOME AFFORDABLE MODIFICATION PROGRAM
Hardship Affidavit

Borrower Name (first, middle, last):_____ Date of Birth:_____
Co-Borrower Name (first, middle, last):_____ Date of Birth:_____
Property Street Address: _____
Property City, ST, Zip: _____
Servicer: _____
Loan Number: _____

In order to qualify for Litton Loan Servicing LP's ("Servicer") offer to enter into an agreement to modify my loan under the federal government's Home Affordable Modification Program (the "Agreement"), I/we am/are submitting this form to the Servicer and indicating by my/our checkmarks ("✓") the one or more events that contribute to my/our difficulty making payments on my/our mortgage loan.

Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No	
☐	☐	☐	☐	My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have provided details below under "Explanation."
☐	☐	☐	☐	My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under "Explanation."
☐	☐	☐	☐	My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details below under "Explanation."
☐	☐	☐	☐	My cash reserves are insufficient to maintain the payment on my mortgage loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details below under "Explanation."
☐	☐	☐	☐	My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans, or other credit to make my monthly mortgage payments. I have provided details below under "Explanation."
☐	☐	☐	☐	There are other reasons I/we cannot make our mortgage payments. I have provided details below under "Explanation."

Information for Government Monitoring Purposes

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. **If you do not wish to furnish the information, please check the box below.**

BORROWER ☐ I do not wish to furnish this information	CO-BORROWER ☐ I do not wish to furnish this information
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino	**Ethnicity:** ☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	**Race:** ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex: ☐ Female ☐ Male	**Sex:** ☐ Female ☐ Male

To be Completed by Interviewer	Interviewer's Name (print or type)	Name/Address of Interviewer's Employer
☐ Face-to-face interview ☐ Mail	Interviewer's Signature Date	
☐ Telephone ☐ Internet	Interviewer's Phone Number (include area code)	

Borrower/Co-Borrower Acknowledgement

1. Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our need to modify the terms of my/our mortgage loan.
2. I/we understand and acknowledge the Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.
3. I/we understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, the Servicer may cancel the Agreement and may pursue foreclosure on my/our home.
5. I/we certify that my/our property is owner-occupied and I/we have not received a condemnation notice.
6. I/we certify that I/we am/are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.
7. I/we certify that I/we am/are willing to provide all requested documents and to respond to all Servicer communication in a timely manner. I/we understand that time is of the essence.

8. I/we understand that the Servicer will use this information to evaluate my/our eligibility for a loan modification or other workout, but the Servicer is not obligated to offer me/us assistance based solely on the representations in this affidavit.
9. I/we authorize and consent to Servicer disclosing to the U.S. Department of Treasury or other government agency, Fannie Mae and/or Freddie Mac any information provided by me/us or retained by Servicer in connection with the Home Affordable Modification Program.

Borrower Signature	Date	Co-Borrower Signature	Date

Email Address: _____ Email Address: _____

Cell Phone #: _____ Cell Phone #: _____

Home Phone #: _____ Home Phone #: _____

Work Phone #: _____ Work Phone #: _____

Social Security #: ____ ___ ____ Social Security #: ____ ___ ____

Explanation: _____

Form **4506-T**
(Rev. January 2008)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ **Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.**
▶ **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1 872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506,** Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.
Veronica Williams

1b First social security number on tax return or employer identification number (see instructions)

2a If a joint return, enter spouse's name shown on tax return

2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code
Veronica Williams PO BOX 978 SOUTH ORANGE, NJ 07079-0978

4 Previous address shown on the last return filed if different from line 3

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

Caution: ***DO NOT SIGN*** *this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . ☑

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . . . ☐

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . ☐

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days . . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . ☐

Caution: *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

___/___/___ ___/___/___ ___/___/___ ___/___/___

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Telephone number of taxpayer on line 1a or 2a
( )

Sign Here

Signature (see instructions) Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature Date

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

Cat. No. 37667N Form **4506-T** (Rev. 1-2008)

1400.0087.031809170624

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

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

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

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

Note. *You can also call 1-800-829-1040 to request a transcript or get more information.*

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

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501 978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIVS Team Stop 6705-B41 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

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

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

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1 a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

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

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

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

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

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

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

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

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

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

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

Litton Loan Servicing®

If you are responsible for paying annual homeowners association (HOA) or condominium fees, please complete this form and return it to Litton along with the other required documentation.

Mortgagor(s) Information	
Loan #:	40212367
Mortgagor Name:	Veronica Williams
Co-mortgagor Name:	
Property Address:	541 Scotland Rd South Orange, NJ 07079

Association Information
Association Name:
Contact Name:
Phone number:
Annual HOA/condominium dues:

Property Taxes and Homeowners Insurance Please indicate if you have any past due property taxes and/or homeowners insurance	
☐ Tax	Amount Past Due: $ Tax agency name:
☐ Insurance	Amount Past Due: $ Tax agency name:

Exhibit 5

4828 Loop Central Drive
Houston, TX 77081
Telephone (713) 218-4592
www.littonloan.com

September 25, 2009

Veronica Willaims
P.O. Box 978
South Orange, NJ 07079

Re: Loan #: 40212367
Property: 541 Scotland Road
South Orange, NJ 07079

Dear Ms. Williams:

This letter is in response to our conversation on September 25, 2009, regarding the referenced loan.

On September 25, 2009, I submitted a request to postpone the foreclosure sale scheduled for October 5, 2009 for thirty (30) days to November 4, 2009. Upon receipt of verification of this, I will notify you in writing.

Should you have questions, please contact our Executive Resolution Team at (713) 218-4592.

Sincerely,

Noel Connell
Executive Resolution Specialist

LITTON LOAN SERVICING LP IS A DEBT COLLECTOR. THIS LETTER IS AN ATTEMPT TO COLLECT YOUR DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IF YOU ARE NOT OBLIGATED ON THE DEBT OR IF THE DEBT HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, THIS IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO ASSESS OR COLLECT THE DEBT FROM YOU PERSONALLY.

Exhibit 6

Management Consulting ◆ Technology Services ◆ Outsourcing

ACT, Inc., 5027 11th Street, N.E., Suite 100 Washington, DC 20017
Phone 202-486-0700◆ Fax 888-492-5864◆ www.ACT-IT.com

ACT, Inc. Statement of Capabilities .

ACT Inc. (www.ACT-IT.com) is a management consulting and technology services firm with a focus on realizing value from computer and telecommunications based technologies. We have serviced the private and public sectors since 1984.

ACT Inc. brings the unique ability to deliver new, unrealized value that extends beyond the traditional benefits of technology. We accomplish this by producing an eclectic mix of services that are a cross between finance, operations and information technology. We deliver cost effective results by engaging a select group of industry experts, consultants and Business Partners.

Nation's Capital Office
5027 11th St. NE, Suite 100
Washington, DC 20017-2849
Phone: 202-486-0700
Fax: 202-349-4099

New Jersey/NYC Area Office
51 JFK Parkway, First Floor West
Short Hills, NJ 07078-2702
Phone: 973-761-1860
Fax: 973-761-1847

Federal Certifications

U.S. GSA MOBIS Contract No.GS-10F-0104P
U.S. GSA IT Contract No. GS-35F-0427R
U.S. Department of Defense – CCR CAGE Code 1WBY1
U.S. SBA 8(a) number 110403 - expires 2/17/08
- Small Disadvantaged Business (SDB)
- Women-owned Small Business
- Minority-owned Small Business

Other Certifications

NJ Small Business Enterprise – Certificate No. 222734731
MO Minority Business Enterprise – Certificate Number B02122
MO Woman Business Enterprise – Certificate Number B02122

Primary DUNS Number 92 645 9942, DC DUNS Number 15 764 9828

For more information contact us at info@ACT-IT.com or 202-486-0700

As of 1/6/2006

Exhibit 7

WITNESSES

We have identified 838 witnesses so far who fit into 6 categories:

- Litton-Goldman-Case-Contacts
  - Character Witnesses
  - Defendant Witnesses
  - Doctors to Witness
  - Federal Witnesses
  - Financial Witnesses
  - Fremont Witnesses

Details will be released on a need-to-know basis only.

Some of our witnesses have volunteered to testify, many have agreed to testify, and some have not yet been contacted. All know the plaintiff, have done business with her firm, or are aware of business practices of the defendants. A few former and current employees, and affiliates, of the defendants, may be subpoenaed. The following pages include two lists: primary witnesses and all witnesses.

For the privacy of all witnesses, this list is only being provided to the Superior Court of Essex County in the State of New Jersey, and to Stuart I. Seiden of Duane Morris, the attorney who now represents all defendants.

PRIMARY WITNESSES

Company	Contact
	Krista Franks Brock
	Alan Dombrow
ACT inc	George Pappas
AHEAD Inc.	Irving C. Williams, Sr., MD
American Modern Home Insurance Company	Greg Brigner
American Modern Home Insurance Company	Manuel Z. Rios
American Modern Home Insurance Company	Latonya Willis
EndPoint Consulting Group, LLC	Roosevelt Giles
Evangelical Christian Credit Union	Mike Koch
former Litton Loan employee	Bessie Cahee
former Litton Loan employee	Randy Reynolds
GreenPath	Lisa Ferri
GreenPath	Jane E. McNamara
GSA - U.S. General Services Administration	Cathy Boyer
GSA - U.S. General Services Administration	Mike Canan
GSA - U.S. General Services Administration	Andrew Cid
GSA - U.S. General Services Administration	Debra Coley
GSA - U.S. General Services Administration	David T. Collins
GSA - U.S. General Services Administration	Steven A. Connolly
GSA - U.S. General Services Administration	Trilma Davis
GSA - U.S. General Services Administration	Maureen Duckworth
GSA - U.S. General Services Administration	Tony Fabrizio, CQA
GSA - U.S. General Services Administration	Georgina Fernando
GSA - U.S. General Services Administration	Sharon Flannery
GSA - U.S. General Services Administration	Mitzi Ford
GSA - U.S. General Services Administration	Deborah Gamble
GSA - U.S. General Services Administration	Thad Gassman
GSA - U.S. General Services Administration	Millicent Hawkins
GSA - U.S. General Services Administration	Warren N. Hayashi
GSA - U.S. General Services Administration	Dale Henderson
GSA - U.S. General Services Administration	Antoinette Huff
GSA - U.S. General Services Administration	Charlotte Jennings
GSA - U.S. General Services Administration	Shaunta P. Johnson
GSA - U.S. General Services Administration	Tammy M. Lindsley
GSA - U.S. General Services Administration	Terry McNair
GSA - U.S. General Services Administration	Jennifer Mitchell Goss
GSA - U.S. General Services Administration	Mary E. Mitton
GSA - U.S. General Services Administration	Corey Nickens
GSA - U.S. General Services Administration	Colleen Pappas
GSA - U.S. General Services Administration	Donna Rivers
GSA - U.S. General Services Administration	Dillan R. Sheppard
GSA - U.S. General Services Administration	Stephanie Turner
Harris Corporation	Vladimir Kowaliwskyj

Company	Contact
IBM	Elizabeth H. Bryant
Ironbound Community Corporation	Diego Arias
Ironbound Community Corporation	Brandy Hannah Barnes
Johnson Controls World Services, Inc.	Reginald Layton
Lockheed Martin IMS	Joseph D. Segrest
Lockheed Martin IMS	Thomas W. Tremper
NJIT Defense Procurement Tech. Assistance Ctr.	Bob Brown
Ocwen Financial Corporation	Kevin Flanagan
Ocwen Financial Corporation	Tiffany
Schepisi & McLaughlin	John A. Schepisi Esq.
Sclar Adler LLP	Samuel Bergman
Shulman Wellness Center LLC	Jeffrey S. Shulman D.C.
signed for Litton Loan payments	Roy Hughes
	George Pappas
The Ravens Group Inc.	Joe N. Ballard
United States Department of Agriculture	Don Arnette
United States Department of Agriculture	Jackie Lee
United States Department of Agriculture	Kim M. Lepore
United States Department of Agriculture	Patricia Palmer
United States Department of Agriculture	Lisa Wilusz
United States Department of Defense	Victor Ciardello
United States Department of Defense	Oscar Eichorn
United States Department of Defense	Yvonne Hartwell
United States Department of Defense	Maria Hayes
United States Department of Defense	Michael Krieger
United States Department of Defense	Pamela Monroe
United States Department of Defense	Michael Todd
United States Department of Homeland Security	Lattia Baker
United States Department of Homeland Security	Alan Barclay
United States Department of Homeland Security	Anthony Bell
United States Department of Homeland Security	Joseph A. Capuano, Jr.
United States Department of Homeland Security	Jeannie Coratobo
United States Department of Homeland Security	Wanda Cortesini
United States Department of Homeland Security	Quyen Diep
United States Department of Homeland Security	Mui Erkun
United States Department of Homeland Security	Diane Furr
United States Department of Homeland Security	Kyle B. Groome
United States Department of Homeland Security	Marvin Grubbs
United States Department of Homeland Security	Cassandria James-Cole
United States Department of Homeland Security	J. Paul Johnson, CHS-III, CAPM
United States Department of Homeland Security	Faye Jones
United States Department of Homeland Security	Ramona Jones
United States Department of Homeland Security	Karen McElheney
United States Department of Homeland Security	Susan Moroni
United States Department of Homeland Security	Daniel F. Sturdivant II
United States Department of Homeland Security	William J. Thoreen

Company	Contact
United States Department of Homeland Security	Debra Trott
United States Department of Homeland Security	Barbara Veres
United States Department of Homeland Security	Patricia Wyatt
United States Department of Housing & Urban Development	Valerie Hayes
United States Department of Housing & Urban Development	Ozema "Ozzie" Moore
United States Department of the Army	Richard Burdett
United States Department of the Army	Paul L. Gardner
United States Department of the Army	Cheryl Hall
United States Department of the Army	Kevin R. Loesch
United States Department of the Army	Jan Luce
United States Department of the Army	Tracey Pinson
United States Department of the Army	Joe Shipposh
United States Department of the Army	Linda Wright
United States Department of the Interior	Robert W. Faithful IV
United States Department of the Interior	Sharon McDowell
United States Department of the Navy	Glenn Delgado
United States Department of the Navy	Nicole Denofa
United States Department of Transportation	Dennis Filler
United States General Services Administration	Joan Parrott-Fonseca
United States Securities and Exchange Commission	Bonnie Kartzman
United States Securities and Exchange Commission	Kenneth Lynch
United States Securities and Exchange Commission	Jeffery L. Ovall
United States Securities and Exchange Commission	Lorin Reisner
United States Securities and Exchange Commission	Ollie R. Wade
US Family Health Plan	Fred Concepcion
World Information Technology Solutions, LLC	Dudley Allen
World Information Technology Solutions, LLC	Paul Secrest

ALL WITNESSES

Company	Contact
	Krista Franks Brock
	Alan Dombrow
	Richard J. Dunn
	Larry Litton, Sr.
	Larry B Litton Jr.
	Malcolm Parvey
ACT inc	George Pappas
AHEAD Inc.	Irving C. Williams, Sr., MD
American Modern Home Insurance Company	Greg Brigner
American Modern Home Insurance Company	Manuel Z. Rios
American Modern Home Insurance Company	Latonya Willis
Association For Enterprise Integration - AFEI	Betsy Lauer
B2B Data Source, Inc.	Audrey Ray
B2Gsource, Inc.	Paul J. Park
BAE Systems	Bill Reuter
Booz Allen Hamilton Inc.	Jan J. Gardill
Booz Allen Hamilton Inc.	Lawrence LaValle
Brookwood Media Arts	Jacqueline Beck
CACI International, Inc.	Thomas Reed Jr.
Catholic Charities	Emma Papiol
CMP Media Inc.	Simon Cooper
Culbreath Consulting Corp	Terri Randolph
Dell Computer Corporation	Chad Rives
DESE Research, Inc.	Paul R. Logan
Dimensions International	Jo Sanders
E.F. Johnson	Elizabeth Cram
E.F. Johnson	Electra Kreis
E.F. Johnson	Laurie Schweer
Economic Damage Advisory Services, LLC	Douglas H. Sell, Jr., CFE
EndPoint Consulting Group, LLC	Roosevelt Giles
Engineered Systems, Inc.	Duane Dana
Engineered Systems, Inc.	David Gilfillan
Engineering Solutions and Products, Inc.	Charles Patterson
Enhance Financial Services Group, Inc.	Daniel J. Gross
Environmental Network International, Inc.	Kim Winslow
eSGS	Yvette M. Carey
Evangelical Christian Credit Union	Mike Koch
FedBizOpps.gov	George Tracy
FindRFP - JXE Inc.	Jeff Xie
former Litton Loan employee	Bessie Cahee
former Litton Loan employee	Randy Reynolds
Fremont	Wayne Bailey
Fremont	Alan W. Faigin

Company	Contact
Fremont	Marion R. Ferla
Fremont	Elizabeth Hilton
Fremont	Patrick E. Lamb
Fremont	James Albert McIntyre
Fremont	Raymond Meyers
Fremont	Mary-Lou A. Misrahy
Fremont	Raymond Myers
Fremont	W. Brian O'Hara
Fremont	Richard C. Pugh, Jr.
Fremont	Louis J. Rampino
Fremont	Allyson B. Simpson
Fremont Investment & Loan	Customer Service
GAP SOLUTIONS	Tommy Thomas
General Dynamics	Edward L. Carnes
Goldman Sachs & Company	Lloyd Blankfein
GreenPath	Lisa Ferri
GreenPath	Jane E. McNamara
GSA - U.S. General Services Administration	
GSA - U.S. General Services Administration	David Abraham
GSA - U.S. General Services Administration	Victor Angkico
GSA - U.S. General Services Administration	Carla Ansley
GSA - U.S. General Services Administration	Richard Apple
GSA - U.S. General Services Administration	Tonia Arnold
GSA - U.S. General Services Administration	Brian Asp
GSA - U.S. General Services Administration	Robert Back
GSA - U.S. General Services Administration	Kelly P. Bailey
GSA - U.S. General Services Administration	Wilma Bailey
GSA - U.S. General Services Administration	Scott Banhart
GSA - U.S. General Services Administration	Brandi Barnes
GSA - U.S. General Services Administration	Sabrina Bass
GSA - U.S. General Services Administration	Cathy Beasley
GSA - U.S. General Services Administration	Elizabeth Bigger
GSA - U.S. General Services Administration	Sharon Blair
GSA - U.S. General Services Administration	Claude Bowlding
GSA - U.S. General Services Administration	Cathy Boyer
GSA - U.S. General Services Administration	Janice Bracey
GSA - U.S. General Services Administration	Will Brimberry
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United States Department of the Army	Bruce LaBar
United States Department of the Army	Vera Lanza
United States Department of the Army	Darrel Larson
United States Department of the Army	Jeanine Lattin
United States Department of the Army	Sharon Leary
United States Department of the Army	Cynthia Lee
United States Department of the Army	Juliana Lee
United States Department of the Army	Donna Leketa
United States Department of the Army	Eva Lewis
United States Department of the Army	Carol L'Hommedieu
United States Department of the Army	Carmen Lindstrom
United States Department of the Army	Anthony (Tony) Lisuzzo
United States Department of the Army	Kevin R. Loesch
United States Department of the Army	Cheryl Lowery
United States Department of the Army	Jan Luce
United States Department of the Army	Bonnie Maliszewski
United States Department of the Army	Bonnie Maliszewski
United States Department of the Army	Jane F. Maliszewski
United States Department of the Army	Gary Martin
United States Department of the Army	Johnathan Martin
United States Department of the Army	Karen Martin
United States Department of the Army	Jerome Maultsby
United States Department of the Army	Ann Mays

Company	Contact
United States Department of the Army	Bill McCarver
United States Department of the Army	Katie McGrath
United States Department of the Army	Karen McKibben
United States Department of the Army	Laurinda Millage
United States Department of the Army	Everett C. Miller II
United States Department of the Army	Pamela Monroe
United States Department of the Army	Jeff Moore
United States Department of the Army	Jan Moreh
United States Department of the Army	Missy Morgan
United States Department of the Army	Lottie Morris
United States Department of the Army	Alyssa Murray
United States Department of the Army	Carl Nagel
United States Department of the Army	Ben Nash
United States Department of the Army	Mark Newton
United States Department of the Army	Adriene Norman
United States Department of the Army	MAUREEN O'MARA
United States Department of the Army	Mark Opilla
United States Department of the Army	Eric Partin
United States Department of the Army	Mark Paun
United States Department of the Army	Franz Philippe
United States Department of the Army	Tracey Pinson
United States Department of the Army	Robert Price
United States Department of the Army	Kevin Puma
United States Department of the Army	Cynthia Purdie
United States Department of the Army	Theresa Quick
United States Department of the Army	John Rasmussen
United States Department of the Army	Delena Rauanheimo
United States Department of the Army	Robert Reeves
United States Department of the Army	Erika Reinikainen
United States Department of the Army	Ron Richards
United States Department of the Army	Ofelia Rivera
United States Department of the Army	Hollie Robinson
United States Department of the Army	Thomas Rokita
United States Department of the Army	Christine Ryskamp
United States Department of the Army	Barry Salis
United States Department of the Army	Shannyn Scassero
United States Department of the Army	Robert J. Schenk
United States Department of the Army	Edna Sheridan
United States Department of the Army	Judy Shifflett
United States Department of the Army	Joe Shipposh
United States Department of the Army	John E. Sklinar
United States Department of the Army	Elizabeth Small
United States Department of the Army	Nancy Small
United States Department of the Army	Jona Smith
United States Department of the Army	Karen Smith

Company	Contact
United States Department of the Army	Marianne Stakem
United States Department of the Army	Sharon Star
United States Department of the Army	Elaine Starkes
United States Department of the Army	Robin Stoltz
United States Department of the Army	Delmar Sutton
United States Department of the Army	S. Tatigian
United States Department of the Army	Dwayne Terry
United States Department of the Army	Robin Thomas
United States Department of the Army	Cheryl Ann Tryon
United States Department of the Army	Annie Tucker
United States Department of the Army	Jana Tull
United States Department of the Army	Ada Veney
United States Department of the Army	Greg Wagenknecht
United States Department of the Army	Vicki Walker
United States Department of the Army	Carl E. Washington Jr.
United States Department of the Army	Bettye J. Whitfield
United States Department of the Army	Renee Willis-Williams
United States Department of the Army	Evelyn M. Wilson
United States Department of the Army	Jim Wright
United States Department of the Army	Linda Wright
United States Department of the Army	Minsong Yi
United States Department of the Army	Bonita Zander
United States Department of the Interior	Donald Abamonte
United States Department of the Interior	Alan Adrian
United States Department of the Interior	Debra Bridge
United States Department of the Interior	Jason Brown
United States Department of the Interior	Sharon Bruce
United States Department of the Interior	Mary Carver
United States Department of the Interior	Gregory Chizewsky
United States Department of the Interior	Donald Clifton
United States Department of the Interior	Myra Cordero
United States Department of the Interior	Michael Donaldson
United States Department of the Interior	Robin Doyle
United States Department of the Interior	Yvonne Edwards
United States Department of the Interior	Kathleen Engel
United States Department of the Interior	Robert W. Faithful IV
United States Department of the Interior	Michael Farrel
United States Department of the Interior	Monica Faulk
United States Department of the Interior	Andrew Flanzer
United States Department of the Interior	Matthew Gormley
United States Department of the Interior	Judith Grant
United States Department of the Interior	Sharon Hallinan
United States Department of the Interior	Lavanna Stevenson Harris
United States Department of the Interior	Lydia Hendershot
United States Department of the Interior	Stephanie Hicks

Company	Contact
United States Department of the Interior	Roberta Hines
United States Department of the Interior	Paulette Hundley
United States Department of the Interior	Mark Hunter
United States Department of the Interior	Cheryl Hyatt
United States Department of the Interior	Leta Jim
United States Department of the Interior	Wayne Johnson
United States Department of the Interior	Norma Kinsey
United States Department of the Interior	Jim Kinslow
United States Department of the Interior	David Kollmeyer
United States Department of the Interior	Carol Lawson
United States Department of the Interior	Geraldine Lyons
United States Department of the Interior	John Machen
United States Department of the Interior	Sharon McDowell
United States Department of the Interior	David Mitchell
United States Department of the Interior	Leonard Nadybal
United States Department of the Interior	Melicent Nhan
United States Department of the Interior	Michelle Obaugh
United States Department of the Interior	Megan Olsen
United States Department of the Interior	Kim Oshinski
United States Department of the Interior	Dotty Quinn
United States Department of the Interior	Maria Bel Carmen Rivera
United States Department of the Interior	Robert Roberts
United States Department of the Interior	Alan Rumney
United States Department of the Interior	Charles Spencer
United States Department of the Interior	James Thomas
United States Department of the Interior	Birgitt Tilley
United States Department of the Interior	W. Hord Tipton
United States Department of the Interior	Virginia Toledo
United States Department of the Interior	Linda Twombly
United States Department of the Interior	Hector Vega
United States Department of the Interior	Linda K. Vertrees
United States Department of the Interior	Andrew Vesloski
United States Department of the Interior	Doreen Vieira-Cross
United States Department of the Interior	Lauren Yates
United States Department of the Interior	Jay Zagursky
United States Department of the Navy	Glenn Delgado
United States Department of the Navy	Nicole Denofa
United States Department of the Navy	Guy Goss
United States Department of the Navy	Frank Murray
United States Department of the Navy	Kay V. Proctor
United States Department of the Navy	James Swizewski
United States Department of the Treasury	Wayne Jeffers
United States Department of the Treasury	Susan K. Tsui
United States Department of Transportation	Dennis Filler
United States Department of Transportation	Christian Hellie

Company	Contact
United States Department of Transportation	Verna L. Velez
United States Department of Veterans Affairs	Michael Gibbs
United States General Services Administration	Joan Parrott-Fonseca
United States International Trade Commission	Deborah Kearns
United States Nuclear Regulatory Commission	Deborah Neff
United States Securities and Exchange Commission	
United States Securities and Exchange Commission	
United States Securities and Exchange Commission	Paul S. Atkins
United States Securities and Exchange Commission	Gina Basile
United States Securities and Exchange Commission	Bonnie Kartzman
United States Securities and Exchange Commission	Robert Khuzami
United States Securities and Exchange Commission	Kenneth Lynch
United States Securities and Exchange Commission	Jeffery L. Ovall
United States Securities and Exchange Commission	Lorin Reisner
United States Securities and Exchange Commission	Mary L. Schapiro
United States Securities and Exchange Commission	Ollie R. Wade
United States Senator Elizabeth Warren	Elizabeth Warren
United States Senator Tom Coburn	Tom Coburn
US Family Health Plan	Fred Concepcion
Wildwood Communications	Fran Austad Hudson
World Information Technology Solutions, LLC	Dudley Allen
World Information Technology Solutions, LLC	Evelyn A. Hayes
World Information Technology Solutions, LLC	Johnathan Lewis
World Information Technology Solutions, LLC	Paul Secrest
World Information Technology Solutions, LLC	Michael Shadoan
World Information Technology Solutions, LLC	James Stark

Exhibit 8

U.S. Department of Homeland Security
Washington, D.C. 20472

FEMA

Greetings,

Your offer of a new position or your continued employment with the *U. S. Department of Homeland Security*, Federal Emergency Management Agency, is contingent upon a favorable suitability determination and a security background investigation.

If you are a current FEMA employee a recent inquiry as to the status of your background investigation paperwork has indicated that the necessary documents are not on file with the Agency. This may be the result of packets being returned for correction that were never resubmitted, a failure to submit the necessary information prior to your entry on duty, or the information in a previously submitted packet has exceeded the timeframe for processing.

In order to conduct the background investigation you are required to complete an online investigation questionnaire (SF 85P) through the e-QIP system. In addition to this electronic form you will be receiving several other security forms included in this mailing. Please complete everything that you receive and return all documents according to the instructions below within 5 to 7 business days. Even if you have previously submitted this documentation in another format, you are required comply with this request at this time. Submission of this information is a condition of employment.

With the return of these forms you must include *an OF 612 (Optional Application for Federal Employment)*. This form must contain complete information on each of employer for two periods of work activity beginning with your current employer and your most recent prior employer. Be sure to include: company/employer name; complete street address to include city, state and zip code; and, a telephone number. If this information is incomplete, or any information is omitted your submission will not be processed. A blank OF612 is enclosed for your convenience.

To access your e-QIP account, please go to http://www.opm.gov/e-qip/index.asp Before you begin, open and review the **"Frequently Asked Questions"** link on the e-QIP Gateway page. Please follow the enclosed instructions for resetting your browser security settings. Once you access the system please make sure that you read all instructions carefully. You will be required to enter in your social security number on the first page to begin the process. When the page changes you will be prompted to respond to "Golden Questions" by entering your last name, year of birth and city of birth. You will then be prompted to change these Golden Questions to something of your own choosing. Retain the information as this will serve as your password to regain access to the program. If you receive an error message at this point contact this office as soon as possible for assistance. At the end of the questionnaire, you will be asked to print an archive copy of the form, the certification page and two release forms which are the three final pages. These three signature pages must be signed and included in the security packet. The Questionnaire itself is to be released (transmitted electronically) to the Agency as directed.

Once completed, all paper forms, including the finger print cards, OF612, Declaration for Federal Employment, Signed copy of FEMA Form 12-80, Fingerprint Request Form (** **This form is only required if your returning the FD258 APPLICANT Fingerprint Cards)** and the three signature pages from the Questionnaire should be returned to the address on the enclosed checklist.

YOU MUST INCLUDE A HARDCOPY OF THE COMPLETED QUESTIONNAIRE PRINTED OUT FROM THE ONLINE e-QIP PROGRAM.

We recommend the use of an express mail service such as DHL, Fed Ex, etc., because you will be mailing sensitive personal information. This will provide a tracking number that will allow us to monitor your submission and it will aide in locating the packet in the event that it becomes lost or misdirected.

We are here to assist you with this process. If you need assistance filling out the form or you experience problems with accessing your account, you may contact our office: Kevin Smith 540-686-3183 or Angela Butcher 540-686-3155.

Sincerely,

Cecelia M. Nadeau

Cecelia M. Nadeau
e-QIP Program Manager
U.S. Department of Homeland Security
Federal Emergency Management Agency
Human Capital Division

Attachments:

SF 87 Finger Print Cards (2)
FEMA Form 12-80, Fingerprint Request Form
** **This form is only required if your returning the FD258 APPLICANT Fingerprint Cards**
OF 306 Declaration for Federal Employment
Fair Credit Reporting Act Release
OF 612 Optional Application for Federal Employment
Packet Submission Checklist
* **If we have not previously fingerprinted you there will be 2 additional fingerprint cards enclosed that you must return in your security packet. These cards are identified by the word "APPLICANT" in the upper left corner of the card.**

Exhibit 9

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

February 25, 2009

Litton Modification Department/Loss Mitigation
c/o Mr. Julius Connor
Customer Care Supervisor
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081

Subject: Modification of Loan No 40212367

Sent via facsimile to 972-653-6340

Dear Sir/Madam:

I was surprised, and pleased, to learnt hat Litton is now offering loan modifications.

UNFORESEEN CHALLENGES LEAD TO UNPAID BILLS
A series of health, business and family challenges over the past 4 years have resulted in a loss of income, drain of savings and increased debt. These challenges include, but are not limited to:

- 5 surgeries
- extended radiation treatments
- extended physical therapy after auto accident
- lengthy illness and death of my father
- loss of business revenue and income

Much of the debt incurred since 2004 was unanticipated and unavoidable. For example, I was forced to charge several thousand dollars on credit cards one hour before surgery in August 2006.

RECOVERY PLAN
My efforts to recover from my losses and also generate income have been daunting, to be sure. I have worked short-term contracts, a tenuous job, various assignments and even temporary work. These efforts coupled with government subsidies have helped me survive. Many creditors have assisted by restructuring my debt.

After more than 3 years of efforts I have now reached a position whereby I could develop an achievable plan that should help me recover financially. Part of the first phase was completed last month with the modification of my second mortgage. If Litton is willing to meet the terms and conditions provided by the second mortgage company, I can complete the first phase of my plan.

Veronica Ann Williams
P.O. Box 978 ✧ South Orange, New Jersey 07079-0978

MATCHING EXISTING MOFICIATION FROM OTHER MORTAGOR
I am delighted that Litton is willing to match the mortgage refinance offer that I received from another mortgagor. A comparable offer from Litton will include:

- 30 year, fixed rate of 3%
- 17 payments in non-interest accruing account to be paid off when property is sold
- no points

The revised monthly payment is included in the monthly budget that supports my initial payoff plan. My budget is highlighted below:

RECOVERY PLAN – Prime Mortgage	
SOURCES OF REVENUE/EARNINGS	Average Monthly Amount –dollars-
Job Income	$ 2,833.33
Rental Income + Loan	2,900.00
ACT Inc. Revenue	0.00
TOTAL INCOME	$ 5,733.33
COMMITTED EXPENSES	
Mortgage & Rent	2,582.00
Utilities	948.00
Household	280.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	710.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	$ 5,535.00
Disposable Income (Revenue less Expenses)	$ 198.33

Would you kindly contact me via email at Vwilliams@OfficeThatWorks.com to confirm your offer and send the mortgage revision to the address above? If you have any immediate questions I can also be reached at 973-715-8580.

Yours truly,

Veronica Williams

Exhibit 10

Application for Modification of Mortgage

Held by Litton Loan Servicing, L.P.

Loan No. 40212367

For my home at

541 Scotland Road

South Orange, NJ 07079

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	Rental Income Receipt (PNC Bank Statement)	8
	Rental Income Check (Tenant check)	8
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	Chase Statement	11
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	IRS Form 4509-t	15

March 29, 2009

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

March 28, 2009

Ms. Brenda Moreno
Modification Department
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081

Subject: Modification of Account No. 40212367

Sent via Facsimile to 713-793-4464 - 15 total pages

Dear Sir/Madam:

The purpose of this letter is to provide an update on my efforts to pay off my debt. My credit dropped precipitously over the past few years due to personal illness, the illness and death of my father, customer defaults and slowing revenue from my business. As a result, my savings were exhausted and my income disappeared. A summary of these unforeseen and financially devastating events is attached (Attachment I – What Happened).

UNEXPECTED CHALLENGES LEAD TO UNPAID BILLS
A series of health, business and family challenges over the past 4 years (since Dec. 2004) have resulted in a loss of income, drain of savings and increased debt. These challenges include, but are not limited to:

- 5 surgeries
- extended radiation treatments
- extended physical therapy after auto accident
- lengthy illness and death of my father
- loss of business revenue and income

Much of the debt incurred since 2004 was unanticipated and unavoidable. For example, I was forced to charge several thousand dollars on credit cards one hour before surgery in August 2006. I incurred over $225,000 due to illness, death and loss of income.

RECOVERY PLAN
My efforts to recover from my losses and also generate income have been daunting, to be sure. I have worked short-term contracts, a tenuous job, various assignments and even temporary work. These efforts coupled with government subsidies have helped me survive. Some creditors have already assisted by restructuring my debt (Attachment II – Summary of Outstanding Credit).

After more than 3 years of searching, last year I landed four positions, however, changes and lost contracts forced my employers to lay me off. I have been searching for employment and contracts since last summer and am hopeful that I will be hired soon. To help me recover financially, I have used my tax return to pay some debts and am preparing a repayment plan for remaining creditors for which I anticipate securing agreement after this mortgage modification has been approved. If my Litton loan is restructured in a similar manner that Chase restructured the second mortgage on my home (see letter dated Feb. 25, 2009), I will be able to repay the mortgage and recover financially. That is, the mortgage interest rate is lowered to 2%, fixed, 30-year and 9 months of payments are put into a non-interest accruing account, payable when the house is sold. My monthly budget under this scenario is outlined in Attachment III – Creditor Repayment Schedule/Budget. Forms 1021 and 4509 are also attached.

I will contact you as soon as possible to determine how to proceed with this mortgage modification.

I thank you in advance for your cooperation.

Yours truly,

Veronica Williams

Attachment I – WHAT HAPPENED

What Happened	Date	Impact
Industry & Economic Downturn	1999	COMDEX defaulted on $80K payment
		Revenues slowed & disappeared
Began Government certification & contract process	Aug. 2001	
GSA MOBIS Contract awarded	12/1/2003	Renewal date 11/30/2008
SBA 8(a) certification awarded	2/17/04	Expires 2/17/13
GSA IT Contract awarded	2004 or 2005	Renewal date
Submitted proposals to DC	2005	$1.3M pending, others Loss Review 3/7/07
Sales Campaign to DHS, DOT & DoD	2005	$8M in leads, waiting on continuing resolution
NJ set-aside awarded	March 2003	$750K contract
NJ set-aside began work	May 2003	
YWCA project began	Aug. 2004	$160K contract
Submitted HUD proposal deal, $20K cost	Sept. 2004	Contract went to competitor
Elected to IRA	Dec. 2004	
Major Surgery	Dec. 2004	8 week recovery, 8 weeks radiation
Father had major seizure	Jan. 2004	
Radiation treatments ended	May 2005	
Put NJ property on the market	June 2005	Performed renovations sale
YWCA project completed	June 2005	Defaulted on $40K+ payment
NJ set-aside cancelled	Sept. 2005	$550K revenue loss
Moved to DC to help father	Sept. 2005	Performed renovations
Put NJ property on the market	Jan. 2006	No sale
Major Surgery	Aug. 2006	8 week recovery
Father passed away	Jan. 2007	
Negotiated YWCA settlement	Feb. 2007	$43K+ - money never received
Submitted TSA proposal to US Homeland Security	Feb. 2007	Decision due March 15, 2007
Begin Campaign for Investment	March 2007	
Put NJ property on the market	March 2007	No sale
Recruited by Robert Half	July 2007	
Rented NJ house	August 2007	
Laid off by Robert Half (after surgery notice)	Sept. 2007	
Double Surgery	Nov. 2007	
Served by sister to get DC house	Nov. 2007	
Worked temp jobs	Dec. - Jan	
Hospitalized for blood Pressure	Jan. 8 2008	
Surrogate mother passed away	March 2008	
Hired attorney to secure YWCA payment	March 2008	Anticipate income of $40K +
Hired by Vistronix/National Archives	April 2008	Income $110K+, $150K+ after Oct. 1
In auto accident March 2006 followed by several weeks of therapy. Awaiting settlement.		Anticipate settlement of $20K +
Laid off after losing Federal contract	Dec. 2008	
Paid attorney deposit to get YWCA $	February 2009	
Court ordered to vacate family home	March 26, 2009	One time cost at least $7,000 PLUS monthly increase of $800
Surrogate mother passed away	March 27, 2009	
Successes		
Traumatic		
Revenue Impact		

Attachment II – SUMMARY OF OUTSTANDING CREDIT

CREDITORS: (Loans, Credit Cards, Delinquent Debt)						
Type	**Credit Limit**	**Balance Owed as of 3/15**	**Minimum Monthly Payment**	**Prior Monthly Payment**	**Paid off, Settled or Payoff**	**New Monthly Payment**
Litton Loan Servicing	260,000	260,500.00	TBD	3,106.95	3,106.95	3,106.95
Chase Home Equity	150,000	150,000.00	TBD	710.00	65.000	650.00
Medical Bills	NA	25,500.00	TBD	50.00	0.00	0.00
NJ Exterminator	NA	500.00	TBD	15.00	0.00	0.00
REMAX	NA	600.00	TBD	15.00	250	0.00
R&R Rokisky	NA	5,500.00	TBD	500.00	3,500	0.00
IRS	NA	5,000.00	TBD	50.00	0.00	0.00
American Express	NA	1,000.00	TBD	15.00	0.00	0.00
American Express	NA	1,300.00	TBD	15.00	1,300	0.00
Bank of America	NA	3,000.00	TBD	15.00	0.00	0.00
Capital One	NA	1,500.00	TBD	15.00	2,175	0.00
Capital One	NA	650.00	TBD	15.00	500	0.00
Capital One	NA	1,000.00	TBD	15.00	2,147	0.00
GM Chase	NA	14,815.00	TBD	15.00	8,888	620.00
Chase	NA	5,000.00	TBD	15.00	2,152	150.00
Citibank	NA	7,500.00	TBD	15.00	4,945	400.00
Wells Fargo	NA	5,500.00	TBD	15.00	0	0.00
		0.00	TBD		0	0.00
Verizon Wireless		470.16	DISPUTED		470.16	TBD
ADT		366.81	DISPUTED		366.81	TBD
Cablevision		167.29	TBD		0.00	0.00
Verizon (6132)		227.63	TBD		0.00	0.00
Verizon (1860)			TBD			TBD
COMCAST		106.23	TBD		0.00	0.00
Wash. Hosp. Center		224.12	TBD		0.00	0.00
LabCorp.		42.00	TBD		0.00	0.00
Rent/Mortgage						1,000.00
TOTAL		$488,865.00		$4,596.95	$29,613.95	$5,976.95

[redacted]

Attachment III – CREDITOR REPAYMENT SCHEDULE/BUDGET

SOURCES OF INCOME-REVENUE	Monthly Amount
INCOME	Figures In Dollars
Job Income	6,375.00
Rental Income	2,900.00
ACT Inc. Revenue	0.00
TOTAL INCOME	9,275.00
COMMITTED EXPENSES	0.00
Mortgage & Rent	3,582.00
Utilities	998.00
Household	420.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	2,440.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	8,455.00
Income less Expenses	**820.00**

Attachment IV – INITIAL REQUEST LETTER

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

February 25, 2009

Litton Modification Department/Loss Mitigation
c/o Mr. Julius Connor
Customer Care Supervisor
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081

Subject: Modification of Loan No 40212367

Sent via facsimile to 972-653-6340

Dear Sir/Madam:

I was surprised, and pleased, to learnt hat Litton is now offering loan modifications.

UNFORESEEN CHALLENGES LEAD TO UNPAID BILLS
A series of health, business and family challenges over the past 4 years have resulted in a loss of income, drain of savings and increased debt. These challenges include, but are not limited to:

- 5 surgeries
- extended radiation treatments
- extended physical therapy after auto accident
- lengthy illness and death of my father
- loss of business revenue and income

Much of the debt incurred since 2004 was unanticipated and unavoidable. For example, I was forced to charge several thousand dollars on credit cards one hour before surgery in August 2006.

RECOVERY PLAN
My efforts to recover from my losses and also generate income have been daunting, to be sure. I have worked short-term contracts, a tenuous job, various assignments and even temporary work. These efforts coupled with government subsidies have helped me survive. Many creditors have assisted by restructuring my debt.

After more than 3 years of efforts I have now reached a position whereby I could develop an achievable plan that should help me recover financially. Part of the first phase was completed last month with the modification of my second mortgage. If Litton is willing to meet the terms and conditions provided by the second mortgage company, I can complete the first phase of my plan.

Attachment IV – INITIAL REQUEST LETTER

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

MATCHING EXISTING MOFICIATION FROM OTHER MORTAGOR
I am delighted that Litton is willing to match the mortgage refinance offer that I received from another mortgagor. A comparable offer from Litton will include:

- 30 year, fixed rate of 3%
- 17 payments in non-interest accruing account to be paid off when property is sold
- no points

The revised monthly payment is included in the monthly budget that supports my initial payoff plan. My budget is highlighted below:

RECOVERY PLAN – Prime Mortgage	
SOURCES OF REVENUE/EARNINGS	Average Monthly Amount –dollars-
Job Income	$ 2,833.33
Rental Income + Loan	2,900.00
ACT Inc. Revenue	0.00
TOTAL INCOME	$ 5,733.33
COMMITTED EXPENSES	
Mortgage & Rent	2,582.00
Utilities	948.00
Household	280.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	710.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	$ 5,535.00
Disposable Income (Revenue less Expenses)	$ 198.33

Would you kindly contact me via email at Vwilliams@OfficeThatWorks.com to confirm your offer and send the mortgage revision to the address above? If you have any immediate questions I can also be reached at 973-715-8580.

Yours truly,
XXXXXXXXXXX
XXXXXXXXXXX
Veronica Williams

Proof of Income – PAY STUB, RENT CHECK, BANK STATEMENT

CO.	FILE	DEPT.	CLOCK	NUMBER
BP7	1844	010000		00006590

Vistronix
Ingenuity, Innovation, Integrity

8401 GREENSBORO DRIVE, STE. 500, McLEAN, VA 22102
PAYROLL

Social Security Number: XXX-XX-4037
Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 3
State: 9
Local:

Earnings Statement

Period ending: 2/15/2009
Pay date: 2/20/2009

VERONICA WILLIAMS
541 SCOTLAND ROAD
SOUTH ORANGE, NJ 07079

Earnings	rate	hours	this period	year to date
Regular		12.00	634.56	
Gross Pay			$634.56	

Deductions	Statutory	
	Social Security Tax	-34.74*
	Medicare Tax	-8.13*
	NJ State Income Tax	-3.89*
	21 SUI/SDI	-6.44*
	Other	
	Pre-Tax Dental	-5.00
	Pre-Tax Medical	-69.21
	Net Pay	$507.15

Memos	
LTD NonSCA	9.17
401k Elig Wages	634.56

[redacted]

1361
79-57/759

2/25 20 09

Pay to the Order of Veronica Williams $ 600.00

Six hundred & no/100 Dollars

Associated Bank
1400 Capitol Drive
Milwaukee, WI 53072

For Cecilia

XXXXXX

[redacted]

PNC Online Banking https://www-rdc.onlinebanking.pnc.com/alservlet/DepositAccountDetail...

PNC Online Banking

Sign Off

My Accounts Transfer Funds Bill Center Customer Service My Offers

Account Detail View All Accounts | Edit Account Nickname | Help?

Free Checking XXXXXX4291 Available Balance:

Summary | Pending Transactions | Posted Transactions | Online Statements | Alerts

Detail by Date | Detail by Type | Search Transactions

All Deposits, Checks and Deductions Export

Date		Withdrawals	Deposits	Balance
03/27/2009	ACH TEL PMT XXXXX2648 Home Finance TEL-PMT	$650.00		
03/12/2009	CASHED CHECK 1053 023391566	$200.00		
03/12/2009	DEPOSIT XXXXX1578		$100.00	
03/04/2009	BRANCH DEPOSIT TEL XXXXX1127 0053		$600.00	
03/04/2009	BRANCH DEPOSIT TEL XXXXX5914 0068		$600.00	
03/02/2009	DEPOSIT XXXXX7801		$200.00	
03/02/2009	BRANCH DEPOSIT TEL XXXXX5913 0373		$800.00	
02/26/2009				

<– $600 deposit from 2 of 4 tenants for rent

Statements & Forms – 2008 INCOME TAX RETURN

This is Page 1 of 19 total pages in Federal Tax Return

Form **1040** Department of the Treasury - Internal Revenue Service **U.S. Individual Income Tax Return 2008** IRS Use Only - Do not write or staple in this space.

For the year Jan. 1-Dec. 31, 2008, or other tax year beginning , 2008, ending , 20 OMB No. 1545-0074

Label (See instructions) Use the IRS label. Otherwise, please print or type. LABEL HERE

Your first name and initial	Last name	Your social security number
Veronica A	Williams	-4037
If a joint return, spouse's first name and initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions. PO Box 978	Apt. no.	▲ You **must** enter your SSN(s) above. ▲
City, town or post office, state, and ZIP code. If you have a foreign address, see instructions. South Orange, NJ 07079-0978		Checking a box below will not change your tax or refund.

Presidential Election Campaign ▶ Check here if you, or your spouse if filing jointly, want $3 to go to this fund (see instructions) ▶ ☐ You ☐ Spouse

Filing Status Check only one box.

1 ☒ Single
2 ☐ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶
4 ☐ Head of household (with qualifying person). (See instructions) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child (See instructions)

Exemptions

6a ☒ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a
b ☐ **Spouse**

Boxes checked on 6a and 6b: 1

c **Dependents:**

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if qualifying child for child tax credit
			☐
			☐
			☐
			☐

If more than four dependents, see instructions.

No. of children on 6c who:
- lived with you: 0
- did not live with you due to divorce or separation (see instructions): 0

Dependents on 6c not entered above: 0

d Total number of exemptions claimed — Add numbers on lines above ▶ 1

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

7	Wages, salaries, tips, etc. Attach Form(s) W-2		7	59,642.
8a	**Taxable** interest. Attach Schedule B if required		8a	
b	**Tax-exempt** interest. **Do not** include on line 8a	8b		
9a	Ordinary dividends. Attach Schedule B if required		9a	
b	Qualified dividends (see instructions)	9b		
10	Taxable refunds, credits, or offsets of state and local income taxes (see instructions)		10	
11	Alimony received		11	
12	Business income or (loss). Attach Schedule C or C-EZ		12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐		13	
14	Other gains or (losses). Attach Form 4797		14	
15a	IRA distributions	15a	b Taxable amount (see instructions)	15b
16a	Pensions and annuities	16a	b Taxable amount (see instructions)	16b
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		17	-8,210.
18	Farm income or (loss). Attach Schedule F		18	
19	Unemployment compensation		19	
20a	Social security benefits	20a	b Taxable amount (see instructions)	20b
21	Other income. List type and amount (see instructions)		21	
22	Add the amounts in the far right column for lines 7 through 21. This is your **total income** ▶		22	51,432.

Adjusted Gross Income

23	Educator expenses (see instructions)	23		
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24		
25	Health savings account deduction. Attach Form 8889	25		
26	Moving expenses. Attach Form 3903	26	2,700.	
27	One-half of self-employment tax. Attach Schedule SE	27		
28	Self-employed SEP, SIMPLE, and qualified plans	28		
29	Self-employed health insurance deduction (see instructions)	29		
30	Penalty on early withdrawal of savings	30		
31a	Alimony paid b Recipient's SSN ▶	31a		
32	IRA deduction (see instructions)	32		
33	Student loan interest deduction (see instructions)	33		
34	Tuition and fees deduction. Attach Form 8917	34		
35	Domestic production activities deduction. Attach Form 8903	35		
36	Add lines 23 through 31a and 32 through 35		36	2,700.
37	Subtract line 36 from line 22. This is your **adjusted gross income** ▶		37	48,732.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions. Form **1040** (2008)

UYA

Statements & Forms – LITTON STATEMENT

LLS

Litton Loan Servicing®
SEND PAYMENTS TO:
P.O. Box 4387
Houston, TX 77210-4387
www.littonloan.com

62317-174869-035
VERONICA WILLIAMS
PO BOX 978
SOUTH ORANGE NJ 07079-0978

BILLING STATEMENT

STATEMENT DATE	02/12/2009
LOAN NUMBER	0040212367
CONTRACTUAL DUE DATE	**01/01/2009**
PROPERTY ADDRESS:	541 Scotland Rd South Orange NJ 07079
PRINCIPAL AND INTEREST	2,050.60
ESCROW AMOUNT	1,056.35
ADDITIONAL AMOUNT REQUIRED	0.00
MISCELLANEOUS	
TOTAL MONTHLY PAYMENT	**3,106.95**
LATE CHARGES DUE	102.53
OTHER FEES DUE	0.00

PAYMENT OPTIONS

Pay Online
www.littonloan.com
Go to "Make a Payment"

Pay By Mail
P.O. Box 4387
Houston, TX 77210-4387

Pay By Phone
(800) 999-8501
Press Option 3

Western Union QUICK PAYMENT
Code City: Litton
Code State: Texas

LOAN INFORMATION

*PRINCIPAL BALANCE	292,277.79
ESCROW BALANCE	-4,542.57
SUSPENSE BALANCE	0.00
CURRENT INTEREST RATE	7.2500

* This is not a payoff balance.

Refer to back of statement for additional information.

This in an attempt to collect your debt and any information obtained will be used for that purpose.

TRANSACTIONS SINCE LAST STATEMENT

TRANSACTION DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE / FEE OTHER
02/10/09	FEE WAIVER	102.53-	0.00	0.00	0.00	102.53-

IMPORTANT MESSAGES

474-2048-1208F

Statements & Forms – CHASE STATEMENT

CHASE

Home Equity Line Of Credit Statement
Statement Period: 02-17-09 through 03-19-09

Account Number: (

Last Payment Received: 02-12-09	$511.73	**Line Information as of 03-19-09**	
New Minimum Payment Due:	04-13-09	Credit Line:	$150,000.00
New Minimum Payment Amount:	$1,441.10	Available for use:	$0.00
		Prior Year Interest Paid:	$2,180.00

0000076 HLS 001 07809 D - BRE TX
VERONICA WILLIAMS
PO BOX 978
SOUTH ORANGE, NJ 07079-0978

076\2*%001001000 7%01

News You Can Use

You should have received your Mortgage Interest Statement. Your mortgage interest statement (Form 1098) was included in your January statement or mailed to you at the end of January. You can also log onto your account at chase.com and click "See Statements," or call the voice response number on this statement.

MANAGE YOUR ACCOUNT ONLINE. Visit our website at **chase.com** for updated account information and special offers exclusively for Chase customers.

YOUR ACCOUNT IS PAST DUE. PLEASE MAKE A PAYMENT TODAY.

Previous Statement Balance	$165,816.89
(-) Payments/Credits	$0.00
(+) Debits/Advances	$0.00
(+) Debits/Fees/Finance Charges	$375.82
(=) Current Statement Balance**	$166,192.71

**This is not a payoff amount. Please contact us to request a payoff quote.

To Contact Us:	
By Phone:	(800) 836-5656
Para Español:	(800) 800-5626
Hearing Impaired:	(800) 582-0542
Internet:	www.chase.com

Activity Since Your Last Statement

Post Date	Description	Payments/ Credits	Debits/ Advances/Fees	Principal Balance After Transaction
02-17-09	Balance Forward			$147,499.50
02-17-09	Beginning **ANNUAL PERCENTAGE RATE** 3.00% Daily Periodic Rate .00008219			
03-19-09	**FINANCE CHARGE** (Interest) Accrued 02-17-09 Thru 03-19-09		$375.82	
	Total	**$0.00**	**$375.82**	**$147,499.50**

Current Statement Balance	=	Current Fees and Finance Charges	+	Previous Unpaid Fees and Finance Charges	+	Principal Balance
$166,192.71		$18,543.21		$150.00		$147,499.50

More News You Can Use

YOUR ACCOUNT IS PAST DUE. The payment amount due on your line includes a past due amount of $645.55, plus any previous unpaid fees. If you have not already done so, please pay the past due amount immediately.

Please detach and return the bottom portion of this statement with your payment using the enclosed windowed envelope.

Payment Coupon **Home Equity Line Of Credit**

VERONICA WILLIAMS

Account Number	00411660002648
Due Date	04-13-09
Payment Due	$645.55
Amount Past Due as of 03-19-09	$645.55
Fees	$150.00
Minimum Payment Due	$1,441.10

☐ Check box if address has changed; indicate changes on reverse side.
- Please make check payable to Chase.
- Write your account number on your check; include coupon with payment.

Amount Enclosed $

5000090000000020000000411660002648014411000645559

CHASE
P.O. BOX 78035
PHOENIX, AZ 85062-8035

⑆50000902 2⑈ 411660002648⑈

Statements & Forms – FANNIE MAE FORM 1021

Home Affordable Modification Program
Hardship Affidavit

Borrower Name: Veronica Ann Williams
Co-Borrower Name:
Property Street Address: 541 Scotland Road
Property City, ST, Zip: South Orange, NJ 07079
Servicer: Litton Loan Servicing, L.P.
Loan Number: 40212367

In order to qualify for Litton Loan Servicing's ("Servicer") offer to enter into an agreement to modify my loan under the federal government's Home Affordable Modification Program (the "Agreement"), I/we am/are submitting this form to the Servicer and indicating by my/our checkmarks ("✓") the one or more events that contribute to my/our difficulty making payments on my/our mortgage loan.

Borrower	Co-Borrower	
☑	☐	My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have provided details below under "Explanation."
☑	☐	My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under "Explanation."
☑	☐	My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details below under "Explanation."
☑	☐	My cash reserves are insufficient to maintain the payment on my mortgage loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details below under "Explanation."
☑	☐	My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans or other credit to make my monthly mortgage payments. I have provided details below under "Explanation."
☑	☐	There are other reasons I/we cannot make our mortgage payments. I have provided details below under "Explanation."

Borrower/Co-Borrower Acknowledgement

1. Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our need to modify the terms of my/our mortgage loan.
2. I/we understand and acknowledge the Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.

Statements & Forms – FANNIE MAE FORM 1021

3. I/we understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, the Servicer may cancel the Agreement and may pursue foreclosure on my/our home.
5. I/we certify that my/our property is owner-occupied and I/we have not received a condemnation notice.
6. I/we certify that I/we am/are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.
7. I/we certify that I/we am/are willing to provide all requested documents and to respond to all Servicer communication in a timely manner. I/we understand that time is of the essence.
8. I/we understand that the Servicer will use this information to evaluate my/our eligibility for a loan modification or other workout, but the Servicer is not obligated to offer me/us assistance based solely on the representations in this affidavit.

XXXXXXXXXXXXX
XXXXXXXXXXXXXX 03/29/09

Borrower Signature Date Co-Borrower Signature Date

E-mail Address: VWilliams@OfficeThatWorks.com E-mail Address: _____

Cell Phone # _____ Cell Phone # _____

Home Phone # 973-715-8580 Home Phone # _____

Work Phone # 973-762-4100 Work Phone # _____

Social Security # 579 74 4037 Social Security # ___ ___ ___

Explanation: See attached document.

Statements & Forms – FANNIE MAE FORM 1021

Statements & Forms – IRS FORM 4509-T

Form **4506-T**

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ **Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.**

▶ **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506,** Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. Veronica A. Williams	**1b First social security number on tax return or employer identification number (see instructions)** XXXXXXXX
2a If a joint return, enter spouse's name shown on tax return	**2b Second social security number if joint tax return**

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

541 Scotland Road, South Orange, NJ 07079

4 Previous address shown on the last return filed if different from line 3

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

Caution: ***DO NOT SIGN*** *this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . . ☑

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . ☑

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . . ☑

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days . . . . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . . ☐

Caution: *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

12 / 31 / 2008   / /   / /   / /

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here

XXXXXXXXXXXXXXX
XXXXXXXXXXXXXXX

March 29, 2009

Telephone number of taxpayer on line 1a or 2a
(973) 715-8580

Signature (see instructions)   Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature   Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 37667N Form **4506-T** (Rev. 1-2008)

Exhibit 11

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

August 2, 2009

Loss Mitigation Department
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081-2212

Subject: Modification of Account No. 40212367

Sent via Facsimile to 713-793-4464 - 25 total pages

Dear Sir/Madam:

This is to re-confirm that I accept the Loan Workout Plan proposed by Litton Loan Servicing LP. In response to my conversations with Litton representatives on July 31, 2009, I have attached the following documents:

- **Loan Workout Plan** (3 pages)
- **Hardship Affidavit** (2 pages)
- Copy of **Request for Transcript of Tax Return** (Attachment II)
- Copy of **Request for Modification** submitted February 25, 2009
- Copy of **Application for Modification of Mortgage** submitted March 29, 2009

The major changes since March are that I had surgery in May and have landed new sources of income. Despite challenges beyond my control, I have recovered from surgery. After a concerted effort to solidify my income, I have three new sources of income:

- Contract Program Manager for Semper-Alexander, Inc.
- FINRA Arbitrator (listed in New York, NY and Newark, NJ)
- ACT Inc. contractor

Collectively, the income from these sources will allow me to meet my mortgage payments while also providing me sufficient time (about 15 business days a month) to earn additional income. My revised budget is outlined in Attachment I – Creditor Repayment Schedule/Budget.

Please note that I am the leading candidate for two private industry positions and in the hiring process for a contractor position with a Federal agency.

I will be able to repay the mortgage and recover financially under the proposed Workout Plan. I do meet the requirements for the Federal Modification Program, however, and would still prefer that option if it is available. That is, the mortgage interest rate of 2%, in a fixed, 30-year note.

I thank you for your assistance in my financial recovery.

Yours truly,
XXXXXXXXXXXXXX
XXXXXXXXXXXXXX
Veronica Williams

Attachment I – CREDITOR REPAYMENT SCHEDULE/BUDGET

SOURCES OF REVENUE/EARNINGS	Average Monthly Amount
INCOME	Figures In Dollars
Job Income	$2,833.33
Rental Income	2,900.00
ACT Inc. Revenue	1,644.00
TOTAL INCOME	$7,377.33
COMMITTED EXPENSES	0.00
Mortgage	2,582.00
Utilities	948.00
Household	320.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	2,100.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	$6,965.00
Income less Expenses	$412.33

Credit cards and other short-term debt will be paid off in less than 24 months.

SOURCES OF REVENUE/EARNINGS	Average Monthly Amount
INCOME	Figures In Dollars
Job Income	$1,600.00
Rental Income	2,715.00
ACT Inc. Revenue	3,253.00
TOTAL INCOME	$7,568.00
COMMITTED EXPENSES	
Mortgage	2,344.31
Utilities	948.00
Household	320.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	2,100.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	$6,727.31
Income less Expenses	$840.69

Credit cards and other short-term debt will be paid off in less than 24 months.

Attachment II – IRS FORM 4509-T

Form **4506-T**

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

► **Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.**

► **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506,** Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. Veronica A. Williams	**1b First social security number on tax return or employer identification number (see instructions)** [redacted]
2a If a joint return, enter spouse's name shown on tax return	**2b Second social security number if joint tax return**

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

541 Scotland Road, South Orange, NJ 07079

4 Previous address shown on the last return filed if different from line 3

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

Caution: ***DO NOT SIGN*** *this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► 1040

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . . ☑

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . ☑

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . . ☑

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days . . . . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . . ☐

Caution: *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

12 / 31 / 2008 ___ / ___ / ___ ___ / ___ / ___ ___ / ___ / ___

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here ► XXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXX **Signature** (see instructions)	March 29, 2009 Date	Telephone number of taxpayer on line 1a or 2a (973) 715-8580
► **Title** (if line 1a above is a corporation, partnership, estate, or trust)		
► **Spouse's signature**	Date	

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 37667N Form **4506-T** (Rev. 1-2008)

LOAN WORKOUT PLAN
(Step One of Two-Step Documentation Process)

Loan Workout Plan Effective Date: 7/1/2009
Borrower ("I"): [1] Veronica Williams
Lender ("Lender"): Litton Loan Servicing LP
Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 3/31/2006
Loan Number: 40212367
Property Address ("Property"): 541 Scotland Rd, South Orange, NJ

If I am in compliance with this Loan Workout Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects, then the Lender will provide me with a Loan Modification Agreement ("Modification Agreement"), as set forth in Section 3, that would amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

If I have not already done so, I am providing confirmation of the reasons I cannot afford my mortgage payment and documents to permit verification of all of my income (except that I understand that I am not required to disclose any child support or alimony unless I wish to have such income considered) to determine whether I qualify for the offer described in this Plan (the "Offer"). I understand that after I sign and return two copies of this Plan to the Lender, the Lender will send me a signed copy of this Plan if I qualify for the Offer or will send me written notice that I do not qualify for the Offer. This Plan will not take effect unless and until both I and the Lender sign it and Lender provides me with a copy of this Plan with the Lender's signature.

1. **My Representations.** I certify, represent to Lender and agree:

   A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit and as a result, (i) I am either in default or believe I will be in default under the Loan Documents in the near future, and (ii) I do not have access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;

   B. I live in the Property as my principal residence, and the Property has not been condemned;

   C. There has been no change in the ownership of the Property since I signed the Loan Documents;

   D. I am providing or already have provided documentation for **all** income that I receive (except that I understand that I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the offer);

   E. Under penalty of perjury, all documents and information I have provided to Lender pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct; and

   F. If Lender requires me to obtain credit counseling, I will do so.

[1] If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

2. **The Loan Workout Plan.** On or before each of the following due dates, I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums and other fees, if any, of U.S. $1,356.07.

Trial Period Payment #	Trial Period Payment	Due Date On or Before #
1	$3,054.83	7/1/2009
2	$3,054.83	8/1/2009
3	$3,054.83	9/1/2009

The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

During the period (the "Trial Period") commencing on the date of this Plan and ending on the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

A. TIME IS OF THE ESSENCE under this;

B. Except as set forth in Section 2.C. below, the Lender will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action, all rights to such notices being hereby waived to the extent permitted by applicable law;

C. If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and the lender may foreclose if I have not made each and every Trial Period Payment that is due before the scheduled foreclosure sale. If a foreclosure sale occurs pursuant to this Section 2.C., this agreement shall be deemed terminated;

D. The Lender will hold the payments received during the Trial Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. If there is any remaining money after such payment is applied, such remaining funds will be held by the Lender and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;

E. When the Lender accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;

F. If prior to the Modification Effective Date, (i) the Lender does not provide me a fully executed copy of this Plan and the Modification Agreement; (ii) I have not made the Trial Period payments required under Section 2 of this Plan; or (iii) the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Plan will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be refunded to me; and

G. I understand that the Plan is not a modification of the Loan Documents and that the Loan Documents will not be modified unless and until (i) I meet all of the conditions required for modification, (ii) I receive a fully executed copy of a Modification Agreement, and (iii) the Modification Effective Date has passed. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Plan.

3. **The Modification.** I understand that once Lender is able to determine the final amounts of unpaid interest and any other delinquent amounts (except late charges) to be added to my loan balance and after deducting from my loan balance any remaining money held at the end of the Trial Period under Section 2.D. above, the Lender will determine the new payment amount. If I comply with the requirements in Section 2 and my representations in Section 1 continue to be true in all material respects, the Lender will send me a Modification Agreement for my signature which will modify my Loan Documents as necessary to reflect this new payment amount and waive any unpaid late charges accrued to date. Upon execution of a Modification Agreement by the Lender and me, this Plan shall terminate and the Loan Documents, as modified by the Modification Agreement, shall govern the terms between the Lender and me for the remaining term of the loan.

4. **Additional Agreements.** I agree to the following:

A. That, unless a borrower or co-borrower is deceased, all persons who signed the Loan Documents have signed this Plan.
B. To comply, except to the extent that they are modified by this Plan, with all covenants, agreements, and requirements of Loan Documents, including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my loan.
C. That this Plan constitutes notice that the Lender's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my Escrow Account.
D. That all terms and provisions of the Loan Documents remain in full force and effect; nothing in this Plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents. The Lender and I will be bound by, and will comply with, all of the terms and provisions of the Loan Documents.
E. Notwithstanding anything herein to the contrary, if my final two Trial Period Payments are received by Servicer after the close of business on the 15th calendar day of the last month of the Trial Period but before the end of the Trial Period, I agree that the Trial Period shall be extended by one calendar month (the "Additional Trial Period"). I agree to abide by all terms and provisions of this Loan Workout Plan during the Additional Trial Period. In addition, I agree to make a Trial Period Payment in the amount of $3,054.83 no more than 30 days after the last due date listed in the chart in Section 2 above.

In Witness Whereof, the Lender and I have executed this Plan.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX (Seal)
XXXXXXXXX

_____
Lender

By:_____

_____
Date

_____
Borrower

_____
Date

_____ (Seal)
Borrower

_____
Date

1400.0088.031809174027

Hardship Affidavit

Borrower Name: Veronica Ann Williams
Co-Borrower Name:
Property Street Address: 541 Scotland Rd.
Property City, ST, Zip: South Orange, NJ 07079
Servicer: Litton Loan
Loan Number: 40212367

In order to qualify for Litton Loan Servicing LP's ("Servicer") offer to enter into an agreement to modify my loan, I/we am/are submitting this form to the Servicer and indicating by my/our checkmarks ("✓") the one or more events that contribute to my/our difficulty making payments on my/our mortgage loan.

Borrower Co-Borrower

- ☑ ☐ My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, a decline in self-employed business earnings. I have provided details below under "Explanation."
- ☑ ☐ My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under "Explanation."
- ☑ ☐ My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details below under "Explanation."
- ☑ ☐ My cash reserves are insufficient to maintain the payment on my mortgage loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details below under "Explanation."
- ☑ ☐ My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans, or other credit to make my monthly mortgage payments. I have provided details below under "Explanation."
- ☑ ☐ There are other reasons I/we cannot make our mortgage payments. I have provided details below under "Explanation." Please see attachments

Borrower/Co-Borrower Acknowledgement

1. Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our need to modify the terms of my/our mortgage loan.
2. I/we understand and acknowledge the Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.
3. I/we understand the Servicer will pull a current credit report on all borrowers obligated on the Note.

4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, the Servicer may cancel the Agreement and may pursue foreclosure on my/our home.
5. I/we certify that my/our property is owner-occupied and I/we have not received a condemnation notice.
6. I/we certify that I/we am/are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.
7. I/we certify that I/we am/are willing to provide all requested documents and to respond to all Servicer communication in a timely manner. I/we understand that time is of the essence.
8. I/we understand that the Servicer will use this information to evaluate my/our eligibility for a loan modification or other workout, but the Servicer is not obligated to offer me/us assistance based solely on the representations in this affidavit.
9. This modification is not a government Home Affordable Modification, and you will not be eligible to receive the benefits of the government program through this modification.

Veronica [signature] 6-6-09

Borrower Signature Date Co-Borrower Signature Date

Email Address: [redacted] Email Address: _____

Cell Phone # 973-715-8580 Cell Phone # _____

Home Phone # 973-715-8580 Home Phone # _____

Work Phone # _____ Work Phone # _____

Social Security # [redacted] Social Security # ___ ___ ___

Explanation: See attached document dated Aug. 2, 2009 with attachments dated Feb. 25, 2009 & March 29, 2009

1400.0115.041509064516

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

February 25, 2009

Litton Modification Department/Loss Mitigation
c/o Mr. Julius Connor
Customer Care Supervisor
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081

Subject: Modification of Loan No 40212367

Sent via facsimile to 972-653-6340

Dear Sir/Madam:

I was surprised, and pleased, to learnt hat Litton is now offering loan modifications.

UNFORESEEN CHALLENGES LEAD TO UNPAID BILLS
A series of health, business and family challenges over the past 4 years have resulted in a loss of income, drain of savings and increased debt. These challenges include, but are not limited to:

- 5 surgeries
- extended radiation treatments
- extended physical therapy after auto accident
- lengthy illness and death of my father
- loss of business revenue and income

Much of the debt incurred since 2004 was unanticipated and unavoidable. For example, I was forced to charge several thousand dollars on credit cards one hour before surgery in August 2006.

RECOVERY PLAN
My efforts to recover from my losses and also generate income have been daunting, to be sure. I have worked short-term contracts, a tenuous job, various assignments and even temporary work. These efforts coupled with government subsidies have helped me survive. Many creditors have assisted by restructuring my debt.

After more than 3 years of efforts I have now reached a position whereby I could develop an achievable plan that should help me recover financially. Part of the first phase was completed last month with the modification of my second mortgage. If Litton is willing to meet the terms and conditions provided by the second mortgage company, I can complete the first phase of my plan.

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

MATCHING EXISTING MOFICIATION FROM OTHER MORTAGOR
I am delighted that Litton is willing to match the mortgage refinance offer that I received from another mortgagor. A comparable offer from Litton will include:

- 30 year, fixed rate of 3%
- 17 payments in non-interest accruing account to be paid off when property is sold
- no points

The revised monthly payment is included in the monthly budget that supports my initial payoff plan. My budget is highlighted below:

RECOVERY PLAN – Prime Mortgage	
SOURCES OF REVENUE/EARNINGS	Average Monthly Amount –dollars-
Job Income	$ 2,833.33
Rental Income + Loan	2,900.00
ACT Inc. Revenue	0.00
TOTAL INCOME	$ 5,733.33
COMMITTED EXPENSES	
Mortgage & Rent	2,582.00
Utilities	948.00
Household	280.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	710.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	$ 5,535.00
Disposable Income (Revenue less Expenses)	$ 198.33

Would you kindly contact me via email at Vwilliams@OfficeThatWorks.com to confirm your offer and send the mortgage revision to the address above? If you have any immediate questions I can also be reached at 973-715-8580.

Yours truly,
XXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXX
Veronica Williams

Application for Modification of Mortgage

Held by Litton Loan Servicing, L.P.

Loan No. 40212367

For my home at

541 Scotland Road

South Orange, NJ 07079

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March 29, 2009

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

March 28, 2009

Ms. Brenda Moreno
Modification Department
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081

Subject: Modification of Account No. 40212367

Sent via Facsimile to 713-793-4464 - 15 total pages

Dear Sir/Madam:

The purpose of this letter is to provide an update on my efforts to pay off my debt. My credit dropped precipitously over the past few years due to personal illness, the illness and death of my father, customer defaults and slowing revenue from my business. As a result, my savings were exhausted and my income disappeared. A summary of these unforeseen and financially devastating events is attached (Attachment I – What Happened).

UNEXPECTED CHALLENGES LEAD TO UNPAID BILLS
A series of health, business and family challenges over the past 4 years (since Dec. 2004) have resulted in a loss of income, drain of savings and increased debt. These challenges include, but are not limited to:

- 5 surgeries
- extended radiation treatments
- extended physical therapy after auto accident
- lengthy illness and death of my father
- loss of business revenue and income

Much of the debt incurred since 2004 was unanticipated and unavoidable. For example, I was forced to charge several thousand dollars on credit cards one hour before surgery in August 2006. I incurred over $225,000 due to illness, death and loss of income.

RECOVERY PLAN
My efforts to recover from my losses and also generate income have been daunting, to be sure. I have worked short-term contracts, a tenuous job, various assignments and even temporary work. These efforts coupled with government subsidies have helped me survive. Some creditors have already assisted by restructuring my debt (Attachment II – Summary of Outstanding Credit).

After more than 3 years of searching, last year I landed four positions, however, changes and lost contracts forced my employers to lay me off. I have been searching for employment and contracts since last summer and am hopeful that I will be hired soon. To help me recover financially, I have used my tax return to pay some debts and am preparing a repayment plan for remaining creditors for which I anticipate securing agreement after this mortgage modification has been approved. If my Litton loan is restructured in a similar manner that Chase restructured the second mortgage on my home (see letter dated Feb. 25, 2009), I will be able to repay the mortgage and recover financially. That is, the mortgage interest rate is lowered to 2%, fixed, 30-year and 9 months of payments are put into a non-interest accruing account, payable when the house is sold. My monthly budget under this scenario is outlined in Attachment III – Creditor Repayment Schedule/Budget. Forms 1021 and 4509 are also attached.

I will contact you as soon as possible to determine how to proceed with this mortgage modification.

I thank you in advance for your cooperation.

Yours truly,

Veronica Williams

Attachment I – WHAT HAPPENED

What Happened	Date	Impact
Industry & Economic Downturn	1999	COMDEX defaulted on $80K payment
		Revenues slowed & disappeared
Began Government certification & contract process	Aug. 2001	
GSA MOBIS Contract awarded	12/1/2003	Renewal date 11/30/2008
SBA 8(a) certification awarded	2/17/04	Expires 2/17/13
GSA IT Contract awarded	2004 or 2005	Renewal date
Submitted proposals to DC	2005	$1.3M pending, others Loss Review 3/7/07
Sales Campaign to DHS, DOT & DoD	2005	$8M in leads, waiting on continuing resolution
NJ set-aside awarded	March 2003	$750K contract
NJ set-aside began work	May 2003	
YWCA project began	Aug. 2004	$160K contract
Submitted HUD proposal deal, $20K cost	Sept. 2004	Contract went to competitor
Elected to IRA	Dec. 2004	
Major Surgery	Dec. 2004	8 week recovery, 8 weeks radiation
Father had major seizure	Jan. 2004	
Radiation treatments ended	May 2005	
Put NJ property on the market	June 2005	Performed renovations sale
YWCA project completed	June 2005	Defaulted on $40K+ payment
NJ set-aside cancelled	Sept. 2005	$550K revenue loss
Moved to DC to help father	Sept. 2005	Performed renovations
Put NJ property on the market	Jan. 2006	No sale
Major Surgery	Aug. 2006	8 week recovery
Father passed away	Jan. 2007	
Negotiated YWCA settlement	Feb. 2007	$43K+ - money never received
Submitted TSA proposal to US Homeland Security	Feb. 2007	Decision due March 15, 2007
Begin Campaign for Investment	March 2007	
Put NJ property on the market	March 2007	No sale
Recruited by Robert Half	July 2007	
Rented NJ house	August 2007	
Laid off by Robert Half (after surgery notice)	Sept. 2007	
Double Surgery	Nov. 2007	
Served by sister to get DC house	Nov. 2007	
Worked temp jobs	Dec. - Jan	
Hospitalized for blood Pressure	Jan. 8 2008	
Surrogate mother passed away	March 2008	
Hired attorney to secure YWCA payment	March 2008	Anticipate income of $40K +
Hired by Vistronix/National Archives	April 2008	Income $110K+, $150K+ after Oct. 1
In auto accident March 2006 followed by several weeks of therapy. Awaiting settlement.		Anticipate settlement of $20K +
Laid off after losing Federal contract	Dec. 2008	
Paid attorney deposit to get YWCA $	February 2009	
Court ordered to vacate family home	March 26, 2009	One time cost at least $7,000 PLUS monthly increase of $800
Surrogate mother passed away	March 27, 2009	
Successes		
Traumatic		
Revenue Impact		

Attachment II – SUMMARY OF OUTSTANDING CREDIT

CREDITORS: (Loans, Credit Cards, Delinquent Debt)						
Type	**Credit Limit**	**Balance Owed as of 3/15**	**Minimum Monthly Payment**	**Prior Monthly Payment**	**Paid off, Settled or Payoff**	**New Monthly Payment**
Litton Loan Servicing	260,000	260,500.00	TBD	3,106.95	3,106.95	3,106.95
Chase Home Equity	150,000	150,000.00	TBD	710.00	65.000	650.00
Medical Bills	NA	25,500.00	TBD	50.00	0.00	0.00
NJ Exterminator	NA	500.00	TBD	15.00	0.00	0.00
REMAX	NA	600.00	TBD	15.00	250	0.00
R&R Rokisky	NA	5,500.00	TBD	500.00	3,500	0.00
IRS	NA	5,000.00	TBD	50.00	0.00	0.00
American Express	NA	1,000.00	TBD	15.00	0.00	0.00
American Express	NA	1,300.00	TBD	15.00	1,300	0.00
Bank of America	NA	3,000.00	TBD	15.00	0.00	0.00
Capital One	NA	1,500.00	TBD	15.00	2,175	0.00
Capital One	NA	650.00	TBD	15.00	500	0.00
Capital One	NA	1,000.00	TBD	15.00	2,147	0.00
GM Chase	NA	14,815.00	TBD	15.00	8,888	620.00
Chase	NA	5,000.00	TBD	15.00	2,152	150.00
Citibank	NA	7,500.00	TBD	15.00	4,945	400.00
Wells Fargo	NA	5,500.00	TBD	15.00	0	0.00
		0.00	TBD		0	0.00
Verizon Wireless		470.16	DISPUTED		470.16	TBD
ADT		366.81	DISPUTED		366.81	TBD
Cablevision		167.29	TBD		0.00	0.00
Verizon (6132)		227.63	TBD		0.00	0.00
Verizon (1860)			TBD			TBD
COMCAST		106.23	TBD		0.00	0.00
Wash. Hosp. Center		224.12	TBD		0.00	0.00
LabCorp.		42.00	TBD		0.00	0.00
Rent/Mortgage						1,000.00
TOTAL		$488,865.00		$4,596.95	$29,613.95	$5,976.95

[redacted]

Attachment III – CREDITOR REPAYMENT SCHEDULE/BUDGET

SOURCES OF INCOME-REVENUE	Monthly Amount
INCOME	Figures In Dollars
Job Income	6,375.00
Rental Income	2,900.00
ACT Inc. Revenue	0.00
TOTAL INCOME	9,275.00
COMMITTED EXPENSES	0.00
Mortgage & Rent	3,582.00
Utilities	998.00
Household	420.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	2,440.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	8,455.00
Income less Expenses	**820.00**

Attachment IV – INITIAL REQUEST LETTER

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

February 25, 2009

Litton Modification Department/Loss Mitigation
c/o Mr. Julius Connor
Customer Care Supervisor
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081

Subject: Modification of Loan No 40212367

Sent via facsimile to 972-653-6340

Dear Sir/Madam:

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Attachment IV – INITIAL REQUEST LETTER

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

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COMMITTED EXPENSES	
Mortgage & Rent	2,582.00
Utilities	948.00
Household	280.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	710.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	$ 5,535.00
Disposable Income (Revenue less Expenses)	$ 198.33

Would you kindly contact me via email at Vwilliams@OfficeThatWorks.com to confirm your offer and send the mortgage revision to the address above? If you have any immediate questions I can also be reached at 973-715-8580.

Yours truly,
XXXXXXXXXXXX
XXXXXXXXXXXX
Veronica Williams

Proof of Income – PAY STUB, RENT CHECK, BANK STATEMENT

CO.	FILE	DEPT.	CLOCK	NUMBER
BP7	1844	010000		00006590

Vistronix
Ingenuity, Innovation, Integrity

8401 GREENSBORO DRIVE, STE. 500, McLEAN, VA 22102
PAYROLL

Social Security Number: XXX-XX-4037
Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 3
State: 9
Local:

Earnings Statement

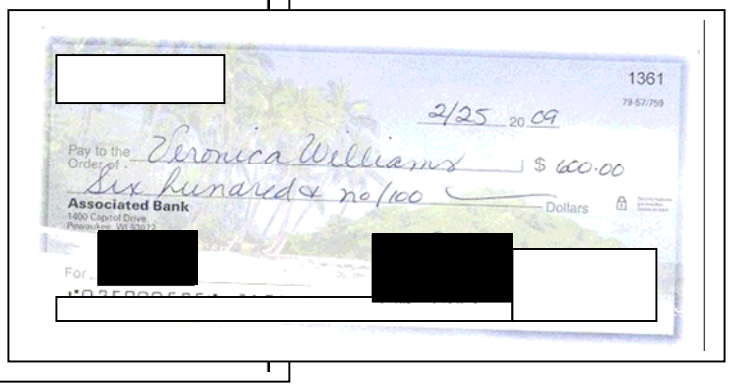
Period ending: 2/15/2009
Pay date: 2/20/2009

VERONICA WILLIAMS
541 SCOTLAND ROAD
SOUTH ORANGE, NJ 07079

Earnings	rate	hours	this period	year to date
Regular		12.00	634.56	
Gross Pay			$634.56	

Deductions		
Statutory		
Social Security Tax		-34.74*
Medicare Tax		-8.13*
NJ State Income Tax		-3.89*
21 SUI/SDI		-6.44*
Other		
Pre-Tax Dental		-5.00
Pre-Tax Medical		-69.21
Net Pay		$507.15

Memos	
LTD NonSCA	9.17
401k Elig Wages	634.56


[redacted]
1361
2/25 20 09
Pay to the Order of Veronica Williams $ 600.00
Six hundred & no/100 Dollars
Associated Bank
1400 Capitol Drive
For [redacted]

PNC Online Banking https://www-rdc.onlinebanking.pnc.com/alservlet/DepositAccountDetail...

PNC Online Banking

Sign Off

My Accounts Transfer Funds Bill Center Customer Service My Offers

Account Detail View All Accounts | Edit Account Nickname | Help?

Free Checking XXXXXX4291 Available Balance:

Summary | Pending Transactions | Posted Transactions | Online Statements | Alerts

Detail by Date | Detail by Type | Search Transactions

All Deposits, Checks and Deductions Export

Date		Withdrawals	Deposits	Balance
03/27/2009	ACH TEL PMT XXXXX2648 Home Finance TEL-PMT	$650.00		
03/12/2009	CASHED CHECK 1053 023391566	$200.00		
03/12/2009	DEPOSIT XXXXX1578		$100.00	
03/04/2009	BRANCH DEPOSIT TEL XXXXX1127 0053		$600.00	
03/04/2009	BRANCH DEPOSIT TEL XXXXX5914 0068		$600.00	
03/02/2009	DEPOSIT XXXXX7801		$200.00	
03/02/2009	BRANCH DEPOSIT TEL XXXXX5913 0373		$800.00	
02/26/2009				

<– $600 deposit from 2 of 4 tenants for rent

Statements & Forms – 2008 INCOME TAX RETURN

This is Page 1 of 19 total pages in Federal Tax Return

Form **1040** Department of the Treasury - Internal Revenue Service **U.S. Individual Income Tax Return 2008** IRS Use Only - Do not write or staple in this space.

For the year Jan. 1-Dec. 31, 2008, or other tax year beginning , 2008, ending , 20 OMB No. 1545-0074

Label (See instructions) Use the IRS label. Otherwise, please print or type. LABEL HERE

Your first name and initial	Last name	Your social security number
Veronica A	Williams	-4037
If a joint return, spouse's first name and initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions. PO Box 978	Apt. no.	▲ You **must** enter your SSN(s) above. ▲
City, town or post office, state, and ZIP code. If you have a foreign address, see instructions. South Orange, NJ 07079-0978		Checking a box below will not change your tax or refund.

Presidential Election Campaign ▶ Check here if you, or your spouse if filing jointly, want $3 to go to this fund (see instructions) ▶ ☐ You ☐ Spouse

Filing Status Check only one box.

1 ☒ Single
2 ☐ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶
4 ☐ Head of household (with qualifying person). (See instructions) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child (See instructions)

Exemptions

6a ☒ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a
b ☐ **Spouse**

Boxes checked on 6a and 6b: 1

c **Dependents:**

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if qualifying child for child tax credit
			☐
			☐
			☐
			☐

If more than four dependents, see instructions.

No. of children on 6c who:
- lived with you: 0
- did not live with you due to divorce or separation (see instructions): 0

Dependents on 6c not entered above: 0

d Total number of exemptions claimed — Add numbers on lines above ▶ 1

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

7	Wages, salaries, tips, etc. Attach Form(s) W-2		7	59,642.
8a	**Taxable** interest. Attach Schedule B if required		8a	
b	**Tax-exempt** interest. **Do not** include on line 8a	8b		
9a	Ordinary dividends. Attach Schedule B if required		9a	
b	Qualified dividends (see instructions)	9b		
10	Taxable refunds, credits, or offsets of state and local income taxes (see instructions)		10	
11	Alimony received		11	
12	Business income or (loss). Attach Schedule C or C-EZ		12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐		13	
14	Other gains or (losses). Attach Form 4797		14	
15a	IRA distributions	15a	b Taxable amount (see instructions)	15b
16a	Pensions and annuities	16a	b Taxable amount (see instructions)	16b
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		17	-8,210.
18	Farm income or (loss). Attach Schedule F		18	
19	Unemployment compensation		19	
20a	Social security benefits	20a	b Taxable amount (see instructions)	20b
21	Other income. List type and amount (see instructions)		21	
22	Add the amounts in the far right column for lines 7 through 21. This is your **total income** ▶		22	51,432.

Adjusted Gross Income

23	Educator expenses (see instructions)	23		
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24		
25	Health savings account deduction. Attach Form 8889	25		
26	Moving expenses. Attach Form 3903	26	2,700.	
27	One-half of self-employment tax. Attach Schedule SE	27		
28	Self-employed SEP, SIMPLE, and qualified plans	28		
29	Self-employed health insurance deduction (see instructions)	29		
30	Penalty on early withdrawal of savings	30		
31a	Alimony paid b Recipient's SSN ▶	31a		
32	IRA deduction (see instructions)	32		
33	Student loan interest deduction (see instructions)	33		
34	Tuition and fees deduction. Attach Form 8917	34		
35	Domestic production activities deduction. Attach Form 8903	35		
36	Add lines 23 through 31a and 32 through 35		36	2,700.
37	Subtract line 36 from line 22. This is your **adjusted gross income** ▶		37	48,732.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions. Form **1040** (2008)

UYA

Statements & Forms – LITTON STATEMENT

LLS

Litton Loan Servicing®
SEND PAYMENTS TO:
P.O. Box 4387
Houston, TX 77210-4387
www.littonloan.com

62317-174869-035
VERONICA WILLIAMS
PO BOX 978
SOUTH ORANGE NJ 07079-0978

BILLING STATEMENT

STATEMENT DATE	02/12/2009
LOAN NUMBER	0040212367
CONTRACTUAL DUE DATE	**01/01/2009**
PROPERTY ADDRESS:	541 Scotland Rd South Orange NJ 07079
PRINCIPAL AND INTEREST	2,050.60
ESCROW AMOUNT	1,056.35
ADDITIONAL AMOUNT REQUIRED	0.00
MISCELLANEOUS	
TOTAL MONTHLY PAYMENT	**3,106.95**
LATE CHARGES DUE	102.53
OTHER FEES DUE	0.00

PAYMENT OPTIONS

Pay Online
www.littonloan.com
Go to "Make a Payment"

Pay By Mail
P.O. Box 4387
Houston, TX 77210-4387

Pay By Phone
(800) 999-8501
Press Option 3

Western Union QUICK PAYMENT
Code City: Litton
Code State: Texas

LOAN INFORMATION

*PRINCIPAL BALANCE	292,277.79
ESCROW BALANCE	-4,542.57
SUSPENSE BALANCE	0.00
CURRENT INTEREST RATE	7.2500

* This is not a payoff balance.

Refer to back of statement for additional information.

This in an attempt to collect your debt and any information obtained will be used for that purpose.

TRANSACTIONS SINCE LAST STATEMENT

TRANSACTION DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE / FEE OTHER
02/10/09	FEE WAIVER	102.53-	0.00	0.00	0.00	102.53-

IMPORTANT MESSAGES

474-2048-1208F

Statements & Forms – CHASE STATEMENT

CHASE

Home Equity Line Of Credit Statement
Statement Period: 02-17-09 through 03-19-09

Account Number: (

Last Payment Received: 02-12-09	$511.73	**Line Information as of 03-19-09**	
New Minimum Payment Due:	04-13-09	Credit Line:	$150,000.00
New Minimum Payment Amount:	$1,441.10	Available for use:	$0.00
		Prior Year Interest Paid:	$2,180.00

0000076 HLS 001 07809 D - BRE TX
VERONICA WILLIAMS
PO BOX 978
SOUTH ORANGE, NJ 07079-0978

076\2*%001001000 7%01

News You Can Use

You should have received your Mortgage Interest Statement. Your mortgage interest statement (Form 1098) was included in your January statement or mailed to you at the end of January. You can also log onto your account at chase.com and click "See Statements," or call the voice response number on this statement.

MANAGE YOUR ACCOUNT ONLINE. Visit our website at **chase.com** for updated account information and special offers exclusively for Chase customers.

YOUR ACCOUNT IS PAST DUE. PLEASE MAKE A PAYMENT TODAY.

Previous Statement Balance	$165,816.89
(-) Payments/Credits	$0.00
(+) Debits/Advances	$0.00
(+) Debits/Fees/Finance Charges	$375.82
(=) Current Statement Balance**	$166,192.71

**This is not a payoff amount. Please contact us to request a payoff quote.

To Contact Us:	
By Phone:	(800) 836-5656
Para Español:	(800) 800-5626
Hearing Impaired:	(800) 582-0542
Internet:	www.chase.com

Activity Since Your Last Statement

Post Date	Description	Payments/ Credits	Debits/ Advances/Fees	Principal Balance After Transaction
02-17-09	Balance Forward			$147,499.50
02-17-09	Beginning **ANNUAL PERCENTAGE RATE** 3.00% Daily Periodic Rate .00008219			
03-19-09	**FINANCE CHARGE** (Interest) Accrued 02-17-09 Thru 03-19-09		$375.82	
	Total	**$0.00**	**$375.82**	**$147,499.50**

Current Statement Balance	=	Current Fees and Finance Charges	+	Previous Unpaid Fees and Finance Charges	+	Principal Balance
$166,192.71		$18,543.21		$150.00		$147,499.50

More News You Can Use

YOUR ACCOUNT IS PAST DUE. The payment amount due on your line includes a past due amount of $645.55, plus any previous unpaid fees. If you have not already done so, please pay the past due amount immediately.

Please detach and return the bottom portion of this statement with your payment using the enclosed windowed envelope.

Payment Coupon **Home Equity Line Of Credit**

VERONICA WILLIAMS

Account Number	00411660002648
Due Date	04-13-09
Payment Due	$645.55
Amount Past Due as of 03-19-09	$645.55
Fees	$150.00
Minimum Payment Due	$1,441.10

☐ Check box if address has changed; indicate changes on reverse side.
- Please make check payable to Chase.
- Write your account number on your check; include coupon with payment.

Amount Enclosed $

5000090000000020000000411660002648014411000645559

CHASE
P.O. BOX 78035
PHOENIX, AZ 85062-8035

⑆50000902 2⑈ 411660002648⑈

Statements & Forms – FANNIE MAE FORM 1021

Home Affordable Modification Program
Hardship Affidavit

Borrower Name: Veronica Ann Williams
Co-Borrower Name:
Property Street Address: 541 Scotland Road
Property City, ST, Zip: South Orange, NJ 07079
Servicer: Litton Loan Servicing, L.P.
Loan Number: 40212367

In order to qualify for Litton Loan Servicing's ("Servicer") offer to enter into an agreement to modify my loan under the federal government's Home Affordable Modification Program (the "Agreement"), I/we am/are submitting this form to the Servicer and indicating by my/our checkmarks ("✓") the one or more events that contribute to my/our difficulty making payments on my/our mortgage loan.

Borrower	Co-Borrower	
☑	☐	My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have provided details below under "Explanation."
☑	☐	My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under "Explanation."
☑	☐	My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details below under "Explanation."
☑	☐	My cash reserves are insufficient to maintain the payment on my mortgage loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details below under "Explanation."
☑	☐	My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans or other credit to make my monthly mortgage payments. I have provided details below under "Explanation."
☑	☐	There are other reasons I/we cannot make our mortgage payments. I have provided details below under "Explanation."

Borrower/Co-Borrower Acknowledgement

1. Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our need to modify the terms of my/our mortgage loan.
2. I/we understand and acknowledge the Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.

Statements & Forms – FANNIE MAE FORM 1021

3. I/we understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, the Servicer may cancel the Agreement and may pursue foreclosure on my/our home.
5. I/we certify that my/our property is owner-occupied and I/we have not received a condemnation notice.
6. I/we certify that I/we am/are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.
7. I/we certify that I/we am/are willing to provide all requested documents and to respond to all Servicer communication in a timely manner. I/we understand that time is of the essence.
8. I/we understand that the Servicer will use this information to evaluate my/our eligibility for a loan modification or other workout, but the Servicer is not obligated to offer me/us assistance based solely on the representations in this affidavit.

XXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXX03/29/09
XXXXXXXXXXXX

Borrower Signature	Date	Co-Borrower Signature	Date
E-mail Address: VWilliams@OfficeThatWorks.com		E-mail Address:	
Cell Phone #		Cell Phone #	
Home Phone # 973-715-8580		Home Phone #	
Work Phone # 973-762-4100		Work Phone #	
Social Security # [redacted]		Social Security #	

Explanation: See attached document.

Statements & Forms – FANNIE MAE FORM 1021

Statements & Forms – IRS FORM 4509-T

Form **4506-T**

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ **Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.**

▶ **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506,** Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.

Veronica A. Williams

1b First social security number on tax return or employer identification number (see instructions)

[redacted]

2a If a joint return, enter spouse's name shown on tax return

2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

541 Scotland Road, South Orange, NJ 07079

4 Previous address shown on the last return filed if different from line 3

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

Caution: ***DO NOT SIGN*** *this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . . ☑

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . ☑

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . . ☑

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days . . . . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . . ☐

Caution: *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

12 / 31 / 2008 ___ / ___ / ___ ___ / ___ / ___ ___ / ___ / ___

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here

[redacted]

Signature (see instructions) — Date: March 29, 2009

Telephone number of taxpayer on line 1a or 2a: (973) 715-8580

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature — Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 37667N Form **4506-T** (Rev. 1-2008)

Exhibit 12

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

September 28, 2009

2007 & 2008 SIGNED Tax Returns have been added and have also been enclosed with the hard copy documents being sent via U.S. Mail

Loss Mitigation Department
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081-2212

Subject: Modification of Account No. 40212367

Sent via Facsimile to 713-793-4464 - 53 total pages

Dear Sir/Madam:

This is to re-confirm that I accept the Loan Workout Plan proposed by Litton Loan Servicing LP. In response to my conversations with Litton representatives on July 31, 2009, I have attached the following documents:

- **Loan Workout Plan** (3 pages)
- **Hardship Affidavit** (2 pages)
- Copy of **Request for Transcript of Tax Return** (Attachment II)
- Copy of **Request for Modification** submitted February 25, 2009
- Copy of **Application for Modification of Mortgage** submitted March 29, 2009
- Copy of **2007 & 2008 IRS Returns** (4 pages and 19 pages, respectively)

The major changes since March are that I had surgery in May and have landed new sources of income. Despite challenges beyond my control, I have recovered from surgery. After a concerted effort to solidify my income, I have three new sources of income:

- Offer from Major Federal Agency contingent upon completion of security clearance
- Contract Program Manager for Semper-Alexander, Inc.
- FINRA Arbitrator (listed in New York, NY and Newark, NJ)
- ACT Inc. contractor

Collectively, the income from these sources will allow me to meet my mortgage payments while also providing me sufficient time (about 15 business days a month) to earn additional income. My revised budget is outlined in Attachment I – Creditor Repayment Schedule/Budget.

Please note that I am the leading candidate for two private industry positions and in the hiring process for a contractor position with a Federal agency.

I will be able to repay the mortgage and recover financially under the proposed Workout Plan. I do meet the requirements for the Federal Modification Program, however, and would still prefer that option if it is available. That is, the mortgage interest rate of 2%, in a fixed, 30-year note.

I thank you for your assistance in my financial recovery.

Yours truly,
XXXXXXXXXXXXXXX
XXXXXXXXXXXXXXX
Veronica Williams

Attachment I – CREDITOR REPAYMENT SCHEDULE/BUDGET

SOURCES OF REVENUE/EARNINGS	Average Monthly Amount
INCOME	Figures In Dollars
Job Income	$2,833.33
Rental Income	2,900.00
ACT Inc. Revenue	1,644.00
TOTAL INCOME	$7,377.33
COMMITTED EXPENSES	0.00
Mortgage	2,582.00
Utilities	948.00
Household	320.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	2,100.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	$6,965.00
Income less Expenses	$412.33

Credit cards and other short-term debt will be paid off in less than 24 months.

SOURCES OF REVENUE/EARNINGS	Average Monthly Amount
INCOME	Figures In Dollars
Job Income	$1,600.00
Rental Income	2,715.00
ACT Inc. Revenue	3,253.00
TOTAL INCOME	$7,568.00
COMMITTED EXPENSES	
Mortgage	2,344.31
Utilities	948.00
Household	320.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	2,100.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	$6,727.31
Income less Expenses	$840.69

Credit cards and other short-term debt will be paid off in less than 24 months.

Attachment II – IRS FORM 4509-T

Form **4506-T**

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

► **Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.**

► **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506,** Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. Veronica A. Williams	**1b First social security number on tax return or employer identification number (see instructions)** [redacted]
2a If a joint return, enter spouse's name shown on tax return	**2b Second social security number if joint tax return**

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

541 Scotland Road, South Orange, NJ 07079

4 Previous address shown on the last return filed if different from line 3

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

Litton Loan Servicing L.P. 4828 Loop Central Drive, Houston, TX 77081

Caution: ***DO NOT SIGN*** *this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► 1040

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . . ☑

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . ☑

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . . ☑

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days . . . . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . . ☐

Caution: *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

12 / 31 / 2008 12 / 31 / 2007 12 / 31 / 2006 12 / 31 / 2005

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here ► **Signature** (see instructions) [redacted]	Date March 29, 2009	Telephone number of taxpayer on line 1a or 2a (973) 715-8580
► **Title** (if line 1a above is a corporation, partnership, estate, or trust)		
► **Spouse's signature**	Date	

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 37667N Form **4506-T** (Rev. 1-2008)

LOAN WORKOUT PLAN
(Step One of Two-Step Documentation Process)

Loan Workout Plan Effective Date: 7/1/2009
Borrower ("I"): [1] Veronica Williams
Lender ("Lender"): Litton Loan Servicing LP
Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 3/31/2006
Loan Number: 40212367
Property Address ("Property"): 541 Scotland Rd, South Orange, NJ

If I am in compliance with this Loan Workout Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects, then the Lender will provide me with a Loan Modification Agreement ("Modification Agreement"), as set forth in Section 3, that would amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

If I have not already done so, I am providing confirmation of the reasons I cannot afford my mortgage payment and documents to permit verification of all of my income (except that I understand that I am not required to disclose any child support or alimony unless I wish to have such income considered) to determine whether I qualify for the offer described in this Plan (the "Offer"). I understand that after I sign and return two copies of this Plan to the Lender, the Lender will send me a signed copy of this Plan if I qualify for the Offer or will send me written notice that I do not qualify for the Offer. This Plan will not take effect unless and until both I and the Lender sign it and Lender provides me with a copy of this Plan with the Lender's signature.

1. **My Representations.** I certify, represent to Lender and agree:

   A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit and as a result, (i) I am either in default or believe I will be in default under the Loan Documents in the near future, and (ii) I do not have access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;

   B. I live in the Property as my principal residence, and the Property has not been condemned;

   C. There has been no change in the ownership of the Property since I signed the Loan Documents;

   D. I am providing or already have provided documentation for **all** income that I receive (except that I understand that I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the offer);

   E. Under penalty of perjury, all documents and information I have provided to Lender pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct; and

   F. If Lender requires me to obtain credit counseling, I will do so.

[1] If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

2. **The Loan Workout Plan.** On or before each of the following due dates, I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums and other fees, if any, of U.S. $1,356.07.

Trial Period Payment #	Trial Period Payment	Due Date On or Before #
1	$3,054.83	7/1/2009
2	$3,054.83	8/1/2009
3	$3,054.83	9/1/2009

The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

During the period (the "Trial Period") commencing on the date of this Plan and ending on the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

A. TIME IS OF THE ESSENCE under this;

B. Except as set forth in Section 2.C. below, the Lender will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action, all rights to such notices being hereby waived to the extent permitted by applicable law;

C. If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and the lender may foreclose if I have not made each and every Trial Period Payment that is due before the scheduled foreclosure sale. If a foreclosure sale occurs pursuant to this Section 2.C., this agreement shall be deemed terminated;

D. The Lender will hold the payments received during the Trial Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. If there is any remaining money after such payment is applied, such remaining funds will be held by the Lender and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;

E. When the Lender accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;

F. If prior to the Modification Effective Date, (i) the Lender does not provide me a fully executed copy of this Plan and the Modification Agreement; (ii) I have not made the Trial Period payments required under Section 2 of this Plan; or (iii) the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Plan will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be refunded to me; and

G. I understand that the Plan is not a modification of the Loan Documents and that the Loan Documents will not be modified unless and until (i) I meet all of the conditions required for modification, (ii) I receive a fully executed copy of a Modification Agreement, and (iii) the Modification Effective Date has passed. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Plan.

3. **The Modification.** I understand that once Lender is able to determine the final amounts of unpaid interest and any other delinquent amounts (except late charges) to be added to my loan balance and after deducting from my loan balance any remaining money held at the end of the Trial Period under Section 2.D. above, the Lender will determine the new payment amount. If I comply with the requirements in Section 2 and my representations in Section 1 continue to be true in all material respects, the Lender will send me a Modification Agreement for my signature which will modify my Loan Documents as necessary to reflect this new payment amount and waive any unpaid late charges accrued to date. Upon execution of a Modification Agreement by the Lender and me, this Plan shall terminate and the Loan Documents, as modified by the Modification Agreement, shall govern the terms between the Lender and me for the remaining term of the loan.

4. **Additional Agreements.** I agree to the following:

A. That, unless a borrower or co-borrower is deceased, all persons who signed the Loan Documents have signed this Plan.
B. To comply, except to the extent that they are modified by this Plan, with all covenants, agreements, and requirements of Loan Documents, including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my loan.
C. That this Plan constitutes notice that the Lender's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my Escrow Account.
D. That all terms and provisions of the Loan Documents remain in full force and effect; nothing in this Plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents. The Lender and I will be bound by, and will comply with, all of the terms and provisions of the Loan Documents.
E. Notwithstanding anything herein to the contrary, if my final two Trial Period Payments are received by Servicer after the close of business on the 15th calendar day of the last month of the Trial Period but before the end of the Trial Period, I agree that the Trial Period shall be extended by one calendar month (the "Additional Trial Period"). I agree to abide by all terms and provisions of this Loan Workout Plan during the Additional Trial Period. In addition, I agree to make a Trial Period Payment in the amount of $3,054.83 no more than 30 days after the last due date listed in the chart in Section 2 above.

In Witness Whereof, the Lender and I have execute[redacted]

_____	Borrower
Lender	_____
	Date
By: _____	_____ (Seal)
	Borrower
_____	_____
Date	Date

1400.0088.031809174027

Home Affordable Modification Program
Hardship Affidavit

Borrower Name: Veronica Ann Williams
Co-Borrower Name:
Property Street Address: 541 Scotland Road
Property City, ST, Zip: South Orange, NJ 07079
Servicer: Litton Loan Servicing, L.P.
Loan Number: 40212367

In order to qualify for Litton Loan Servicing L.P. 's ("Servicer") offer to enter into an agreement to modify my loan under the federal government's Home Affordable Modification Program (the "Agreement"), I/we am/are submitting this form to the Servicer and indicating by my/our checkmarks ("✓") the one or more events that contribute to my/our difficulty making payments on my/our mortgage loan.

Borrower	Co-Borrower	
☑	☐	My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have provided details below under "Explanation."
☑	☐	My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under "Explanation."
☑	☐	My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details below under "Explanation."
☑	☐	My cash reserves are insufficient to maintain the payment on my mortgage loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details below under "Explanation."
☑	☐	My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans or other credit to make my monthly mortgage payments. I have provided details below under "Explanation."
☑	☐	There are other reasons I/we cannot make our mortgage payments. I have provided details below under "Explanation."

Borrower/Co-Borrower Acknowledgement

1. Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our need to modify the terms of my/our mortgage loan.
2. I/we understand and acknowledge the Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.

3. I/we understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, the Servicer may cancel the Agreement and may pursue foreclosure on my/our home.
5. I/we certify that my/our property is owner-occupied and I/we have not received a condemnation notice.
6. I/we certify that I/we am/are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.
7. I/we certify that I/we am/are willing to provide all requested documents and to respond to all Servicer communication in a timely manner. I/we understand that time is of the essence.
8. I/we understand that the Servicer will use this information to evaluate my/our eligibility for a loan modification or other workout, but the Servicer is not obligated to offer me/us assistance based solely on the representations in this affidavit.

[redacted] 03/29/09

Borrower Signature Date

Co-Borrower Signature Date

E-mail Address: VWilliams@OfficeThatWorks.com

Cell Phone # _____

Home Phone # 973-715-8580

Work Phone # 973-762-4100

Social Security # [redacted]

E-mail Address: _____

Cell Phone # _____

Home Phone # _____

Work Phone # _____

Social Security # _____

Explanation: Selected text from modification request letter dated Feb. 25, 2009 and from my Mortgage Modification Application dated March 29, 2009:

My credit dropped precipitously over the past few years due to personal illness, the the illness and death of my father, customer defaults and slowing revenue from my bu business. As a result, my savings were exhausted and my income disappeared. A summary of these unforeseen and financially devastating events is in Attachment I. A series of health, business and family challenges over the past 4 years have resulted in a loss of income, drain of savings and increased debt. These challenges include:

- 5 surgeries
- extended radiation treatments
- extended physical therapy after auto accident
- lengthy illness and death of my father

· loss of business revenue and income

Much of the debt incurred since 2004 was unanticipated and unavoidable.For example I was forced to charge several thousand dollars on credit cards one hour before surger

Since 2004, I incurred over $225,000 due to illness, death and loss of income.

Attachment I – WHAT HAPPENED

What Happened	Date	Impact
Industry & Economic Downturn	1999	COMDEX defaulted on $80K payment
		Revenues slowed & disappeared
Began Government certification & contract process	Aug. 2001	
GSA MOBIS Contract awarded	12/1/2003	Renewal date 11/30/2008
SBA 8(a) certification awarded	2/17/04	Expires 2/17/13
GSA IT Contract awarded	2004 or 2005	Renewal date
Submitted proposals to DC	2005	$1.3M pending, others Loss Review 3/7/07
Sales Campaign to DHS, DOT & DoD	2005	$8M in leads, waiting on continuing resolution
NJ set-aside awarded	March 2003	$750K contract
NJ set-aside began work	May 2003	
YWCA project began	Aug. 2004	$180K contract
Submitted HUD proposal deal, $20K cost	Sept. 2004	Contract went to competitor
Elected to IRA	Dec. 2004	
Major Surgery	Dec. 2004	8 week recovery, 8 weeks radiation
Father had major seizure	Jan. 2004	
Radiation treatments ended	May 2005	
Put NJ property on the market	June 2005	Performed renovations sale
YWCA project completed	June 2005	Defaulted on $40K+ payment
NJ set-aside cancelled	Sept. 2005	$650K revenue loss
Moved to DC to help father	Sept. 2005	Performed renovations
Put NJ property on the market	Jan. 2006	No sale
Major Surgery	Aug. 2006	8 week recovery
Father passed away	Jan. 2007	
Negotiated YWCA settlement	Feb. 2007	$43K+ - money never received
Submitted TSA proposal to US Homeland Security	Feb. 2007	Decision due March 15, 2007
Begin Campaign for Investment	March 2007	
Put NJ property on the market	March 2007	No sale
Recruited by Robert Half	July 2007	
Rented NJ house	August 2007	
Laid off by Robert Half (after surgery notice)	Sept. 2007	
Double Surgery	Nov. 2007	
Served by sister to get DC house	Nov. 2007	
Worked temp jobs	Dec. - Jan	
Hospitalized for blood Pressure	Jan. 8 2008	
Surrogate mother passed away	March 2008	
Hired attorney to secure YWCA payment	March 2008	Anticipate income of $40K +
Hired by Vistronix/National Archives	April 2008	Income $110K+, $150K+ after Oct. 1
In auto accident March 2006 followed by several weeks of therapy. Awaiting settlement.		Anticipate settlement of $20K +
Laid off after losing Federal contract	Dec. 2008	
Paid attorney deposit to get YWCA $	February 2009	
Court ordered to vacate family home	March 26, 2009	One time cost at least $7,000 PLUS monthly increase of $800
Surrogate mother passed away	March 27, 2009	

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

February 25, 2009

Litton Modification Department/Loss Mitigation
c/o Mr. Julius Connor
Customer Care Supervisor
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081

Subject: Modification of Loan No 40212367

Sent via facsimile to 972-653-6340

Dear Sir/Madam:

I was surprised, and pleased, to learnt hat Litton is now offering loan modifications.

UNFORESEEN CHALLENGES LEAD TO UNPAID BILLS
A series of health, business and family challenges over the past 4 years have resulted in a loss of income, drain of savings and increased debt. These challenges include, but are not limited to:

- 5 surgeries
- extended radiation treatments
- extended physical therapy after auto accident
- lengthy illness and death of my father
- loss of business revenue and income

Much of the debt incurred since 2004 was unanticipated and unavoidable. For example, I was forced to charge several thousand dollars on credit cards one hour before surgery in August 2006.

RECOVERY PLAN
My efforts to recover from my losses and also generate income have been daunting, to be sure. I have worked short-term contracts, a tenuous job, various assignments and even temporary work. These efforts coupled with government subsidies have helped me survive. Many creditors have assisted by restructuring my debt.

After more than 3 years of efforts I have now reached a position whereby I could develop an achievable plan that should help me recover financially. Part of the first phase was completed last month with the modification of my second mortgage. If Litton is willing to meet the terms and conditions provided by the second mortgage company, I can complete the first phase of my plan.

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

MATCHING EXISTING MOFICIATION FROM OTHER MORTAGOR
I am delighted that Litton is willing to match the mortgage refinance offer that I received from another mortgagor. A comparable offer from Litton will include:

- 30 year, fixed rate of 3%
- 17 payments in non-interest accruing account to be paid off when property is sold
- no points

The revised monthly payment is included in the monthly budget that supports my initial payoff plan. My budget is highlighted below:

RECOVERY PLAN – Prime Mortgage	
SOURCES OF REVENUE/EARNINGS	Average Monthly Amount –dollars-
Job Income	$ 2,833.33
Rental Income + Loan	2,900.00
ACT Inc. Revenue	0.00
TOTAL INCOME	$ 5,733.33
COMMITTED EXPENSES	
Mortgage & Rent	2,582.00
Utilities	948.00
Household	280.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	710.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	$ 5,535.00
Disposable Income (Revenue less Expenses)	$ 198.33

Would you kindly contact me via email at Vwilliams@OfficeThatWorks.com to confirm your offer and send the mortgage revision to the address above? If you have any immediate questions I can also be reached at 973-715-8580.

Yours truly,
XXXXXXXXXXXXXXX
XXXXXXXXXXXXXXX
XXXXXXXXXXXXXXX
Veronica Williams

Application for Modification of Mortgage

Held by Litton Loan Servicing, L.P.

Loan No. 40212367

For my home at

541 Scotland Road

South Orange, NJ 07079

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March 29, 2009

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

March 28, 2009

Ms. Brenda Moreno
Modification Department
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081

Subject: Modification of Account No. 40212367

Sent via Facsimile to 713-793-4464 - 15 total pages

Dear Sir/Madam:

The purpose of this letter is to provide an update on my efforts to pay off my debt. My credit dropped precipitously over the past few years due to personal illness, the illness and death of my father, customer defaults and slowing revenue from my business. As a result, my savings were exhausted and my income disappeared. A summary of these unforeseen and financially devastating events is attached (Attachment I – What Happened).

UNEXPECTED CHALLENGES LEAD TO UNPAID BILLS
A series of health, business and family challenges over the past 4 years (since Dec. 2004) have resulted in a loss of income, drain of savings and increased debt. These challenges include, but are not limited to:

- 5 surgeries
- extended radiation treatments
- extended physical therapy after auto accident
- lengthy illness and death of my father
- loss of business revenue and income

Much of the debt incurred since 2004 was unanticipated and unavoidable. For example, I was forced to charge several thousand dollars on credit cards one hour before surgery in August 2006. I incurred over $225,000 due to illness, death and loss of income.

RECOVERY PLAN
My efforts to recover from my losses and also generate income have been daunting, to be sure. I have worked short-term contracts, a tenuous job, various assignments and even temporary work. These efforts coupled with government subsidies have helped me survive. Some creditors have already assisted by restructuring my debt (Attachment II – Summary of Outstanding Credit).

After more than 3 years of searching, last year I landed four positions, however, changes and lost contracts forced my employers to lay me off. I have been searching for employment and contracts since last summer and am hopeful that I will be hired soon. To help me recover financially, I have used my tax return to pay some debts and am preparing a repayment plan for remaining creditors for which I anticipate securing agreement after this mortgage modification has been approved. If my Litton loan is restructured in a similar manner that Chase restructured the second mortgage on my home (see letter dated Feb. 25, 2009), I will be able to repay the mortgage and recover financially. That is, the mortgage interest rate is lowered to 2%, fixed, 30-year and 9 months of payments are put into a non-interest accruing account, payable when the house is sold. My monthly budget under this scenario is outlined in Attachment III – Creditor Repayment Schedule/Budget. Forms 1021 and 4509 are also attached.

I will contact you as soon as possible to determine how to proceed with this mortgage modification.

I thank you in advance for your cooperation.

Yours truly,

Veronica Williams

Attachment I – WHAT HAPPENED

What Happened	Date	Impact
Industry & Economic Downturn	1999	COMDEX defaulted on $80K payment
		Revenues slowed & disappeared
Began Government certification & contract process	Aug. 2001	
GSA MOBIS Contract awarded	12/1/2003	Renewal date 11/30/2008
SBA 8(a) certification awarded	2/17/04	Expires 2/17/13
GSA IT Contract awarded	2004 or 2005	Renewal date
Submitted proposals to DC	2005	$1.3M pending, others Loss Review 3/7/07
Sales Campaign to DHS, DOT & DoD	2005	$8M in leads, waiting on continuing resolution
NJ set-aside awarded	March 2003	$750K contract
NJ set-aside began work	May 2003	
YWCA project began	Aug. 2004	$160K contract
Submitted HUD proposal deal, $20K cost	Sept. 2004	Contract went to competitor
Elected to IRA	Dec. 2004	
Major Surgery	Dec. 2004	8 week recovery, 8 weeks radiation
Father had major seizure	Jan. 2004	
Radiation treatments ended	May 2005	
Put NJ property on the market	June 2005	Performed renovations sale
YWCA project completed	June 2005	Defaulted on $40K+ payment
NJ set-aside cancelled	Sept. 2005	$550K revenue loss
Moved to DC to help father	Sept. 2005	Performed renovations
Put NJ property on the market	Jan. 2006	No sale
Major Surgery	Aug. 2006	8 week recovery
Father passed away	Jan. 2007	
Negotiated YWCA settlement	Feb. 2007	$43K+ - money never received
Submitted TSA proposal to US Homeland Security	Feb. 2007	Decision due March 15, 2007
Begin Campaign for Investment	March 2007	
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Recruited by Robert Half	July 2007	
Rented NJ house	August 2007	
Laid off by Robert Half (after surgery notice)	Sept. 2007	
Double Surgery	Nov. 2007	
Served by sister to get DC house	Nov. 2007	
Worked temp jobs	Dec. - Jan	
Hospitalized for blood Pressure	Jan. 8 2008	
Surrogate mother passed away	March 2008	
Hired attorney to secure YWCA payment	March 2008	Anticipate income of $40K +
Hired by Vistronix/National Archives	April 2008	Income $110K+, $150K+ after Oct. 1
In auto accident March 2006 followed by several weeks of therapy. Awaiting settlement.		Anticipate settlement of $20K +
Laid off after losing Federal contract	Dec. 2008	
Paid attorney deposit to get YWCA $	February 2009	
Court ordered to vacate family home	March 26, 2009	One time cost at least $7,000 PLUS monthly increase of $800
Surrogate mother passed away	March 27, 2009	
Successes		
Traumatic		
Revenue Impact		

Attachment II – SUMMARY OF OUTSTANDING CREDIT

CREDITORS: (Loans, Credit Cards, Delinquent Debt)						
Type	**Credit Limit**	**Balance Owed as of 3/15**	**Minimum Monthly Payment**	**Prior Monthly Payment**	**Paid off, Settled or Payoff**	**New Monthly Payment**
Litton Loan Servicing	260,000	260,500.00	TBD	3,106.95	3,106.95	3,106.95
Chase Home Equity	150,000	150,000.00	TBD	710.00	65.000	650.00
Medical Bills	NA	25,500.00	TBD	50.00	0.00	0.00
NJ Exterminator	NA	500.00	TBD	15.00	0.00	0.00
REMAX	NA	600.00	TBD	15.00	250	0.00
R&R Rokisky	NA	5,500.00	TBD	500.00	3,500	0.00
IRS	NA	5,000.00	TBD	50.00	0.00	0.00
American Express	NA	1,000.00	TBD	15.00	0.00	0.00
American Express	NA	1,300.00	TBD	15.00	1,300	0.00
Bank of America	NA	3,000.00	TBD	15.00	0.00	0.00
Capital One	NA	1,500.00	TBD	15.00	2,175	0.00
Capital One	NA	650.00	TBD	15.00	500	0.00
Capital One	NA	1,000.00	TBD	15.00	2,147	0.00
GM Chase	NA	14,815.00	TBD	15.00	8,888	620.00
Chase	NA	5,000.00	TBD	15.00	2,152	150.00
Citibank	NA	7,500.00	TBD	15.00	4,945	400.00
Wells Fargo	NA	5,500.00	TBD	15.00	0	0.00
		0.00	TBD		0	0.00
Verizon Wireless		470.16	DISPUTED		470.16	TBD
ADT		366.81	DISPUTED		366.81	TBD
Cablevision		167.29	TBD		0.00	0.00
Verizon (6132)		227.63	TBD		0.00	0.00
Verizon (1860)			TBD			TBD
COMCAST		106.23	TBD		0.00	0.00
Wash. Hosp. Center		224.12	TBD		0.00	0.00
LabCorp.		42.00	TBD		0.00	0.00
Rent/Mortgage						1,000.00
TOTAL		$488,865.00		$4,596.95	$29,613.95	$5,976.95

Attachment III – CREDITOR REPAYMENT SCHEDULE/BUDGET

SOURCES OF INCOME-REVENUE	Monthly Amount
INCOME	Figures In Dollars
Job Income	6,375.00
Rental Income	2,900.00
ACT Inc. Revenue	0.00
TOTAL INCOME	9,275.00
COMMITTED EXPENSES	0.00
Mortgage & Rent	3,582.00
Utilities	998.00
Household	420.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	2,440.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	8,455.00
Income less Expenses	**820.00**

Attachment IV – INITIAL REQUEST LETTER

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

February 25, 2009

Litton Modification Department/Loss Mitigation
c/o Mr. Julius Connor
Customer Care Supervisor
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081

Subject: Modification of Loan No 40212367

Sent via facsimile to 972-653-6340

Dear Sir/Madam:

I was surprised, and pleased, to learnt hat Litton is now offering loan modifications.

UNFORESEEN CHALLENGES LEAD TO UNPAID BILLS
A series of health, business and family challenges over the past 4 years have resulted in a loss of income, drain of savings and increased debt. These challenges include, but are not limited to:

- 5 surgeries
- extended radiation treatments
- extended physical therapy after auto accident
- lengthy illness and death of my father
- loss of business revenue and income

Much of the debt incurred since 2004 was unanticipated and unavoidable. For example, I was forced to charge several thousand dollars on credit cards one hour before surgery in August 2006.

RECOVERY PLAN
My efforts to recover from my losses and also generate income have been daunting, to be sure. I have worked short-term contracts, a tenuous job, various assignments and even temporary work. These efforts coupled with government subsidies have helped me survive. Many creditors have assisted by restructuring my debt.

After more than 3 years of efforts I have now reached a position whereby I could develop an achievable plan that should help me recover financially. Part of the first phase was completed last month with the modification of my second mortgage. If Litton is willing to meet the terms and conditions provided by the second mortgage company, I can complete the first phase of my plan.

Attachment IV – INITIAL REQUEST LETTER

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

MATCHING EXISTING MOFICIATION FROM OTHER MORTAGOR
I am delighted that Litton is willing to match the mortgage refinance offer that I received from another mortgagor. A comparable offer from Litton will include:

- 30 year, fixed rate of 3%
- 17 payments in non-interest accruing account to be paid off when property is sold
- no points

The revised monthly payment is included in the monthly budget that supports my initial payoff plan. My budget is highlighted below:

RECOVERY PLAN – Prime Mortgage	
SOURCES OF REVENUE/EARNINGS	Average Monthly Amount –dollars-
Job Income	$ 2,833.33
Rental Income + Loan	2,900.00
ACT Inc. Revenue	0.00
TOTAL INCOME	$ 5,733.33
COMMITTED EXPENSES	
Mortgage & Rent	2,582.00
Utilities	948.00
Household	280.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	710.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	$ 5,535.00
Disposable Income (Revenue less Expenses)	$ 198.33

Would you kindly contact me via email at Vwilliams@OfficeThatWorks.com to confirm your offer and send the mortgage revision to the address above? If you have any immediate questions I can also be reached at 973-715-8580.

Yours truly,

[redacted]

Veronica Williams

Proof of Income – PAY STUB, RENT CHECK, BANK STATEMENT

CO.	FILE	DEPT.	CLOCK	NUMBER
BP7	1844	010000		00006590

Vistronix
Ingenuity, Innovation, Integrity

8401 GREENSBORO DRIVE, STE. 500, McLEAN, VA 22102
PAYROLL

Social Security Number: XXX-XX-4037
Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 3
State: 9
Local:

Earnings Statement

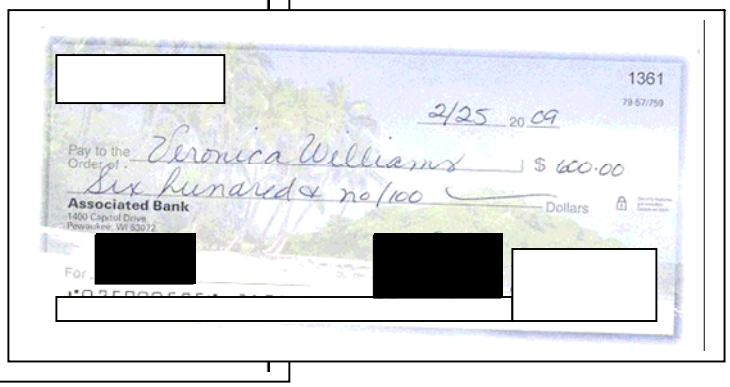
Period ending: 2/15/2009
Pay date: 2/20/2009

VERONICA WILLIAMS
541 SCOTLAND ROAD
SOUTH ORANGE, NJ 07079

Earnings	rate	hours	this period	year to date
Regular		12.00	634.56	
Gross Pay			$634.56	

Deductions		
Statutory		
Social Security Tax		-34.74*
Medicare Tax		-8.13*
NJ State Income Tax		-3.89*
21 SUI/SDI		-6.44*
Other		
Pre-Tax Dental		-5.00
Pre-Tax Medical		-69.21
Net Pay		$507.15

Memos	
LTD NonSCA	9.17
401k Elig Wages	634.56



PNC Online Banking https://www-rdc.onlinebanking.pnc.com/alservlet/DepositAccountDetail...

PNC Online Banking

Sign Off

My Accounts Transfer Funds Bill Center Customer Service My Offers

Account Detail View All Accounts | Edit Account Nickname | Help?

Free Checking XXXXXX4291 Available Balance:

Summary | Pending Transactions | Posted Transactions | Online Statements | Alerts

Detail by Date | Detail by Type | Search Transactions

All Deposits, Checks and Deductions Export

Date		Withdrawals	Deposits	Balance
03/27/2009	ACH TEL PMT XXXXX2648 Home Finance TEL-PMT	$650.00		
03/12/2009	CASHED CHECK 1053 023391566	$200.00		
03/12/2009	DEPOSIT XXXXX1578		$100.00	
03/04/2009	BRANCH DEPOSIT TEL XXXXX1127 0053		$600.00	
03/04/2009	BRANCH DEPOSIT TEL XXXXX5914 0068		$600.00	
03/02/2009	DEPOSIT XXXXX7801		$200.00	
03/02/2009	BRANCH DEPOSIT TEL XXXXX5913 0373		$800.00	
02/26/2009				

<– $600 deposit from 2 of 4 tenants for rent

Statements & Forms – 2008 INCOME TAX RETURN

This is Page 1 of 19 total pages in Federal Tax Return

Form **1040** Department of the Treasury - Internal Revenue Service **U.S. Individual Income Tax Return 2008** IRS Use Only - Do not write or staple in this space.

For the year Jan. 1-Dec. 31, 2008, or other tax year beginning , 2008, ending , 20 OMB No. 1545-0074

Label (See instructions) Use the IRS label. Otherwise, please print or type. LABEL HERE

Your first name and initial	Last name	Your social security number
Veronica A	Williams	-4037
If a joint return, spouse's first name and initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions. PO Box 978	Apt. no.	▲ You **must** enter your SSN(s) above. ▲
City, town or post office, state, and ZIP code. If you have a foreign address, see instructions. South Orange, NJ 07079-0978		Checking a box below will not change your tax or refund.

Presidential Election Campaign ▶ Check here if you, or your spouse if filing jointly, want $3 to go to this fund (see instructions) ▶ ☐ You ☐ Spouse

Filing Status Check only one box.

1 ☒ Single
2 ☐ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶
4 ☐ Head of household (with qualifying person). (See instructions) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child (See instructions)

Exemptions

6a ☒ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a
b ☐ **Spouse**

Boxes checked on 6a and 6b: 1

c **Dependents:**

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if qualifying child for child tax credit
			☐
			☐
			☐
			☐

If more than four dependents, see instructions.

No. of children on 6c who:
- lived with you: 0
- did not live with you due to divorce or separation (see instructions): 0

Dependents on 6c not entered above: 0

d Total number of exemptions claimed — Add numbers on lines above ▶ 1

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

7	Wages, salaries, tips, etc. Attach Form(s) W-2		7	59,642.
8a	**Taxable** interest. Attach Schedule B if required		8a	
b	**Tax-exempt** interest. **Do not** include on line 8a	8b		
9a	Ordinary dividends. Attach Schedule B if required		9a	
b	Qualified dividends (see instructions)	9b		
10	Taxable refunds, credits, or offsets of state and local income taxes (see instructions)		10	
11	Alimony received		11	
12	Business income or (loss). Attach Schedule C or C-EZ		12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐		13	
14	Other gains or (losses). Attach Form 4797		14	
15a	IRA distributions	15a	b Taxable amount (see instructions)	15b
16a	Pensions and annuities	16a	b Taxable amount (see instructions)	16b
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		17	-8,210.
18	Farm income or (loss). Attach Schedule F		18	
19	Unemployment compensation		19	
20a	Social security benefits	20a	b Taxable amount (see instructions)	20b
21	Other income. List type and amount (see instructions)		21	
22	Add the amounts in the far right column for lines 7 through 21. This is your **total income** ▶		22	51,432.

Adjusted Gross Income

23	Educator expenses (see instructions)	23		
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24		
25	Health savings account deduction. Attach Form 8889	25		
26	Moving expenses. Attach Form 3903	26	2,700.	
27	One-half of self-employment tax. Attach Schedule SE	27		
28	Self-employed SEP, SIMPLE, and qualified plans	28		
29	Self-employed health insurance deduction (see instructions)	29		
30	Penalty on early withdrawal of savings	30		
31a	Alimony paid b Recipient's SSN ▶	31a		
32	IRA deduction (see instructions)	32		
33	Student loan interest deduction (see instructions)	33		
34	Tuition and fees deduction. Attach Form 8917	34		
35	Domestic production activities deduction. Attach Form 8903	35		
36	Add lines 23 through 31a and 32 through 35		36	2,700.
37	Subtract line 36 from line 22. This is your **adjusted gross income** ▶		37	48,732.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions. Form **1040** (2008)

UYA

Statements & Forms – LITTON STATEMENT

LLS

Litton Loan Servicing®
SEND PAYMENTS TO:
P.O. Box 4387
Houston, TX 77210-4387
www.littonloan.com

62317-174869-035
VERONICA WILLIAMS
PO BOX 978
SOUTH ORANGE NJ 07079-0978

BILLING STATEMENT

STATEMENT DATE	02/12/2009
LOAN NUMBER	0040212367
CONTRACTUAL DUE DATE	**01/01/2009**
PROPERTY ADDRESS:	541 Scotland Rd South Orange NJ 07079
PRINCIPAL AND INTEREST	2,050.60
ESCROW AMOUNT	1,056.35
ADDITIONAL AMOUNT REQUIRED	0.00
MISCELLANEOUS	
TOTAL MONTHLY PAYMENT	**3,106.95**
LATE CHARGES DUE	102.53
OTHER FEES DUE	0.00

PAYMENT OPTIONS

Pay Online
www.littonloan.com
Go to "Make a Payment"

Pay By Mail
P.O. Box 4387
Houston, TX 77210-4387

Pay By Phone
(800) 999-8501
Press Option 3

Western Union QUICK PAYMENT
Code City: Litton
Code State: Texas

LOAN INFORMATION

*PRINCIPAL BALANCE	292,277.79
ESCROW BALANCE	-4,542.57
SUSPENSE BALANCE	0.00
CURRENT INTEREST RATE	7.2500

* This is not a payoff balance.

Refer to back of statement for additional information.

This in an attempt to collect your debt and any information obtained will be used for that purpose.

TRANSACTIONS SINCE LAST STATEMENT

TRANSACTION DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE / FEE OTHER
02/10/09	FEE WAIVER	102.53-	0.00	0.00	0.00	102.53-

IMPORTANT MESSAGES

474-2048-1208F

Statements & Forms – CHASE STATEMENT

CHASE

Home Equity Line Of Credit Statement
Statement Period: 02-17-09 through 03-19-09

Account Number: (

Last Payment Received: 02-12-09	$511.73	**Line Information as of 03-19-09**	
New Minimum Payment Due:	04-13-09	Credit Line:	$150,000.00
New Minimum Payment Amount:	$1,441.10	Available for use:	$0.00
		Prior Year Interest Paid:	$2,180.00

0000076 HLS 001 07809 D - BRE TX
VERONICA WILLIAMS
PO BOX 978
SOUTH ORANGE, NJ 07079-0978

076\2*%001001000 7%01

News You Can Use

You should have received your Mortgage Interest Statement. Your mortgage interest statement (Form 1098) was included in your January statement or mailed to you at the end of January. You can also log onto your account at chase.com and click "See Statements," or call the voice response number on this statement.

MANAGE YOUR ACCOUNT ONLINE. Visit our website at **chase.com** for updated account information and special offers exclusively for Chase customers.

YOUR ACCOUNT IS PAST DUE. PLEASE MAKE A PAYMENT TODAY.

Previous Statement Balance	$165,816.89
(-) Payments/Credits	$0.00
(+) Debits/Advances	$0.00
(+) Debits/Fees/Finance Charges	$375.82
(=) Current Statement Balance**	$166,192.71

**This is not a payoff amount. Please contact us to request a payoff quote.

To Contact Us:	
By Phone:	(800) 836-5656
Para Español:	(800) 800-5626
Hearing Impaired:	(800) 582-0542
Internet:	www.chase.com

Activity Since Your Last Statement

Post Date	Description	Payments/ Credits	Debits/ Advances/Fees	Principal Balance After Transaction
02-17-09	Balance Forward			$147,499.50
02-17-09	Beginning **ANNUAL PERCENTAGE RATE** 3.00% Daily Periodic Rate .00008219			
03-19-09	**FINANCE CHARGE** (Interest) Accrued 02-17-09 Thru 03-19-09		$375.82	
	Total	**$0.00**	**$375.82**	**$147,499.50**

Current Statement Balance	=	Current Fees and Finance Charges	+	Previous Unpaid Fees and Finance Charges	+	Principal Balance
$166,192.71		$18,543.21		$150.00		$147,499.50

More News You Can Use

YOUR ACCOUNT IS PAST DUE. The payment amount due on your line includes a past due amount of $645.55, plus any previous unpaid fees. If you have not already done so, please pay the past due amount immediately.

Please detach and return the bottom portion of this statement with your payment using the enclosed windowed envelope.

Payment Coupon **Home Equity Line Of Credit**

VERONICA WILLIAMS

Account Number	00411660002648
Due Date	04-13-09
Payment Due	$645.55
Amount Past Due as of 03-19-09	$645.55
Fees	$150.00
Minimum Payment Due	$1,441.10

☐ Check box if address has changed; indicate changes on reverse side.
- Please make check payable to Chase.
- Write your account number on your check; include coupon with payment.

Amount Enclosed $

5000090000000020000000411660002648014411000645559

CHASE
P.O. BOX 78035
PHOENIX, AZ 85062-8035

⑆50000902 2⑈ 411660002648⑈

Statements & Forms – FANNIE MAE FORM 1021

Home Affordable Modification Program
Hardship Affidavit

Borrower Name: Veronica Ann Williams
Co-Borrower Name:
Property Street Address: 541 Scotland Road
Property City, ST, Zip: South Orange, NJ 07079
Servicer: Litton Loan Servicing, L.P.
Loan Number: 40212367

In order to qualify for Litton Loan Servicing's ("Servicer") offer to enter into an agreement to modify my loan under the federal government's Home Affordable Modification Program (the "Agreement"), I/we am/are submitting this form to the Servicer and indicating by my/our checkmarks ("✓") the one or more events that contribute to my/our difficulty making payments on my/our mortgage loan.

Borrower	Co-Borrower	
☑	☐	My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have provided details below under "Explanation."
☑	☐	My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under "Explanation."
☑	☐	My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details below under "Explanation."
☑	☐	My cash reserves are insufficient to maintain the payment on my mortgage loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details below under "Explanation."
☑	☐	My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans or other credit to make my monthly mortgage payments. I have provided details below under "Explanation."
☑	☐	There are other reasons I/we cannot make our mortgage payments. I have provided details below under "Explanation."

Borrower/Co-Borrower Acknowledgement

1. Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our need to modify the terms of my/our mortgage loan.
2. I/we understand and acknowledge the Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.

Statements & Forms – FANNIE MAE FORM 1021

3. I/we understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, the Servicer may cancel the Agreement and may pursue foreclosure on my/our home.
5. I/we certify that my/our property is owner-occupied and I/we have not received a condemnation notice.
6. I/we certify that I/we am/are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.
7. I/we certify that I/we am/are willing to provide all requested documents and to respond to all Servicer communication in a timely manner. I/we understand that time is of the essence.
8. I/we understand that the Servicer will use this information to evaluate my/our eligibility for a loan modification or other workout, but the Servicer is not obligated to offer me/us assistance based solely on the representations in this affidavit.

[redacted] /29/09

Borrower Signature Date | Co-Borrower Signature Date

E-mail Address: VWilliams@OfficeThatWorks.com | E-mail Address: _____

Cell Phone # _____ | Cell Phone # _____

Home Phone # 973-715-8580 | Home Phone # _____

Work Phone # 973-762-4100 | Work Phone # _____

Social Security # [redacted] | Social Security # ___ ___ ___

Explanation: See attached document.

Statements & Forms – FANNIE MAE FORM 1021

Statements & Forms – IRS FORM 4509-T

Form **4506-T**

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ **Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.**

▶ **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506,** Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.

Veronica A. Williams

1b First social security number on tax return or employer identification number (see instructions)

[redacted]

2a If a joint return, enter spouse's name shown on tax return

2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

541 Scotland Road, South Orange, NJ 07079

4 Previous address shown on the last return filed if different from line 3

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

Caution: ***DO NOT SIGN*** *this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . . ☑

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . ☑

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . . ☑

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days . . . . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . . ☐

Caution: *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

12 / 31 / 2008 / / / / / /

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here

[redacted]

Signature (see instructions) — Date: March 29, 2009

Telephone number of taxpayer on line 1a or 2a: (973) 715-8580

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature — Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 37667N Form **4506-T** (Rev. 1-2008)

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return 2007

IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2007, or other tax year beginning , 2007, ending , 20 OMB No. 1545-0074

Label (See instructions on page 12.) **Use the IRS label.** Otherwise, please print or type.

LABEL HERE

Your first name and initial: Veronica A.	Last name: Williams
If a joint return, spouse's first name and initial	Last name
Home address (number and street). If you have a P.O. box, see page 12. 541 Scotland Road	Apt. no.
City, town or post office, state, and ZIP code. If you have a foreign address, see page 12. South Orange, NJ 07079	

Your social security number: [redacted]

Spouse's social security number

You **must** enter your SSN(s) above.

Checking a box below will not change your tax or refund.

Presidential Election Campaign ▶ Check here if you, or your spouse if filing jointly, want $3 to go to this fund (see page 12) ▶ ☐ You ☐ Spouse

Filing Status

Check only one box.

1 ☑ Single
2 ☐ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶
4 ☐ Head of household (with qualifying person). (See page 13.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child (see page 14)

Exemptions

6a ☑ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a
b ☐ **Spouse**

Boxes checked on 6a and 6b

c **Dependents:**

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if qualifying child for child tax credit (see page 15)
			☐
			☐
			☐
			☐

If more than four dependents, see page 15.

No. of children on 6c who:
- lived with you
- did not live with you due to divorce or separation (see page 16)

Dependents on 6c not entered above

d Total number of exemptions claimed — Add numbers on lines above ▶ 1

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see page 19.

Enclose, but do not attach, any payment. Also, please use **Form 1040-V.**

7	Wages, salaries, tips, etc. Attach Form(s) W-2		7	14717 00
8a	**Taxable** interest. Attach Schedule B if required		8a	0 00
b	**Tax-exempt** interest. **Do not** include on line 8a	8b		
9a	Ordinary dividends. Attach Schedule B if required		9a	
b	Qualified dividends (see page 19)	9b		
10	Taxable refunds, credits, or offsets of state and local income taxes (see page 20)		10	
11	Alimony received		11	
12	Business income or (loss). Attach Schedule C or C-EZ		12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐		13	
14	Other gains or (losses). Attach Form 4797		14	
15a	IRA distributions	15a	b Taxable amount (see page 21)	15b
16a	Pensions and annuities	16a	b Taxable amount (see page 22)	16b
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		17	
18	Farm income or (loss). Attach Schedule F		18	
19	Unemployment compensation		19	
20a	Social security benefits	20a	b Taxable amount (see page 24)	20b
21	Other income. List type and amount (see page 24)		21	
22	Add the amounts in the far right column for lines 7 through 21. This is your **total income** ▶		22	14717 00

Adjusted Gross Income

23	Educator expenses (see page 26)	23		
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24		
25	Health savings account deduction. Attach Form 8889	25		
26	Moving expenses. Attach Form 3903	26		
27	One-half of self-employment tax. Attach Schedule SE	27		
28	Self-employed SEP, SIMPLE, and qualified plans	28		
29	Self-employed health insurance deduction (see page 26)	29		
30	Penalty on early withdrawal of savings	30		
31a	Alimony paid b Recipient's SSN ▶	31a		
32	IRA deduction (see page 27)	32		
33	Student loan interest deduction (see page 30)	33		
34	Tuition and fees deduction. Attach Form 8917	34		
35	Domestic production activities deduction. Attach Form 8903	35		
36	Add lines 23 through 31a and 32 through 35		36	0
37	Subtract line 36 from line 22. This is your **adjusted gross income** ▶		37	14717 00

Tax and Credits

38	Amount from line 37 (adjusted gross income)		38	14717 00
39a	Check if: ☐ You were born before January 2, 1943, ☐ Blind. ☐ Spouse was born before January 2, 1943, ☐ Blind. Total boxes checked ▶ 39a			
b	If your spouse itemizes on a separate return or you were a dual-status alien, see page 31 and check here ▶39b ☐			
40	**Itemized deductions** (from Schedule A) **or** your **standard deduction** (see left margin)		40	2280 19
41	Subtract line 40 from line 38		41	0
42	If line 38 is $117,300 or less, multiply $3,400 by the total number of exemptions claimed on line 6d. If line 38 is over $117,300, see the worksheet on page 33		42	
43	**Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-		43	0 00
44	**Tax** (see page 33). Check if any tax is from: a ☐ Form(s) 8814 b ☐ Form 4972 c ☐ Form(s) 8889		44	0 00
45	**Alternative minimum tax** (see page 36). Attach Form 6251		45	
46	Add lines 44 and 45 ▶		46	
47	Credit for child and dependent care expenses. Attach Form 2441	47		
48	Credit for the elderly or the disabled. Attach Schedule R	48		
49	Education credits. Attach Form 8863	49		
50	Residential energy credits. Attach Form 5695	50		
51	Foreign tax credit. Attach Form 1116 if required	51		
52	Child tax credit (see page 39). Attach Form 8901 if required	52		
53	Retirement savings contributions credit. Attach Form 8880	53		
54	Credits from: a ☐ Form 8396 b ☐ Form 8859 c ☐ Form 8839	54		
55	Other credits: a ☐ Form 3800 b ☐ Form 8801 c ☐ Form ____	55		
56	Add lines 47 through 55. These are your **total credits**		56	
57	Subtract line 56 from line 46. If line 56 is more than line 46, enter -0- ▶		57	

Standard Deduction for—
- People who checked any box on line 39a or 39b or who can be claimed as a dependent, see page 31.
- All others:

Single or Married filing separately, $5,350

Married filing jointly or Qualifying widow(er), $10,700

Head of household, $7,850

Other Taxes

58	Self-employment tax. Attach Schedule SE	58	
59	Unreported social security and Medicare tax from: a ☐ Form 4137 b ☐ Form 8919	59	
60	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	60	
61	Advance earned income credit payments from Form(s) W-2, box 9	61	
62	Household employment taxes. Attach Schedule H	62	
63	Add lines 57 through 62. This is your **total tax** ▶	63	

Payments

64	Federal income tax withheld from Forms W-2 and 1099	64		
65	2007 estimated tax payments and amount applied from 2006 return	65		
66a	**Earned income credit (EIC)**	66a		
b	Nontaxable combat pay election ▶ 66b			
67	Excess social security and tier 1 RRTA tax withheld (see page 59)	67		
68	Additional child tax credit. Attach Form 8812	68		
69	Amount paid with request for extension to file (see page 59)	69		
70	Payments from: a ☐ Form 2439 b ☐ Form 4136 c ☐ Form 8885	70		
71	Refundable credit for prior year minimum tax from Form 8801, line 27	71		
72	Add lines 64, 65, 66a, and 67 through 71. These are your **total payments** ▶		72	0

If you have a qualifying child, attach Schedule EIC.

Refund

73	If line 72 is more than line 63, subtract line 63 from line 72. This is the amount you **overpaid**	73	0
74a	Amount of line 73 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☐	74a	
▶ b	Routing number ▶ c Type: ☐ Checking ☐ Savings		
▶ d	Account number		
75	Amount of line 73 you want **applied to your 2008 estimated tax** ▶ 75		

Direct deposit? See page 59 and fill in 74b, 74c, and 74d, or Form 8888.

Amount You Owe

76	**Amount you owe.** Subtract line 72 from line 63. For details on how to pay, see page 60 ▶	76	
77	Estimated tax penalty (see page 61) 77		

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see page 61)? ☐ **Yes.** Complete the following. ☐ **No**

Designee's name ▶ Phone no. ▶ ( ) Personal identification number (PIN) ▶

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See page 13. Keep a copy for your records.

Your signature	Date	Your occupation	Daytime phone number
		Consultant	(973) 762-4100
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	

Paid Preparer's Use Only

Preparer's signature ▶	Date	Check if self-employed ☐	Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, and ZIP code ▶		EIN	
		Phone no. ( )	

Tax and Credits

38	Amount from line 37 (adjusted gross income)		38	14717 00
39a	Check if: ☐ You were born before January 2, 1943, ☐ Blind. ☐ Spouse was born before January 2, 1943, ☐ Blind. Total boxes checked ▶ 39a			
b	If your spouse itemizes on a separate return or you were a dual-status alien, see page 31 and check here ▶ 39b ☐			
40	**Itemized deductions** (from Schedule A) or your **standard deduction** (see left margin)		40	2280 19
41	Subtract line 40 from line 38		41	0
42	If line 38 is $117,300 or less, multiply $3,400 by the total number of exemptions claimed on line 6d. If line 38 is over $117,300, see the worksheet on page 33		42	
43	**Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-		43	0 00
44	Tax (see page 35). Check if any tax is from: a ☐ Form(s) 8814 b ☐ Form 4972 c ☐ Form(s) 8615		44	0 00
45	**Alternative minimum tax** (see page 36). Attach Form 6251		45	
46	Add lines 44 and 45 ▶		46	
47	Credit for child and dependent care expenses. Attach Form 2441	47		
48	Credit for the elderly or the disabled. Attach Schedule R	48		
49	Education credits. Attach Form 8863	49		
50	Residential energy credits. Attach Form 5695	50		
51	Foreign tax credit. Attach Form 1116 if required	51		
52	Child tax credit (see page 39). Attach Form 8901 if required	52		
53	Retirement savings contributions credit. Attach Form 8880	53		
54	Credits from: a ☐ Form 8396 b ☐ Form 8859 c ☐ Form 8839	54		
55	Other credits: a ☐ Form 3800 b ☐ Form 8801 c ☐ Form ____	55		
56	Add lines 47 through 55. These are your **total credits**		56	
57	Subtract line 56 from line 46. If line 56 is more than line 46, enter -0- ▶		57	

Standard Deduction for—
- People who checked any box on line 39a or 39b or who can be claimed as a dependent, see page 31.
- All others:

Single or Married filing separately, $5,350

Married filing jointly or Qualifying widow(er), $10,700

Head of household, $7,850

Other Taxes

58	Self-employment tax. Attach Schedule SE	58	
59	Unreported social security and Medicare tax from: a ☐ Form 4137 b ☐ Form 8919	59	
60	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	60	
61	Advance earned income credit payments from Form(s) W-2, box 9	61	
62	Household employment taxes. Attach Schedule H	62	
63	Add lines 57 through 62. This is your **total tax** ▶	63	

Payments

64	Federal income tax withheld from Forms W-2 and 1099	64		
65	2007 estimated tax payments and amount applied from 2006 return	65		
66a	**Earned income credit (EIC)**	66a		
b	Nontaxable combat pay election ▶ 66b			
67	Excess social security and tier 1 RRTA tax withheld (see page 56)	67		
68	Additional child tax credit. Attach Form 8812	68		
69	Amount paid with request for extension to file (see page 58)	69		
70	Payments from: a ☐ Form 2439 b ☐ Form 4136 c ☐ Form 8885	70		
71	Refundable credit for prior year minimum tax from Form 8801, line 27	71		
72	Add lines 64, 65, 66a, and 67 through 71. These are your **total payments** ▶		72	0

If you have a qualifying child, attach Schedule EIC.

Refund

73	If line 72 is more than line 63, subtract line 63 from line 72. This is the amount you **overpaid**	73	0
74a	Amount of line 73 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☐	74a	
▶ b	Routing number ▶ c Type: ☐ Checking ☐ Savings		
▶ d	Account number		
75	Amount of line 73 you want **applied to your 2008 estimated tax** ▶ 75		

Direct deposit? See page 59 and fill in 74b, 74c, and 74d, or Form 8888.

Amount You Owe

76	**Amount you owe.** Subtract line 72 from line 63. For details on how to pay, see page 60 ▶	76	
77	Estimated tax penalty (see page 61) 77		

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see page 61)? ☐ Yes. Complete the following. ☐ No

[redacted]

Personal identification number (PIN) ▶

Sign Here

Joint return? See page 13. Keep a copy for your records.

[redacted]

and accompanying schedules and statements, and to the best of my knowledge and ...ther than taxpayer) is based on all information of which preparer has any knowledge.

Your occupation: Consultant

Daytime phone number: (973) 762-4100

Spouse's occupation

Paid Preparer's Use Only

Preparer's signature ▶ | Date | Check if self-employed ☐ | Preparer's SSN or PTIN

Firm's name (or yours if self-employed), address, and ZIP code ▶ | EIN | Phone no. ( )

SCHEDULES A&B
(Form 1040)

Department of the Treasury
Internal Revenue Service

Schedule A—Itemized Deductions

(Schedule B is on back)

▶ **Attach to Form 1040.** ▶ **See Instructions for Schedules A&B (Form 1040).**

OMB No. 1545-0074

2007

Attachment Sequence No. **07**

Name(s) shown on Form 1040 | Your social security number

Medical and Dental Expenses		**Caution.** Do not include expenses reimbursed or paid by others.						
	1	Medical and dental expenses (see page A-1)	1	1445	00			
	2	Enter amount from Form 1040, line 38 [2] 14717 00						
	3	Multiply line 2 by 7.5% (.075)	3	110	38			
	4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-				4	1334	62
Taxes You Paid (See page A-2.)	5	State and local **(check only one box):** a ☐ Income taxes, **or** b ☐ General sales taxes	5					
	6	Real estate taxes (see page A-5)	6					
	7	Personal property taxes	7					
	8	Other taxes. List type and amount ▶	8					
	9	Add lines 5 through 8				9	0	
Interest You Paid (See page A-5.)	10	Home mortgage interest and points reported to you on Form 1098	10					
	11	Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see page A-6 and show that person's name, identifying no., and address ▶	11					
Note. Personal interest is not deductible.	12	Points not reported to you on Form 1098. See page A-6 for special rules	12					
	13	Qualified mortgage insurance premiums (See page A-7)	13					
	14	Investment interest. Attach Form 4952 if required. (See page A-7.)	14					
	15	Add lines 10 through 14				15	0	
Gifts to Charity	16	Gifts by cash or check. If you made any gift of $250 or more, see page A-8	16					
If you made a gift and got a benefit for it, see page A-8.	17	Other than by cash or check. If any gift of $250 or more, see page A-8. You **must** attach Form 8283 if over $500	17					
	18	Carryover from prior year	18					
	19	Add lines 16 through 18				19	0	
Casualty and Theft Losses	20	Casualty or theft loss(es). Attach Form 4684. (See page A-9.)				20	0	
Job Expenses and Certain Miscellaneous Deductions (See page A-9.)	21	Unreimbursed employee expenses—job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. (See page A-9.) ▶	21					
	22	Tax preparation fees	22					
	23	Other expenses—investment, safe deposit box, etc. List type and amount ▶ Job Search	23	975	00			
	24	Add lines 21 through 23	24					
	25	Enter amount from Form 1040, line 38 [25] 14717 00						
	26	Multiply line 25 by 2% (.02)	26	29	43			
	27	Subtract line 26 from line 24. If line 26 is more than line 24, enter -0-				27	945	57
Other Miscellaneous Deductions	28	Other—from list on page A-10. List type and amount ▶				28	0	
Total Itemized Deductions	29	Is Form 1040, line 38, over $156,400 (over $78,200 if married filing separately)? ☐ **No.** Your deduction is not limited. Add the amounts in the far right column for lines 4 through 28. Also, enter this amount on Form 1040, line 40. ☐ **Yes.** Your deduction may be limited. See page A-10 for the amount to enter.				▶ 29	2280	19
	30	If you elect to itemize deductions even though they are less than your standard deduction, check here ▶ ☐						

Name(s) shown on Form 1040. Do not enter name and social security number if shown on other side. Your social security number

Schedule B—Interest and Ordinary Dividends

Attachment Sequence No. 08

Part I Interest

(See page B-1 and the instructions for Form 1040, line 8a.)

Note. If you received a Form 1099-INT, Form 1099-OID, or substitute statement from a brokerage firm, list the firm's name as the payer and enter the total interest shown on that form.

		Amount
1 List name of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see page B-1 and list this interest first. Also, show that buyer's social security number and address ▶	1	
2 Add the amounts on line 1	2	
3 Excludable interest on series EE and I U.S. savings bonds issued after 1989. Attach Form 8815	3	
4 Subtract line 3 from line 2. Enter the result here and on Form 1040, line 8a ▶	4	

Note. If line 4 is over $1,500, you must complete Part III.

Part II Ordinary Dividends

(See page B-1 and the instructions for Form 1040, line 9a.)

Note. If you received a Form 1099-DIV or substitute statement from a brokerage firm, list the firm's name as the payer and enter the ordinary dividends shown on that form.

		Amount
5 List name of payer ▶	5	
6 Add the amounts on line 5. Enter the total here and on Form 1040, line 9a ▶	6	

Note. If line 6 is over $1,500, you must complete Part III.

Part III Foreign Accounts and Trusts

(See page B-2.)

You must complete this part if you **(a)** had over $1,500 of taxable interest or ordinary dividends; or **(b)** had a foreign account; or **(c)** received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

	Yes	No
7a At any time during 2007, did you have an interest in or a signature or other authority over a financial account in a foreign country, such as a bank account, securities account, or other financial account? See page B-2 for exceptions and filing requirements for Form TD F 90-22.1.		
b If "Yes," enter the name of the foreign country ▶		
8 During 2007, did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust? If "Yes," you may have to file Form 3520. See page B-2		

Form **1040** Department of the Treasury - Internal Revenue Service
U.S. Individual Income Tax Return 2008

IRS Use Only - Do not write or staple in this space.

For the year Jan. 1-Dec. 31, 2008, or other tax year beginning , 2008, ending , 20

OMB No. 1545-0074

Label

(See instructions)

Use the IRS label. Otherwise, please print or type.

LABEL HERE

Your first name and initial	Last name	Your social security number
Veronica A	Williams	[redacted]
If a joint return, spouse's first name and initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.	▲ You **must** enter your SSN(s) above. ▲
PO Box 978		
City, town or post office, state, and ZIP code. If you have a foreign address, see instructions.		Checking a box below will not change your tax or refund.
South Orange, NJ 07079-0978		

Presidential Election Campaign ▶ Check here if you, or your spouse if filing jointly, want $3 to go to this fund (see instructions) ▶ ☐ **You** ☐ **Spouse**

Filing Status

Check only one box.

1 [X] Single

2 [ ] Married filing jointly (even if only one had income)

3 [ ] Married filing separately. Enter spouse's SSN above and full name here. ▶

4 [ ] Head of household (with qualifying person). (See instructions) If the qualifying person is a child but not your dependent, enter this child's name here. ▶

5 [ ] Qualifying widow(er) with dependent child (See instructions)

Exemptions

6a [X] **Yourself.** If someone can claim you as a dependent, **do not** check box 6a

b [ ] **Spouse**

Boxes checked on 6a and 6b 1

c **Dependents:**

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) X if qualifying child for child tax credit
			[ ]
			[ ]
			[ ]
			[ ]

If more than four dependents, see instructions.

No. of children on 6c who:

- **lived with you** 0
- **did not live with you due to divorce or separation (see instructions)** 0

Dependents on 6c not entered above 0

d Total number of exemptions claimed

Add numbers on lines above ▶ 1

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use **Form 1040-V.**

7	Wages, salaries, tips, etc. Attach Form(s) W-2		7	59,642.
8a	**Taxable** interest. Attach Schedule B if required		8a	
b	**Tax-exempt** interest. **Do not** include on line 8a	8b		
9a	Ordinary dividends. Attach Schedule B if required		9a	
b	Qualified dividends (see instructions)	9b		
10	Taxable refunds, credits, or offsets of state and local income taxes (see instructions)		10	
11	Alimony received		11	
12	Business income or (loss). Attach Schedule C or C-EZ		12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐		13	
14	Other gains or (losses). Attach Form 4797		14	
15a	IRA distributions	15a	b Taxable amount (see instructions)	15b
16a	Pensions and annuities	16a	b Taxable amount (see instructions)	16b
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		17	-8,210.
18	Farm income or (loss). Attach Schedule F		18	
19	Unemployment compensation		19	
20a	Social security benefits	20a	b Taxable amount (see instructions)	20b
21	Other income. List type and amount (see instructions)		21	
22	Add the amounts in the far right column for lines 7 through 21. This is your **total income** ▶		22	51,432.

Adjusted Gross Income

23	Educator expenses (see instructions)	23		
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24		
25	Health savings account deduction. Attach Form 8889	25		
26	Moving expenses. Attach Form 3903	26	2,700.	
27	One-half of self-employment tax. Attach Schedule SE	27		
28	Self-employed SEP, SIMPLE, and qualified plans	28		
29	Self-employed health insurance deduction (see instructions)	29		
30	Penalty on early withdrawal of savings	30		
31a	Alimony paid b Recipient's SSN ▶	31a		
32	IRA deduction (see instructions)	32		
33	Student loan interest deduction (see instructions)	33		
34	Tuition and fees deduction. Attach Form 8917	34		
35	Domestic production activities deduction. Attach Form 8903	35		
36	Add lines 23 through 31a and 32 through 35		36	2,700.
37	Subtract line 36 from line 22. This is your **adjusted gross income** ▶		37	48,732.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions.

Tax and Credits

38	Amount from line 37 (adjusted gross income)	38	48,732.
39a	Check if: ☐ You were born before January 2, 1944, ☐ Blind. ☐ Spouse was born before January 2, 1944, ☐ Blind. Total boxes checked ▶ 39a 0		
b	If your spouse itemizes on a seperate return or you were a dual-status alien, see instr. and check here ▶ 39b ☐		
c	Check if standard deduction includes real estate taxes or disaster loss (see Instr.) ▶ 39c ☐		
40	**Itemized deductions** (from Schedule A) **or** your **standard deduction** (see left margin)	40	36,244.
41	Subtract line 40 from line 38	41	12,488.
42	If line 38 is over $119,975, or you provided housing to a Midwestern displaced individual, see instructions. Otherwise, multiply $3,500 by the total number of exemptions claimed on line 6d	42	3,500.
43	**Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	8,988.
44	**Tax** (see instructions). Check if any tax is from: a ☐ Form(s) 8814 b ☐ Form 4972	44	945.
45	**Alternative minimum tax** (see instructions). Attach Form 6251	45	
46	Add lines 44 and 45 ▶	46	945.
47	Foreign tax credit. Attach Form 1116 if required	47	
48	Credit for child and dependent care expenses. Attach Form 2441	48	
49	Credit for the elderly or the disabled. Attach Schedule R	49	
50	Education credits. Attach Form 8863	50	
51	Retirement savings contributions credit. Attach Form 8880	51	
52	Child tax credit (see instructions). Attach Form 8901 if required	52	
53	Credits from Form: a ☐ 8396 b ☐ 8839 c ☐ 5695	53	
54	Other credits from Form: a ☐ 3800 b ☐ 8801 c ☐	54	
55	Add lines 47 through 54. These are your **total credits**	55	0.
56	Subtract line 55 from line 46. If line 55 is more than line 46, enter -0- ▶	56	945.

Standard Deduction for -

- People who checked any box on line 39a or 39b, or 39c **or** who can be claimed as a dependent, See instr.
- All others:

Single or Married filing separately, $5,450

Married filing jointly or Qualifying widow(er), $10,900

Head of household, $8,000

Other Taxes

57	Self-employment tax. Attach Schedule SE	57	
58	Unreported social security and Medicare tax from Form: a ☐ 4137 b ☐ 8919	58	
59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	59	
60	Additional taxes: a ☐ AEIC payments b ☐ Household employment taxes. Attach Schedule H	60	
61	Add lines 56 through 60. This is your **total tax** ▶	61	945.

Payments

62	Federal income tax withheld from Forms W-2 and 1099	62	10,871.
63	2008 estimated tax payments and amount applied from 2007 return	63	
64a	**Earned income credit (EIC)** NO	64a	
b	Nontaxable combat pay election 64b		
65	Excess social security and tier 1 RRTA tax withheld (see instr.)	65	
66	Additional child tax credit. Attach Form 8812	66	
67	Amount paid with request for extension to file (see instructions)	67	
68	Credits from Form: a ☐ 2439 b ☐ 4136 c ☐ 8801 d ☐ 8885	68	
69	First-time homebuyer credit. Attach Form 5405	69	
70	Recovery rebate credit (see worksheet in instructions)	70	2.
71	Add lines 62 through 70. These are your **total payments** ▶	71	10,873.

If you have a qualifying child, attach Schedule EIC.

Refund

Direct deposit? See instructions and fill in 73b, 73c, and 73d. or Form 8888.

72	If line 71 is more than line 61, subtract line 61 from line 71. This is the amount you **overpaid**	72	9,928.
73a	Amount of line 72 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☒	73a	9,928.
▶ b	Routing number ▶ c Type: ☐ Checking ☐ Savings		
▶ d	Account number		
74	Amount of line 72 you want **applied to your 2009 estimated tax** ▶	74	

Amount You Owe

75	**Amount you owe.** Subtract line 71 from line 61. For details on how to pay, see instructions ▶	75	0.
76	Estimated tax penalty (see instructions)	76	

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☐ **Yes.** Complete the following. ☐ **No**

Designee's name ▶ Phone no. ▶ Personal identification number (PIN) ▶

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your signature	Date	Your occupation	Daytime phone number
		Program Manager	202-486-4565
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	

Paid Preparer's Use Only

Preparer's signature ▶	Date	Check if self-employed ☐	Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, and ZIP code ▶			EIN
			Phone no.

Tax and Credits

38	Amount from line 37 (adjusted gross income)	38	48,732.
39a	Check if: ☐ You were born before January 2, 1944, ☐ Blind. ☐ Spouse was born before January 2, 1944, ☐ Blind. Total boxes checked ▶ 39a 0		
b	If your spouse itemizes on a separate return or you were a dual-status alien, see instr. and check here ▶ 39b ☐		
c	Check if standard deduction includes real estate taxes or disaster loss (see instr.) ▶ 39c ☐		
40	**Itemized deductions** (from Schedule A) or your **standard deduction** (see left margin)	40	36,244.
41	Subtract line 40 from line 38	41	12,488.
42	If line 38 is over $119,975, or you provided housing to a Midwestern displaced individual, see instructions. Otherwise, multiply $3,500 by the total number of exemptions claimed on line 6d	42	3,500.
43	**Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	8,988.
44	Tax (see instructions). Check if any tax is from: a ☐ Form(s) 8814 b ☐ Form 4972	44	945.
45	**Alternative minimum tax** (see instructions). Attach Form 6251	45	
46	Add lines 44 and 45 ▶	46	945.
47	Foreign tax credit. Attach Form 1116 if required	47	
48	Credit for child and dependent care expenses. Attach Form 2441	48	
49	Credit for the elderly or the disabled. Attach Schedule R	49	
50	Education credits. Attach Form 8863	50	
51	Retirement savings contributions credit. Attach Form 8880	51	
52	Child tax credit (see instructions). Attach Form 8901 if required	52	
53	Credits from Form: a ☐ 8396 b ☐ 8839 c ☐ 5695	53	
54	Other credits from Form: a ☐ 3800 b ☐ 8801 c ☐	54	
55	Add lines 47 through 54. These are your **total credits**	55	0.
56	Subtract line 55 from line 46. If line 55 is more than line 46, enter -0- ▶	56	945.

Standard Deduction for -
- People who checked any box on line 39a or 39b, or 39c or who can be claimed as a dependent, See instr.
- All others: Single or Married filing separately, $5,450; Married filing jointly or Qualifying widow(er), $10,900; Head of household, $8,000

Other Taxes

57	Self-employment tax. Attach Schedule SE	57	
58	Unreported social security and Medicare tax from Form: a ☐ 4137 b ☐ 8919	58	
59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	59	
60	Additional taxes: a ☐ AEIC payments b ☐ Household employment taxes. Attach Schedule H	60	
61	Add lines 56 through 60. This is your **total tax** ▶	61	945.

Payments

62	Federal income tax withheld from Forms W-2 and 1099	62	10,871.
63	2008 estimated tax payments and amount applied from 2007 return	63	
64a	**Earned income credit (EIC)** NO	64a	
b	Nontaxable combat pay election 64b		
65	Excess social security and tier 1 RRTA tax withheld (see instr.)	65	
66	Additional child tax credit. Attach Form 8812	66	
67	Amount paid with request for extension to file (see instructions)	67	
68	Credits from Form: a ☐ 2439 b ☐ 4136 c ☐ 8801 d ☐ 8885	68	
69	First-time homebuyer credit. Attach Form 5405	69	
70	Recovery rebate credit (see worksheet in instructions)	70	2.
71	Add lines 62 through 70. These are your **total payments** ▶	71	10,873.

If you have a qualifying child, attach Schedule EIC.

Refund

72	If line 71 is more than line 61, subtract line 61 from line 71. This is the amount you **overpaid**	72	9,928.
73a	Amount of line 72 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☒	73a	9,928.
▶ b	Routing number ▶ c Type: ☐ Checking ☐ Savings		
▶ d	Account number		
74	Amount of line 72 you want **applied to your 2009 estimated tax** ▶ 74		

Direct deposit? See instructions and fill in 73b, 73c, and 73d, or Form 8888.

Amount You Owe

75	**Amount you owe.** Subtract line 71 from line 61. For details on how to pay, see instructions ▶	75	0.
76	Estimated tax penalty (see instructions) 76		

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☐ Yes. Complete the following. ☐ No

Designee's name ▶ Phone ▶ Personal identification number (PIN) ▶

Sign Here

Under [redacted] and accompanying schedules and statements, and to the best of my knowledge and belief, [redacted] other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your signature	Date	Your occupation	Daytime phone number
[redacted]		Program Manager	202-486-4565
Spouse's signature. If joint return, both must sign.	Date	Spouse's occupation	

Paid Preparer's Use Only

Preparer's signature ▶	Date	Check if self-employed ☐	Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, and ZIP code ▶		EIN	
		Phone no.	

SCHEDULES A&B (Form 1040)

Department of the Treasury
Internal Revenue Service (99)

Schedule A - Itemized Deductions

(Schedule B is on page 2)

▶ **Attach to Form 1040.** ▶ **See Instructions for Schedules A&B (Form 1040).**

OMB No. 1545-0074

2008

Attachment Sequence No. **07**

Name(s) shown on Form 1040: Veronica A Williams

Your social security number: [redacted]

Medical and Dental Expenses		**Caution.** Do not include expenses reimbursed or paid by others.				
	1	Medical and dental expenses (see instructions)	1	7,620.		
	2	Enter amount from Form 1040, line 38 | 2 | 48,732.				
	3	Multiply line 2 by 7.5% (.075)	3	3,655.		
	4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-			4	3,965.
Taxes You Paid (See instructions.)	5	State and local **(check only one box):** a [X] Income taxes, **or** b [ ] General sales taxes	5	3,436.		
	6	Real estate taxes (see instructions)	6	6,576.		
	7	Personal property taxes	7	50.		
	8	Other taxes. List type and amount ▶	8			
	9	Add lines 5 through 8			9	10,062.
Interest You Paid (See instructions.)	10	Home mortgage interest and points reported to you on Form 1098	10	14,649.		
	11	Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address ▶	11			
Note. Personal interest is not deductible.	12	Points not reported to you on Form 1098. See instructions for special rules	12			
	13	Qualified mortgage insurance premiums (see instructions)	13			
	14	Investment interest. Attach Form 4952 if required. (See instructions.)	14			
	15	Add lines 10 through 14			15	14,649.
Gifts to Charity	16	Gifts by cash or check. If you made any gift of $250 or more, see instructions	16	1,910.		
If you made a gift and got a benefit for it, see instructions.	17	Other than by cash or check. If any gift of $250 or more, see instructions. You **must** attach Form 8283 if over $500	17	230.		
	18	Carryover from prior year	18			
	19	Add lines 16 through 18			19	2,140.
Casualty and Theft Losses	20	Casualty or theft loss(es). Attach Form 4684. (See instructions.)			20	0.
Job Expenses and Certain Miscellaneous Deductions (See instructions.)	21	Unreimbursed employee expenses - job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. (See instructions.) ▶ Form 2106 3,113.	21	3,113.		
	22	Tax preparation fees	22			
	23	Other expenses - investment, safe deposit box, etc. List type and amount ▶	23			
	24	Add lines 21 through 23	24	3,113.		
	25	Enter amount from Form 1040, line 38 | 25 | 48,732.				
	26	Multiply line 25 by 2% (.02)	26	975.		
	27	Subtract line 26 from line 24. If line 26 is more than line 24, enter -0-			27	2,138.
Other Miscellaneous Deductions	28	Other - from list in the instr. List type and amount ▶ Job Search 3,290.			28	3,290.
Total Itemized Deductions	29	Is Form 1040, line 38, over $159,950 (over $79,975 if married filing separately)? [X] **No.** Your deduction is not limited. Add the amounts in the far right column for lines 4 through 28. Also, enter this amount on Form 1040, line 40. [ ] **Yes.** Your deduction may be limited. See instructions for the amount to enter. ▶			29	36,244.
	30	If you elect to itemize deductions even though they are less than your standard deduction, check here ▶ [ ]				

For Paperwork Reduction Act Notice, see instructions.

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SCHEDULE E (Form 1040)

Department of the Treasury
Internal Revenue Service

Supplemental Income and Loss

(From rental real estate, royalties, partnerships, S corporations, estates, trusts, REMICs, etc.)

▶ **Attach to Form 1040, 1040NR, or Form 1041.** ▶ **See Instructions for Schedule E (Form 1040).**

OMB No. 1545-0074

2008

Attachment Sequence No. **13**

Name(s) shown on return: Veronica A Williams

Your social security number: [redacted]

Part I Income or Loss From Rental Real Estate and Royalties

Note. If you are in the business of renting personal property, use **Schedule C** or **C-EZ** (see instructions). If you are an individual, report farm rental income or loss from **Form 4835** on page 2, line 40.

1	List the type and address of each **rental real estate property:**
A	Home 541 Scotland Road, South Orange, NJ
B	
C	

2	For each rental real estate property listed on line 1, did you or your family use it during the tax year for personal purposes for more than the greater of: ● 14 days **or** ● 10% of the total days rented at fair rental value? (See instructions.)		Yes	No
		A		X
		B		
		C		

			Properties A	Properties B	Properties C		Totals (Add columns A, B, and C.)
Income:							
3	Rents received	3	25,200.			3	25,200.
4	Royalties received	4				4	0.
Expenses:							
5	Advertising	5	1,500.				
6	Auto and travel (see instructions)	6	12,000.				
7	Cleaning and maintenance	7	3,260.				
8	Commissions	8	500.				
9	Insurance	9	1,200.				
10	Legal and other professional fees	10	860.				
11	Management fees	11					
12	Mortgage interest paid to banks, etc. (see instructions)	12				12	0.
13	Other interest	13					
14	Repairs	14	8,890.				
15	Supplies	15	2,100.				
16	Taxes	16					
17	Utilities	17	3,100.				
18	Other (list) ▶	18					
19	Add lines 5 through 18	19	33,410.	0.	0.	19	33,410.
20	Depreciation expense or depletion (see instructions)	20				20	0.
21	Total expenses. Add lines 19 and 20	21	33,410.	0.	0.		
22	Income or (loss) from rental real estate or royalty properties. Subtract line 21 from line 3 (rents) or line 4 (royalties). If the result is a (loss), see the instructions to find out if you must file **Form 6198**	22	-8,210.	0.	0.		
23	Deductible rental real estate loss. **Caution.** Your rental real estate loss on line 22 may be limited. See the instructions to find out if you must file **Form 8582.** Real estate professionals **must** complete line 43 on page 2	23	(8,210.)	(0.)	(0.)		
24	**Income.** Add positive amounts shown on line 22. **Do not** include any losses					24	0.
25	**Losses.** Add royalty losses from line 22 and rental real estate losses from line 23. Enter total losses here					25	(8,210.)
26	**Total rental real estate and royalty income or (loss).** Combine lines 24 and 25. Enter the result here. If Parts II, III, IV, and line 40 on page 2 do not apply to you, also enter this amount on Form 1040, line 17, or form 1040NR, line 18. Otherwise, include this amount in the total on line 41 on page 2					26	-8,210.

For Paperwork Reduction Act Notice, see instructions.

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03/03/2009 12:34:59AM

Form **8888**

Department of the Treasury
Internal Revenue Service

Direct Deposit of Refund to More Than One Account

▶ See instructions.
▶ Attach to Form 1040, Form 1040A, Form 1040EZ, Form 1040NR, Form 1040NR-EZ, Form 1040-SS, or Form 1040-PR.

OMB No. 1545-0074

2008

Attachment Sequence No. **56**

Name(s) shown on return: Veronica A Williams

Your social security number: [redacted]

1a	Amount to be deposited in first account	1a	5,928.
b	Routing number 021200957 ▶ **c** ☒ Checking ☐ Savings		
d	Account number 3451044323		
2a	Amount to be deposited in second account	2a	4,000.
b	Routing number 254070077 ▶ **c** ☒ Checking ☐ Savings		
d	Account number 039918470		
3a	Amount to be deposited in third account	3a	
b	Routing number ▶ **c** ☐ Checking ☐ Savings		
d	Account number		
4	**Total amount to be directly deposited.** Add lines 1a, 2a, and 3a. The total must equal the amount shown on Form 1040, line 73a; Form 1040A, line 45a; Form 1040EZ, line 12a; Form 1040NR, line 71a; Form 1040NR-EZ, line 23a; Form 1040-SS, line 12a; or Form 1040-PR, line 12a	4	9,928.

For Paperwork Reduction Act Notice, see instructions.

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03/03/2009 12:34:59AM

Form **3903**

Department of the Treasury
Internal Revenue Service

Moving Expenses

▶ **Attach to Form 1040 or Form 1040NR.**

OMB No. 1545-0074

2008

Attachment Sequence No. **62**

Name(s) shown on return: Veronica A Williams

Your social security number: [redacted]

Before you begin: √ See the **Distance Test** and **Time Test** in the instructions to find out if you can deduct your moving expenses.

√ See **Members of the Armed Forces** in the instructions, if applicable.

1 Transportation and storage of household goods and personal effects (see instructions)	1	2,200.
2 Travel (including lodging) from your old home to your new home (see instructions). **Do not** include the cost of meals	2	500.
3 Add lines 1 and 2	3	2,700.
4 Enter the total amount your employer paid you for the expenses listed on lines 1 and 2 that is **not** included in box 1 of your Form W-2 (wages). This amount should be shown in box 12 of your Form W-2 with code **P**	4	
5 Is line 3 **more than** line 4?		
☐ **No.** You **cannot** deduct your moving expenses. If line 3 is less than line 4, subtract line 3 from line 4 and include the result on Form 1040, line 7, or Form 1040NR, line 8.		
☒ **Yes.** Subtract line 4 from line 3. Enter the result here and on Form 1040, line 26, or Form 1040NR, line 26. This is your **moving expense deduction**	5	2,700.

General Instructions

What's New

For 2008, the standard mileage rate for using your vehicle to move to a new home is 19 cents a mile. (27 cents a mile after June 30, 2008).

Purpose of Form

Use Form 3903 to figure your moving expense deduction for a move related to the start of work at a new principal place of work (workplace). If the new workplace is outside the United States or its possessions, you must be a U.S. citizen or resident alien to deduct your expenses.

If you qualify to deduct expenses for more than one move, use a separate Form 3903 for each move.

For more details, see Pub. 521, Moving Expenses.

Moving Expenses You Can Deduct

You can deduct the reasonable expenses of moving your household goods and personal effects and of traveling from your old home to your new home. Reasonable expenses can include the cost of lodging (but not meals) while traveling to your new home. You cannot deduct the cost of sightseeing trips.

Who Can Deduct Moving Expenses

If you move to a new home because of a new principal workplace, you may be able to deduct your moving expenses whether you are self-employed or an employee. But you must meet both the distance test and time test that follow.

TIP *Members of the Armed Forces may not have to meet the distance test and time tests. See instructions.*

Distance Test

Your new principal workplace must be at least 50 miles farther from your old home than your old workplace was. For example, if your old workplace was 3 miles from your old home, your new workplace must be at least 53 miles from that home. If you did not have an old workplace, your new workplace must be at least 50 miles from your old home. The distance between the two points is the shortest of the more commonly traveled routes between them.

TIP *To see if you meet the distance test, you can use the worksheet below.*

Distance Test Worksheet

Keep a Copy for Your Records

1. Number of miles from your **old home** to your **new workplace**	1.	330 miles
2. Number of miles from your **old home** to your **old workplace**	2.	10 miles
3. Subtract line 2 from line 1. If zero or less, enter -0-	3.	320 miles

Is line 3 at least 50 miles?

☒ **Yes.** You meet this test.

☐ **No.** You do not meet this test. You **cannot** deduct your moving expenses. **Do not** complete Form 3903.

Form **4562**

Department of the Treasury
Internal Revenue Service

Depreciation and Amortization
(Including Information on Listed Property)

▶ See separate instructions. ▶ Attach to your tax return.

OMB No. 1545-0172

2008

Attachment Sequence No. **67**

Name(s) shown on return	Business or activity to which this form relates	Identifying number
Veronica A Williams	Home	[redacted]

Part I **Election To Expense Certain Property Under Section 179**

Note: *If you have any listed property, complete Part V before you complete Part I.*

1	Maximum amount. See the instructions for a higher limit for certain businesses	1	
2	Total cost of section 179 property placed in service (see instructions)	2	
3	Threshold cost of section 179 property before reduction in limitation (see instructions)	3	
4	Reduction in limitation. Subtract line 3 from line 2. If zero or less, enter -0-	4	0.
5	Dollar limitation for tax year. Subtract line 4 from line 1. If zero or less, enter -0-. If married filing separately, see instructions	5	0.

	(a) Description of property	(b) Cost (business use only)	(c) Elected cost
6			
7	Listed property. Enter the amount from line 29	7	

8	Total elected cost of section 179 property. Add amounts in column (c), lines 6 and 7	8	
9	Tentative deduction. Enter the **smaller** of line 5 or line 8	9	
10	Carryover of disallowed deduction from line 13 of your 2007 Form 4562	10	
11	Business income limitation. Enter the smaller of business income (not less than zero) or line 5 (see instructions)	11	
12	Section 179 expense deduction. Add lines 9 and 10, but do not enter more than line 11	12	
13	Carryover of disallowed deduction to 2009. Add lines 9 and 10, less line 12 ▶	13	

Note: *Do not use Part II or Part III below for listed property. Instead, use Part V.*

Part II **Special Depreciation Allowance and Other Depreciation (Do not** include listed property.**)** (See instructions.)

14	Special depreciation allowance for qualified property (other than listed property) placed in service during the tax year (see instructions)	14	
15	Property subject to section 168(f)(1) election	15	
16	Other depreciation (including ACRS)	16	

Part III **MACRS Depreciation (Do not** include listed property.**)** (See instructions.)

Section A

17	MACRS deductions for assets placed in service in tax years beginning before 2008	17	
18	If you are electing to group any assets placed in service during the tax year into one or more general asset accounts, check here ▶ ☐		

Section B - Assets Placed in Service During 2008 Tax Year Using the General Depreciation System

(a) Classification of property	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only - see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction
19a 3-year property						
b 5-year property						
c 7-year property						
d 10-year property						
e 15-year property						
f 20-year property						
g 25-year property			25 yrs.		S/L	
h Residential rental			27.5 yrs.	MM	S/L	
property			27.5 yrs.	MM	S/L	
i Nonresidential real			39 yrs.	MM	S/L	
property				MM	S/L	

Section C - Assets Placed in Service During 2008 Tax Year Using the Alternative Depreciation System

20a Class life					S/L	
b 12-year			12 yrs.		S/L	
c 40-year			40 yrs.	MM	S/L	

Part IV **Summary** (see instructions)

21	Listed property. Enter amount from line 28	21	
22	**Total.** Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21. Enter here and on the appropriate lines of your return. Partnerships and S corporations - see instr.	22	0.
23	For assets shown above and placed in service during the current year, enter the portion of the basis attributable to section 263A costs	23	

For Paperwork Reduction Act Notice, see separate instructions.

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Part V **Listed Property** (Include automobiles, certain other vehicles, cellular telephones, certain computers, and property used for entertainment, recreation, or amusement.)

Note: *For any vehicle for which you are using the standard mileage rate or deducting lease expense, complete* ***only*** *24a, 24b, columns (a) through (c) of Section A, all of Section B, and Section C if applicable.*

Section A - Depreciation and Other Information (Caution: *See the instructions for limits for passenger automobiles.***)**

24a Do you have evidence to support the business/investment use claimed? [X] **Yes** [ ] **No** **24b** If "Yes," is the evidence written? [ ] **Yes** [X] **No**

(a) Type of property (list vehicles first)	(b) Date placed in service	(c) Business/ investment use percentage	(d) Cost or other basis	(e) Basis for depreciation (business/investment use only)	(f) Recovery period	(g) Method/ Convention	(h) Depreciation deduction	(i) Elected section 179 cost
25 Special depreciation allowance for qualified listed property placed in service during the tax year and used more than 50% in a qualified business use (see instructions)						**25**		
26 Property used more than 50% in a qualified business use:								
Catera automobile	09/15/05	90.00 %						
		%						
		%						
27 Property used 50% or less in a qualified business use:								
		%				S/L -		
		%				S/L -		
		%				S/L -		
28 Add amounts in column (h), lines 25 through 27. Enter here and on line 21, page 1						**28**		
29 Add amounts in column (i), line 26. Enter here and on line 7, page 1							**29**	

Section B - Information on Use of Vehicles

Complete this section for vehicles used by a sole proprietor, partner, or other "more than 5% owner," or related person. If you provided vehicles to your employees, first answer the questions in Section C to see if you meet an exception to completing this section for those vehicles.

	(a) Catera automobil Vehicle 1		(b) Vehicle 2		(c) Vehicle 3		(d) Vehicle 4		(e) Vehicle 5		(f) Vehicle 6	
30 Total business/investment miles driven during the year (**do not** include commuting miles)	17100											
31 Total commuting miles driven during the year	1330											
32 Total other personal (noncommuting) miles driven	570											
33 Total miles driven during the year. Add lines 30 through 32	19000											
	Yes	**No**	**Yes**	**No**	**Yes**	**No**	**Yes**	**No**	**Yes**	**No**	**Yes**	**No**
34 Was the vehicle available for personal use during off-duty hours?	X											
35 Was the vehicle used primarily by a more than 5% owner or related person?	X											
36 Is another vehicle available for personal use?		X										

Section C - Questions for Employers Who Provide Vehicles for Use by Their Employees

Answer these questions to determine if you meet an exception to completing Section B for vehicles used by employees who **are not** more than 5% owners or related persons (see instructions).

	Yes	**No**
37 Do you maintain a written policy statement that prohibits all personal use of vehicles, including commuting, by your employees?		
38 Do you maintain a written policy statement that prohibits personal use of vehicles, except commuting, by your employees? See the instructions for vehicles used by corporate officers, directors, or 1% or more owners		
39 Do you treat all use of vehicles by employees as personal use?		
40 Do you provide more than five vehicles to your employees, obtain information from your employees about the use of the vehicles, and retain the information received?		
41 Do you meet the requirements concerning qualified automobile demonstration use? (See instructions.)		
Note: *If your answer to 37, 38, 39, 40, or 41 is "Yes," do not complete Section B for the covered vehicles.*		

Part VI **Amortization**

(a) Description of costs	(b) Date amortization begins	(c) Amortizable amount	(d) Code section	(e) Amortization period or percentage	(f) Amortization for this year
42 Amortization of costs that begins during your 2008 tax year (see instructions):					
43 Amortization of costs that began before your 2008 tax year				**43**	
44 **Total.** Add amounts in column (f). See the instructions for where to report				**44**	

Form **2106**

Department of the Treasury
Internal Revenue Service

Employee Business Expenses

▶ **See separate instructions.**

▶ **Attach to Form 1040 or Form 1040NR.**

OMB No. 1545-0074

2008

Attachment Sequence No. **129**

Your name	Occupation in which you incurred expenses	Social security number
Veronica A Williams	Managing Director/Pro	[redacted]

Part I **Employee Business Expenses and Reimbursements**

Step 1 Enter Your Expenses		**Column A** Other Than Meals and Entertainment		**Column B** Meals and Entertainment
1 Vehicle expense from line 22c or line 29. (Rural mail carriers: See instructions.)	1			
2 Parking fees, tolls, and transportation, including train, bus, etc., that **did not** involve overnight travel or commuting to and from work	2	960.		
3 Travel expense while away from home overnight, including lodging, airplane, car rental, etc. **Do not** include meals and entertainment	3	750.		
4 Business expenses not included on lines 1 through 3. **Do not** include meals and entertainment	4	1,103.		
5 Meals and entertainment expenses (see instructions)	5			600.
6 **Total expenses.** In Column A, add lines 1 through 4 and enter the result. In Column B, enter the amount from line 5	6	2,813.		600.

Note: *If you were not reimbursed for any expenses in Step 1, skip line 7 and enter the amount from line 6 on line 8.*

Step 2 Enter Reimbursements Received From Your Employer for Expenses Listed in Step 1

7 Enter reimbursements received from your employer that were **not** reported to you in box 1 of Form W-2. Include any reimbursements reported under code "L" in box 12 of your Form W-2 (see instructions)	7	0.		0.

Step 3 Figure Expenses To Deduct on Schedule A (Form 1040 or Form 1040NR)

8 Subtract line 7 from line 6. If zero or less, enter -0-. However, if line 7 is greater than line 6 in Column A, report the excess as income on Form 1040, line 7 (or on Form 1040NR, line 8)	8	2,813.		600.
Note: *If **both columns** of line 8 are zero, you cannot deduct employee business expenses. Stop here and attach Form 2106 to your return.*				
9 In Column A, enter the amount from line 8. In Column B, multiply line 8 by 50% (.50). (Employees subject to Department of Transportation (DOT) hours of service limits: Multiply meal expenses incurred while away from home on business by 80% (.80) instead of 50%. For details, see instructions.)	9	2,813.		300.
10 Add the amounts on line 9 of both columns and enter the total here. **Also, enter the total on Schedule A (Form 1040), line 21** (or on **Schedule A (Form 1040NR), line 9**). (Reservists, qualified performing artists, fee-basis state or local government officials, and individuals with disabilities: See the instructions for special rules on where to enter the total.) ▶			10	3,113.

For Paperwork Reduction Act Notice, see instructions.

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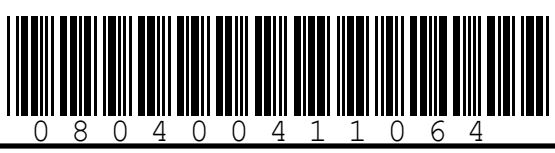
03/03/2009 12:34:59AM

Government of the District of Columbia

2008 D-40 SUB Individual Income Tax Return



Leave lines blank that do not apply.

STAPLE OTHER REQUESTED DOCUMENTS IN UPPER LEFT

Personal information

Mark if Amended return

Mark if Filing for a deceased taxpayer

OFFICIAL USE ONLY

Your social security number (SSN) [redacted]

Spouse's/registered domestic partner's SSN

Your daytime phone number 2024864565

Your first name VERONICA M.I. A Last name WILLIAMS

Spouse's/domestic partner's first name M.I. Last name

Home address (number, street and apartment number if applicable)
Use Schedule S for longer, in-care-of or foreign addresses.
PO BOX 978

City SOUTH ORANGE State NJ Zipcode + 4 070790978

Filing status

1 Mark only one: X Single Married filing jointly Married filing separately Dependent claimed by someone else

Married filing separately on same return Enter combined amounts for lines 4 - 42. See instructions.

Registered domestic partners filing jointly filing separately on same return

Head of household Enter qualifying dependent and/or non-dependent information on Schedule S.

2 Mark if you are: X Part-year resident In DC from 01 (month) to 06 (month), # of months 06 See instructions

STAPLE W2s AND ANY OTHER WITHHOLDING STATEMENTS HERE

Complete your federal return first - - Enter your dependents' information on DC Schedule S

Income Information

Round cents to the nearest dollar. If the amount is zero, leave the lines blank.

a	Wages, salaries, unemployment compensation and/or tips, see instructions		a	59642.00
b	Business income or loss, see instructions	Mark if loss	b	
c	Capital gain or loss	Mark if loss	c	
d	Rental real estate, royalties, partnerships, etc.	Mark if loss X	d	8210.00

Computation of DC Gross and Adjusted Gross Income

3	Federal adjusted gross income From 1040, Line 37; 1040A, Line 21; 1040EZ, Line 4; 1040 NR, Line 35 plus Line 86; 1040NR-EZ, Line 10	Mark if loss	3	48732.00

Additions to DC Income

4	Franchise tax deducted on federal forms, 1120 and 1120S, see instructions		4	
5	Other additions from DC Schedule I, Calculation A, Line 8		5	1350.00
6	Add lines 3, 4 and 5	Mark if loss	6	50082.00

STAPLE CHECK OR MONEY ORDER HERE

Subtractions from DC Income

7	Income received during period of nonresidence, see instructions	7	14566.00
8	Taxable refunds, credits or offsets of state and local income tax	8	
9	Taxable amount of social security and tier 1 railroad retirement Forms 1040 Line 20b, or 1040A Line 14b	9	
10	Income reported and taxed this year on a DC franchise or fiduciary return	10	
11	DC and federal government pension and annuity limited exclusion, see instructions Mark if you are 62 or older if your spouse/domestic partner is 62 or older	11	
12	DC and federal government survivor benefits, see instructions	12	
13	Other subtractions from DC Schedule I, Calculation B, Line 16.	13	
14	Add the subtractions from DC income, Lines 7 - 13	14	14566.00
15	DC adjusted gross income, Line 6 minus Line 14. Mark if loss	15	35516.00

Rev 10/08

Enter your last name WILLIAMS

Enter your SSN [redacted]

0 8 0 4 0 0 4 2 1 0 6 4

15	DC adjusted gross income *Enter adjusted gross income from Line 15, page 1* Mark if loss	15	35516.00
16	Deduction type *Take the same type of deduction you took on your federal return.*		
	Mark which type: **Standard** **See instructions for amount to enter on Line 17**		
	X Itemized **See instructions for amount to enter on Line 17.** Attach DC Schedule S		
17	DC deduction amount *Do not copy from federal form. For amount to enter, see instructions.*	17	11583.00
	(If claiming std deduction, real estate taxes and or net disaster loss on federal return, enter amt. of real estate taxes		
	$ _____ *and or net disaster loss* $ _____ See instructions. Include in Line 17 amt.		
18	Number of exemptions *If more than 1 (more than 2 if filing jointly), or if you or your spouse/domestic partner are over 65 or blind, attach a completed Calculation G, Schedule S.*	18	1
19	Exemption amount *Multiply $1,675 by number on line 18. Part-year DC residents see Cal H to determine amt.*	19	837.00
20	Add Lines 17 and 19.	20	12420.00
21	Taxable income *Subtract Line 20 from Line 15. Enter result, if minus,* Mark if loss	21	23096.00

DC tax, credits and payments

22	Tax *If Line 21 is $100,000 or less, use tax tables. If more, use Calculation I*	22	1185.00
	Mark **if filing separately on same return.** *Complete Calculation J on Schedule S.*		
23	Credit for child and dependent care expenses $ _____ **x .32** Enter result	23	
	Enter from fed Form 2441, Line 9 or 1040A, Sch 2; if part-year DC resident, attach a completed DC D-2441.		
24	Non-refundable credits from DC Schedule U, Part 1a, line 6 *Attach Schedule U*	24	
25	DC Low Income Credit *Complete Calculation L.*	25	
26	Total non-refundable credits *Add Lines 23, 24 and 25.*	26	
27	Total tax *Subtract Line 26 from Line 22. If Line 22 is less than Line 26, leave blank.*	27	1185.00
28	DC Earned Income Tax Credit Enter your federal EIC $ _____ **x .40** Enter result	28	
28a	Enter the number of qualified EITC children	28a	0
29	Property Tax Credit *Attach a completed DC Schedule H.*	29	
30	Refundable credits from DC Schedule U, Part 1b, line 4 *Attach DC Schedule U*	30	
31	DC income tax withheld *from Forms W-2 and 1099. Attach correct copies.*	31	2761.00
32	2008 estimated income tax payments	32	
33	Payments made with an extension of time to file (or with original return if this is an amended return)	33	
34	Total payments and refundable credits *Add lines 28, 29 - 33.*	34	2761.00

Refund *Complete only if Line 34 is more than Line 27*

35	Amount you overpaid *Subtract Line 27 from Line 34.*	35	1576.00
36	Amount to be applied to your 2009 estimated tax	36	
37	Contribution amount from Schedule U, Part II, Line 4	37	
38	Add Lines 36 and 37.	38	
39	Refund *Subtract Line 38 from Line 35.*	39	1576.00

Amount owed *Complete only if Line 34 is equal to or less than Line 27.*

40	Tax due *Subtract Line 34 from Line 27.*	40	
41	Contribution amount from Schedule U, Part II, Line 5	41	
42	Total due **Add Lines 40 and 41.**	42	

Payment options
- Make check or money order payable to DC Treasurer
- To pay by credit card, call 1- 800 - 272 - 9829 or visit www.officialpayments.com and enter DC jurisdiction code 6000.

Direct Deposit *To have your refund deposited into your checking* **X** *or savings account, mark X for only one account type and enter the routing and account numbers below, see instructions.*

Routing Number 254070077 Account Number 039918470

Third Party Designee To authorize another person to discuss this return with the OTR, check here and enter the name and phone number of that person. See instructions.

Designee's name _____ Phone number

Signature Under penalties of law, I declare that, to the best of my knowledge, this return is correct. Declaration of paid preparer is based on all the information available to the preparer.

Your signature _____ Date _____ Paid preparer's signature _____ Date _____

Spouse's/domestic partner's signature if filing jointly or separately on same return _____ Paid preparer's FEIN, SSN, or PTIN _____ Paid preparer's phone number _____

Enter your last name **WILLIAMS**

Enter your SSN [redacted]

0 8 0 4 0 0 4 2 1 0 6 4

15	DC adjusted gross income *Enter adjusted gross income from Line 18, page 1* Mark if loss	15	35516.00
16	Deduction type *Take the same type of deduction you took on your federal return.* *Mark which type:* **Standard** See instructions for amount to enter on Line 17 **X Iternized** See instructions for amount to enter on Line 17. Attach DC Schedule S		
17	DC deduction amount *Do not copy from federal form. For amount to enter, see instructions.* *(If claiming std deduction, real estate taxes and or net disaster loss on federal return, enter amt. of real estate taxes* $ _____ *and or net disaster loss* $ _____ See instructions. Include in Line 17 amt.	17	11583.00
18	Number of exemptions *If more than 1 (more than 2 if filing jointly), or if you or your spouse/domestic partner are over 65 or blind, attach a completed Calculation G, Schedule S.*	18	1
19	Exemption amount *Multiply $1,675 by number on line 18. Part-year DC residents see Cal H to determine amt.*	19	837.00
20	Add Lines 17 and 19.	20	12420.00
21	Taxable income *Subtract Line 20 from Line 15. Enter result, if minus.* Mark if loss	21	23096.00

DC tax, credits and payments

22	Tax *If Line 21 is $100,000 or less, use tax tables. If more, use Calculation I* *Mark* **If filing separately on same return.** *Complete Calculation J on Schedule S.*	22	1185.00
23	Credit for child and dependent care expenses $ _____ x .32 Enter result *Enter from fed Form 2441, Line 9 or 1040A, Sch 2; if part-year DC resident, attach a completed DC D-2441.*	23	
24	Non-refundable credits from DC Schedule U, Part 1a, line 6 *Attach Schedule U*	24	
25	DC Low Income Credit *Complete Calculation L.*	25	
26	Total non-refundable credits *Add Lines 23, 24 and 25.*	26	
27	Total tax *Subtract Line 26 from Line 22. If Line 22 is less than Line 26, leave blank.*	27	1185.00
28	DC Earned Income Tax Credit Enter your federal EIC $ _____ x .40 Enter result	28	
28a	Enter the number of qualified EITC children	28a	0
29	Property Tax Credit *Attach a completed DC Schedule H.*	29	
30	Refundable credits from DC Schedule U, Part 1b, line 4 *Attach DC Schedule U*	30	
31	DC income tax withheld *from Forms W-2 and 1099. Attach correct copies.*	31	2761.00
32	2008 estimated income tax payments	32	
33	Payments made with an extension of time to file (or with original return if this is an amended return)	33	
34	Total payments and refundable credits *Add lines 28, 29 - 33.*	34	2761.00

Refund *Complete only if Line 34 is more than Line 27*

35	Amount you overpaid *Subtract Line 27 from Line 34*	35	1576.00
36	Amount to be applied to your 2009 estimated tax	36	
37	Contribution amount from Schedule U, Part II, Line 4	37	
38	Add Lines 36 and 37.	38	
39	Refund *Subtract Line 38 from Line 35.*	39	1576.00

Amount owed *Complete only if Line 34 is equal to or less than Line 27.*

40	Tax due *Subtract Line 34 from Line 27.*	40	
41	Contribution amount from Schedule U, Part II, Line 5	41	
42	Total due **Add Lines 40 and 41.**	42	

Payment options
- Make check or money order payable to DC Treasurer
- To pay by credit card, call 1- 800 - 272 - 9829 or visit www.officialpayments.com and enter DC jurisdiction code 6000.

Direct Deposit *To have your refund deposited into your checking* **X** *or savings account, mark X for only one account type and enter the routing and account numbers below, see instructions.*

Routing Number **254070077** Account Number **039918470**

Third Party Designee To authorize another person to discuss this return with the OTR, check here and enter the name and phone number of that person. See instructions.

Designee [redacted] Phone number

Signature [redacted] return is correct. Declaration of paid preparer is based on all the information available to the preparer.

Your signature Paid preparer's signature Date

Spouse's/domestic partner's signature if filing jointly or separately on same return Paid preparer's FEIN, SSN, or PTIN Paid preparer's phone number

Your last name **WILLIAMS**

Your SSN [redacted]

0 8 0 4 0 0 4 4 1 0 6 4

Calculation G Number of exemptions

Do not attach Schedule S to your D-40, if you only filled in Lines a, f, and i of this Calculation and have not filled in any other sections of Schedule S.

a	Enter 1 for yourself and	a **01**
b	Enter 1 if you are filing as a head of household and	b
c	Enter 1 if you are 65 or over and	c
d	Enter 1 if you are blind	d
e	Enter number of dependents	e
f	Enter 1 for your spouse or registered domestic partner if married filing jointly or married filing separately on same return	f
g	Enter 1 if you are married filing jointly or married filing separately on same return and your spouse/partner is 65 or over	g
h	Enter 1 if you are married filing jointly or married filing separately on same return and your spouse/partner is blind	h
i	Total number of exemptions *Add Lines a - h and enter on D-40, Line 18.*	i **01**

Calculation J Tax computation for married or registered domestic partners filing separately on same DC return

Enter separate amounts in each column. Do not combine amounts until Line k.

			You	Your spouse or domestic partner
a	Federal adjusted gross income *If you and your spouse filed a joint federal return, enter each person's portion of federal adjusted gross income. Each registered domestic partner should enter the federal AGI reported on their separate federal returns.*	a		
b	Total additions to federal adjusted gross income *Enter each person's portion of additions entered on D-40, Line 4 and 5.*	b		
c	**Add Lines a and b.**	c		
d	Total subtractions from federal adjusted gross income *Enter each person's portion of subtractions entered on D-40, Line 14*	d		
e	D.C. adjusted gross income *Subtract Line d from Line c.*	e		
f	Deduction amount *Enter each person's portion of deductions entered on D-40, Line 17. (You may allocate this amount any way you like.)*	f		
g	Exemption amount *Enter each person's portion of the exemption amount entered on D-40, Line 19.*	g		
h	**Add Lines f and g.**	h		
i	Taxable income *Subtract Line h from Line e.* **Mark if minus**	i		
j	Tax *If Line i is $100,000 or less, use tax tables. If more than $100,000 use Calculation I.*	j		
k	**Add the amounts entered on Line j,** *enter here and on D-40, Line 22.*	k		**Total tax**

Additional Information from the Federal Form 1040 Schedule A

a	Medical and Dental Expenses *from Schedule A, Line 4*	a	**3965.00**
b	Taxes Paid *from Schedule A, Line 9*	b	**10062.00**
c	Interest Paid *from Schedule A, Line 15*	c	**14649.00**
d	Gifts to Charity *from Schedule A, Line 19*	d	**2140.00**
e	Casualty and Theft Losses *from Schedule A, Line 20*	e	
f	Job Expenses and Most Other Miscellaneous Deductions *from Schedule A, Line 27*	f	**2138.00**
g	Other Miscellaneous Deductions *from Schedule A, Line 28*	g	**3290.00**

Government of the District of Columbia **2008**

SCHEDULE I Additions to and Subtractions from Federal Adjusted Gross Income

0 8 0 4 0 0 1 8 1 0 6 4

Enter amounts using black ink. Attach this schedule to your return.

Last name: WILLIAMS

Social Security Number: [redacted]

Calculation A Additions to federal adjusted gross income. Fill in only those that apply.

Dollars only, do not enter cents

1. Part-year DC resident - enter the portion of adjustments (from Line 36, Form 1040 or Line 20, Form 1040A) that applies to the time you resided outside DC. *For Lines 2 – 7 include only the amounts that apply to the time you resided **in** DC.*	1	1350.00
2. Income distributions eligible for income averaging on your federal tax return from federal Form 4972, Lines 6 and 8 *Add Lines 6 and 8 and enter here.*	2	00
3. 30 or 50% federal bonus depreciation or additional IRC Section 179 expenses claimed on *federal return*	3	00
4. Any part of a discrimination award subject to income averaging.	4	00
5. Deductions for S Corporations from Schedule K-1, Form 1120 S.	5	00
6. Other (see instructions).	6	00
7.	7	00
8. Total additions *Add entries on Lines 1– 7. Enter the total here and on D-40, Line 5.*	8	1350.00

Calculation B Subtractions from federal adjusted gross income. Fill in only those that apply.

1. Taxable interest from US Treasury bonds and other obligations. *See line instructions.*	1	00
2. Disability income exclusion from DC Form D-2440, Line 10. *See line instructions.*	2	00
3. Interest and dividend income of a child from federal Form 8814* .	3	00
4. Awards, other than front pay and back pay, received because of unlawful employment discrimination.	4	00
5. Excess of DC allowable depreciation over federal allowable depreciation. *See instructions.*	5	00
6. Long-term care insurance premiums paid in 2008, $500 annual limit per person.	6	00
7. Amount paid (or carried over) to DC College Savings plan in 2008 (maximum $4000 per person, $8,000 for joint filers if each is an account owner). *Part-year residents see line instructions.*	7	00
8. Exclusion of up to $10,000 for DC residents (certified by the Social Security Adm. as disabled) with adjusted annual household income of less than $100,000. *See line instructions.*	8	00
9. Expenditures by DC teachers for necessary classroom teaching materials - $500 annual limit per person. *See line instructions.*	9	00
10. Expenditures by DC teachers for certain tuition and fees, $1500 annual limit per person. *See line instructions.*	10	00
11. Loan repayment awards received by certain health-care professionals from DC government. *See line instructions.*	11	00
12. Health-care insurance premiums paid by an employer for an employee's registered domestic partner. *Make no entry if the premium was claimed on your federal return, see line instructions.*	12	00
13. DC Poverty Lawyer Loan Assistance. *See line instrucions.*	13	00
14. Other (see line instructions).	14	00
15.	15	00
16. Total subtractions. *Add entries on Lines 1–15. Enter the total here and on D-40, Line 13.*	16	00

*Note: Since income reported on Federal Form 8814, Parents' Election to Report Child's Interest and Dividends, and included in the parents' federal return income is subtracted above on Line 3 of Calculation B, the child must file a separate DC return reporting this income.

District of Columbia Part-Year Resident Worksheet

Keep for Your Records

Your First Name	Initial	Last name	Your Social Security Number
VERONICA	A	WILLIAMS	[redacted]
If joint return, spouse's first name	Initial	Last name	Spouse's Social Security Number

Income Detail from Federal Form 1040 lines 7 through 22

		Total Income	DC Income	Non-DC Income
1. Wages, salaries, tips, etc.	1.	59,642	46,366	13,276
2. Interest and Dividends	2.			
3. State income tax refunds	3.			
4. Alimony received	4.			
5. Business income or loss	5.			
6. Capital gain or loss	6.			
7. Other gains or losses	7.			
8. Taxable IRA and pension distributions	8.			
9. Rental real estate, royalties, etc.	9.	-8,210	-9,500	1,290
10. Farm income or loss	10.			
11. Unemployment compensation	11.			
12. Taxable Social Security	12.			
13. Other Income (Form 1040, Line 21)	13.			
14. Total Income	14.	51,432	36,866	14,566

Adjustment Detail from Federal Form 1040 lines 23 through 36

		Total Adjustments	DC Adjustments	Non-DC Adjustments
15. Educator Expenses	15.			
16. Certain business expenses	16.			
17. Health savings account deduction	17.			
18. Moving expenses	18.	2,700	1,350	1,350
19. Half self-employment tax	19.			
20. Self-employed SEP, Keogh, etc.	20.			
21. Self-employed health insurance	21.			
22. Penalty on early withdrawal	22.			

District of Columbia Part-Year Resident Worksheet

Adjustment Detail from Federal Form 1040 lines 23 through 36 *(cont.)*

		Total Adjustments	DC Adjustments	Non-DC Adjustments
23. Alimony paid	23.			
24. IRA deduction	24.			
25. Student loan interest	25.			
26. Tuition and fees deduction	26.			
27. Domestic Production Deduction	27.			
28. Other adjustments (1040, Line 36)	28.			
29. Total Adjustments	29.	2,700	1,350	1,350

DC Part-Year Portion of Federal AGI 35,516

DC Part-Year Percent of Federal AGI for EIC and LIC calculation 72.88%

Itemized Deductions Detail from Federal Schedule A lines 1 through 29

		Total Deductions	DC Deductions	Non-DC Deductions
30. Medical and dental expenses	30.	3,965	3,965	
31. State and local or sales tax	31.	3,436	3,436	
32. Real estate taxes	32.	6,576		6,576
33. Personal property taxes	33.	50	50	
34. Other taxes	34.			
35. Home mortgage interest	35.	14,649		14,649
36. Points not reported on Form 1098	36.			
37. Mortgage insurance premiums	37.			
38. Investment interest	38.			
39. Gifts by cash or check	39.	1,910	1,910	
40. Gifts other than by cash or check	40.	230	230	
41. Carryover from prior year	41.			
42. Casualty or theft loss(es)	42.			
43. Misc. deds subject to 2% floor	43.	2,138	2,138	
44. Other misc. deductions	44.	3,290	3,290	
45. Total Deductions before limitations	45.	36,244	15,019	21,225

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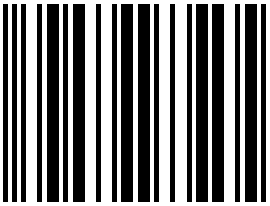

STATE OF NEW JERSEY INCOME TAX - RESIDENT RETURN
HOMESTEAD REBATE APPLICATION (FOR TENANTS ONLY)

For Privacy Act Notification, See Instructions

For Tax Year Jan. - Dec. 2008 or Other Tax Year

Beginning _____ , 2008, Month Ending _____ 200 __

On-line Federal Extension Confirmation # _____

WILLIAMS VERONICA A

PO BOX 978 **SOUTH ORANGE** **NJ 07079-0978**

001	12	014	13573	038	34	SS#	[redacted]
EXT	0	15a	0	040	0	SP#	0
FS	1	15b	0	40a	99	SS1	0
DP	0	016	0	042	0	BY1	0
006	1	017	0	044	0	SS2	0
007	0	018	0	045	0	BY2	0
008	0	019	0	046	34	SS3	0
009	0	020	0	047	675	BY3	0
010	0	021	0	048	0	SS4	0
011	0	022	0	049	0	BY4	0
12a	1	023	0	050	0	007	0
12b	0	024	0	051	0	008	0
RSF	010108	025	0	052	0	MS	0
RST	123108	026	13573	053	675	011	0
GEF	0	27a	0	054	0	013	0
HCa	0	27b	0	055	641	014	0
HCb	0	27c	0	056	0	015	0
HCc	0	029	1000	057	0	15a	0
HCd	0	030	3539	058	0	15c	0
22c	0	031	0	059	0	50b	0
VC	1064	032	0	060	0	50c	0
CTY	0719	033	0	061	0	DNM	0
PDR	0	36a	6576	062	0	PA	0
NAB	3001	36b	1	62c	00	PID	0
CDV	5546	36c	6576	063	0	FID	0
		037	2458	064	641		

Under the penalties of perjury, I declare that I have examined this income tax return and rebate application, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct and complete and that I occupied the rental property for which I am applying for the tenant rebate as my principal residence on October 1, 2008. If prepared by a person other than the taxpayer, this declaration is based on all information of which the preparer has any knowledge.

> _____ > _____

Your Signature **Date** **Spouse/CU Partner's Signature(If filing jointly, BOTH must sign)**

Paid Preparer's Signature **Federal Identification Number**

Firm's Name **Federal Employer Identification Number**

Pay amount on Line 54 in full. Write social Security # on check or money order and make payable to:
STATE OF NEW JERSEY-TGI
If you have an amount due, enclose your check and NJ-1040-V payment voucher and your return to:
NJ Division of Taxation, Revenue Processing Center,
PO Box 111, Trenton, NJ 08645-0111
If REFUND: NJ Division of Taxation,
Revenue Processing Center, PO Box 555,
Trenton, NJ 08647-0555

NJ-1040/
TR-1040
2008

PAGE 1

STATE OF NEW JERSEY INCOME TAX - RESIDENT RETURN
HOMESTEAD REBATE APPLICATION (FOR TENANTS ONLY)

For Privacy Act Notification, See Instructions

For Tax Year Jan. - Dec. 2008 or Other Tax Year

Beginning _____, 2008, Month Ending _____ 200__

On-line Federal Extension Confirmation # _____

WILLIAMS VERONICA A

PO BOX 978 SOUTH ORANGE NJ 07079-0978

001	12	014	13573	038	34	SS#	[redacted]
EXT	0	15a	0	040	0	SP#	0
FS	1	15b	0	40a	99	SS1	0
DP	0	016	0	042	0	BY1	0
006	1	017	0	044	0	SS2	0
007	0	018	0	045	0	BY2	0
008	0	019	0	046	34	SS3	0
009	0	020	0	047	675	BY3	0
010	0	021	0	048	0	SS4	0
011	0	022	0	049	0	BY4	0
12a	1	023	0	050	0	007	0
12b	0	024	0	051	0	008	0
RSF	010108	025	0	052	0	MS	0
RST	123108	026	13573	053	675	011	0
GEF	0	27a	0	054	0	013	0
HCa	0	27b	0	055	641	014	0
HCb	0	27c	0	056	0	015	0
HCc	0	029	1000	057	0	15a	0
HCd	0	030	3539	058	0	15c	0
22c	0	031	0	059	0	50b	0
VC	1064	032	0	060	0	50c	0
CTY	0719	033	0	061	0	DNM	0
PDR	0	36a	6576	062	0	PA	0
NAB	3001	36b	1	62c	00	PID	0
CDV	5546	36c	6576	063	0	FID	0
		037	2458	064	641		

Under the penalties of perjury, I declare that I have examined this income tax return and rebate application, including accompanying schedules and statements, and to the best [redacted] y for which I am applying for the tenant rebate as my principal residence [redacted] sed on all information of which the preparer has any knowledge.

> [redacted]

Your Signature Date Spouse/CU Partner's Signature(if filing jointly, BOTH must sign)

Paid Preparer's Signature | Federal Identification Number

Firm's Name | Federal Employer Identification Number

Pay amount on Line 54 in full. Write social security # on check or money order and make payable to STATE OF NEW JERSEY-TGI

If you have an amount due, enclose your check and NJ-1040-V payment voucher and your return to:

NJ Division of Taxation, Revenue Processing Center, PO Box 111, Trenton, NJ 08646-0111

If REFUND: NJ Division of Taxation, Revenue Processing Center, PO Box 666, Trenton, NJ 08647-0666

03/03/2009 12:34:59AM

PAGE 2 AND PAGE 3 MUST BE ENCLOSED WITH PAGE 1 OF YOUR 2008 NJ-1040/TR-1040

Name: Williams, Veronica A

Social Security Number: [redacted]

RESIDENCY STATUS If you were a New Jersey resident for ONLY part of the taxable year, give the period of New Jersey residency: From 01/01/2008 (MONTH DAY YEAR) To 12/31/2008 (MONTH DAY YEAR)

FILING STATUS 1. [X] Single 2. [ ] Married/CU Couple, filing joint return 3. [ ] Married/CU Partner, filing separate return 4. [ ] Head of household 5. [ ] Qualifying Widow(er)/ Survivng CU Partner

EXEMPTIONS					
6.	Regular	1	10.	Number of other dependents	0
7.	Age 65 or Over	0	11.	Dependents attending college	0
8.	Blind or Disabled	0	12.	Totals (Line 12a - Add Lines 6, 7, 8, and 11)	1
9.	Number of qualified dependent children	0		(Line 12b - Add Lines 9 and 10)	0

13. Dependent's information from Lines 9 and 10. (ATTACH RIDER IF MORE THAN FOUR)

	LAST NAME, FIRST NAME, MIDDLE INITIAL	SOCIAL SECURITY #	BIRTH YEAR	Does Dependent Have Health Insurance? (see isntr.)\
a.			0	[ ] Yes [ ] No
b.			0	[ ] Yes [ ] No
c.			0	[ ] Yes [ ] No
d.			0	[ ] Yes [ ] No

GUBERNATORIAL ELECTIONS FUND
Do you wish to designate $1 of your taxes for this fund? [ ] Yes [X] No
If joint return, does your spouse/CU partner wish to designate $1? [ ] Yes [ ] No

14.	Wages, salaries, tips, and other employee compensation (Enclose W-2)			14	13,573.
15a.	Taxable interest income (See instructions)			15a	
15b.	Tax-exempt interest income. DO NOT include on Line 15a	15b			
16.	Dividends			16	
17.	Net profits from business (Enclose copy of Federal Schedule C, Form 1040)			17	
18.	Net gains or income from disposition of property (Schedule B, Line 4)			18	
19.	Pensions, Annuities, and IRA Withdrawals (See instructions)			19	
20.	Distributive Share of Partnership Income (See instructions)			20	
21.	Net pro rata share of S Corporation Income (See instructions)			21	
22.	Net gain or income from rents, royalties, patents & copyrights (Schedule C, Line 3)			22	
23.	Net Gambling Winnings			23	
24.	Alimony and separate maintenance payments received			24	
25.	Other (See instructions)			25	
26.	Total income (Add Lines 14, 15a, 16 through 25)			26	13,573.
27a	Pension Exclusion (See instructions)	27a			
27b	Other Retirement Income Exclusion (See worksheet and instructions)	27b			
27c	Total Exclusion Amount (Add line 27a and Line 27b)			27c	
28.	New Jersey Gross Income (Subtract Line 27c from Line 26) See instructions.			28	13,573.
29.	Total Exemption Amount - See instructions (Part Year Residents see instructions.)			29	1,000.
30.	Medical Expenses (See Worksheet and instructions)			30	3,539.
31.	Alimony and Separate Maintenance Payments			31	
32.	Qualified Conservation Contribution			32	
33.	Health Enterprise Zone Deduction			33	
34.	Total Exemptions and Deductions (Add Lines 29, 30, 31, 32, and 33)			34	4,539.
35.	Taxable Income (Subtract Line 34 from Line 28) If zero or less, MAKE NO ENTRY.			35	9,034.
36a.	Total Property Taxes Paid	36a	6,576.		
36b.	Check this box if you were a homeowner on October 1, 2008 [X]				
36c.	Property Tax Deduction (See instructions)			36c	6,576.
37.	**NEW JERSEY TAXABLE INCOME** Subtract Line 36c from Line 35) If zero or less, MAKE NO ENTRY.			37	2,458.
38.	TAX (From Tax Tables, See instructions)			38	34.
39.	**THIS LINE IS NOT USED ON COMPUTER GENERATED RETURNS**			39	34.
40.	Credit For Income Taxes Paid to Other Jurisdictions. Enter other jurisdiction code (See instructions) [ ]			40	
41.	Balance of Tax (Subtract Line 40 from Line 38)			41	34.
42.	Sheltered Workshop Tax Credit			42	0.
43.	Balance of Tax after Credit (Subtract Line 42 from 41)			43	34.
44.	Use Tax Due on Out-of-State Purchases (See instructions) If no Use Tax, enter ZERO.			44	0.
45.	Penalty for Underpayment of Estimated Tax Check if Form 2210 is enclosed. [ ]			45	0.
46.	Total Tax and Penalty (Add Lines 43, 44 and 45)			46	34.

PAGE 2 AND PAGE 3 MUST BE ENCLOSED WITH PAGE 1 OF YOUR 2008 NJ-1040/TR-1040

Name Williams, Veronica A Social Security Number [redacted]

47.	Total New Jersey Income Tax Withheld (Enclose forms W-2 and 1099-R)	47	675.
48.	Property Tax Credit (See instructions)	48	
49.	New Jersey Estimated Tax Payments/Credit from 2007 tax return.	49	
50.	New Jersey Earned Income Tax Credit (See instructions) (Fill in only one)	50	
	Fill in the box if you had the IRS figure your Federal Earned Income Credit. ☐		
	Fill in box if you are a CU couple claiming the NJ Earned Income Tax Credit ☐		
51.	EXCESS New Jersey UI/SF/SWF Withheld (See instr.) (Enclose Form NJ-2450)	51	
52.	EXCESS New Jersey Disability Insurance Withheld (See instr.) (Enclose Form NJ-2450)	52	
53.	Total Payments/Credits (Add Lines 47 through 52)	53	675.
54.	If Line 53 is LESS THAN Line 46, enter AMOUNT YOU OWE.	54	0.
	If you owe tax, you may make a donation by entering an amount on Lines 57, 58, 59, 60, 61 and/or 62 and adding this to your payment amount.		
55.	If Line 53 is MORE THAN Line 46, enter OVERPAYMENT	55	641.
	Deductions from Overpayment on Line 55 which you elect to credit to:		
56.	Your 2009 tax	56	
57.	N.J. Endangered Wildlife Fund ☐ $10 ☐ $20 ☐ Other	57	
58.	N.J. Children's Trust Fund ☐ $10 ☐ $20 ☐ Other	58	
59.	N.J. Vietnam Veterans' Memorial Fund ☐ $10 ☐ $20 ☐ Other	59	
60.	N.J. Breast Cancer Research Fund ☐ $10 ☐ $20 ☐ Other	60	
61.	U.S.S. New Jersey Educational Museum Fund ☐ $10 ☐ $20 ☐ Other	61	
62.	Other Designated Contribution (See instructions) ☐ $10 ☐ $20 ☐ Other ☐☐	62	
63.	Total Deductions from Overpayment (Add Lines 56 through 62)	63	0.
64.	REFUND (Amount to be sent to you, Subtract Line 63 from Line 55)	64	641.

DIRECT DEPOSIT INFORMATION (ONLY FOR RETURNS WITH 2-D BARCODES)

'1' for Refund only, '2' for FAIR rebate only, '3' for both and '4' for no. ☐☐ Type of account ('C' for Checking, 'S' for Savings) ☐☐

Check Routing Number ☐ Account Number ☐

2008 HOMESTEAD REBATE APPLICATION (FOR TENANTS ONLY)

7. On October 1, 2008, I rented and occupied an apartment or other rental dwelling in New Jersey as my principal residence.
   ☐ Yes ☐ No If "No," STOP. You are not eligible for a rebate as a tenant and you should not file this application. See instructions.
8. On December 31, 2008 I (and/or my spouse/CU partner) was: ☐ Age 65 or older ☐ Blind or disabled ☐ Not 65 or blind or disabled
   Fill in only one box. See instr.
9. Enter the GROSS INCOME you reported on Line 28, Form NJ-1040 or see instructions. 9
10. If your filing status is MARRIED/CU PARTNER, FILING SEPARATE RETURN and you and your spouse/CU partner MAINTAIN THE SAME PRINCIPAL RESIDENCE enter the gross income reported on your spouse/CU partner return (Line 28, Form NJ-1040) and check this box ----------> ☐ 10
11. TOTAL GROSS INCOME (Add Line 9 and Line 10) 11

STOP - IF LINE 11 IS MORE THAN $100,000, YOU ARE NOT ELIGIBLE FOR A TENANT REBATE.

12. Enter the address of the rental property in New Jersey that was your principal residence on October 1, 2008

    Street Address _____ Municipality _____
13. Enter the total rent you (and your spouse/CU partner) paid during 2008 for the rental property indicated at Line 12. 13
14. Enter the number of days during 2008 that you (and your spouse/CU partner) occupied the rental property indicated at Line 12) (If you lived there for all of 2008, enter 365) 14 0
15. Did anyone, other than your spouse/CU partner, occupy and share rent with you for the rental property indicated at Line 12? ☐ Yes ☐ No
    (If yes, you must complete Lines 15a, b, and c)

15a. Enter the total number of tenants (including yourself) who shared the rent during the period indicated at Line 14.
(For this purpose, husband and wife/CU couple are considered one tenant.) 15a 0

15b. Enter the name(s) and social security number(s) of all other tenants (other than your spouse/CU partner) who shared the rent.

Name _____ SS# _____
Name _____ SS# _____
Name _____ SS# _____

15c. Enter the total rent paid by all tenants during the period indicated at Line 14. 15c

I authorize the Division of Taxation to discuss my return and enclosures with my preparer . . . . . ☐

Name(s) as shown on Form NJ-1040	Your Social Security Number
Williams, Veronica A	[redacted]

Schedule A — CREDIT FOR INCOME OR WAGE TAXES PAID TO OTHER JURISDICTION

If you are claiming a credit for income taxes paid to more than one jurisdiction, a separate Schedule A must be enclosed for each. See instructions.

A COPY OF OTHER STATE OR POLITICAL SUBDIVISION TAX RETURN MUST BE RETAINED WITH YOUR RECORDS

1.	Income actually taxed by other jurisdiction during tax year (indicate name Maryland) (DO NOT combine the same income taxed by more than one jurisdiction) (The amount on Line 1 cannot exceed the amount shown on Line 2)	1.	0.
2.	Income subject to tax by New Jersey (From Line 28, Form NJ-1040)	2.	13,573.
3.	Maximum Allowable Credit Percentage (Divide Line 2 into Line 1) — 1 0. / 2 13,573.	3.	00.00 %

IF YOU ARE NOT ELIGIBLE FOR A PROPERTY TAX BENEFIT ONLY COMPLETE COLUMN B.			COLUMN A		COLUMN B
4.	Taxable Income (after Exemptions and Deductions) from Line 35, Form NJ-1040	4.	9,034.	4.	9,034.
5.	Property Tax and Deduction — Enter property taxes or 18% of rent due and paid in 2008 from Line 36a, Form NJ-1040. See instructions. 5a. 6,576.				
	Eligible amount (Box 5a or $10,000, whichever is less) See instructions.	5.	6,576.	5.	-0-
6.	New Jersey Taxable Income (Line 4 minus Line 5)	6.	2,458.	6.	9,034.
7.	Tax on Line 6 amount (From Tax Table or Tax Rate Schedules)	7.	34.	7.	126.
8.	Allowable Credit (Line 3 times Line 7)	8.	0.	8.	0.
9.	Credit for Taxes Paid to Other Jurisdiction — Enter in Box 9a the income or wage tax paid to other jurisdiction during tax year on income shown on Line 1. See instructions. 9a. 0.				
	Credit allowed. (Enter lesser of Line 8 or Box 9a). **(The credit may not exceed your New Jersey tax on Line 38).**	9.	0.	9.	0.

- If you are not eligible for a property tax benefit, enter the amount from Line 9, Column B, on Line 40, Form NJ-1040. Make no entry on Lines 36c or 48, Form NJ-1040.
- If you are eligible for a property tax benefit, you must complete Worksheet F in the instructions to determine whether you receive a greater benefit by claiming a property tax deduction or taking the property tax credit.

Schedule B — NET GAINS OR INCOME FROM DISPOSITION OF PROPERTY

List the net gains or income, less net loss, derived from the sale, exchange, or other disposition of property including real or personal whether tangible or intangible.

1.	a. Kind of property and description	b. Date acquired (Mo., day, yr.)	c. Date sold (Mo., day, yr.)	d. Gross sales price	e. Cost or other basis as adjusted (see instructions) and expense of sale	f. Gain or (loss) (d less e)
						0.
						0.

2.	Capital Gains Distributions	2.	0.
3.	Other Net Gains	3.	0.
4.	Net Gains (Add Lines 1, 2, and 3) (Enter here and on Line 18. If loss enter ZERO here and make no entry on Line 18)	4.	0.

Schedule C — NET GAIN OR INCOME FROM RENTS, ROYALTIES, PATENTS AND COPYRIGHTS

List the net gains or net income, less net loss, derived from or in the form of rents, royalties, patents, and copyrights as reported on your Federal Income Tax Return. If you have passive losses for Federal purposes, see instructions.

1.	a. Kind of Property	b. Net Rental Income (Loss)	c. Net Income From Royalties	d. Net Income From Patents	e. Net Income From Copyrights
	See worksheet	-8,210.	0.	0.	0.
		0.	0.	0.	0.
2.	Totals	b. -8,210.	c. 0.	d. 0.	e. 0.

3.	Net Income (Combine Columns b, c, d, and e) (Enter here and on Line 22. If loss enter ZERO here and make no entry on Line 22)	3.	0.

Rev. 9-08

Exhibit 13

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

December 28, 2009

Ms. Bessie Cahee
Loss Mitigation Department
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081-2212

Subject: Modification Plan/Workout Plan for Mortgage No. 40212367

Sent via facsimile to 713-793-4964 & 713-793-4923 & email to Bessie.Cahee@littonloan.com

Dear Ms. Cahee,

In response to your latest request, I have separated my rental income and related expenses from my VW Enterprises Profit & Loss Statements. In addition to landing new revenue sources since my last correspondence, I still have a disposable income that is more than sufficient to make my mortgage payments. Specifically, I point out:

- My current earnings level
- Mortgage component of expenses submitted
- Why I earned less in 2008
- Why I will make more in 2009 and 2010
- P&L revisions with all income and without mortgage expense

CURRENT EARNINGS LEVEL

My current annualized earnings are $143,948 and will increase to more than $181,661 with earmarked contracts. I currently earn consulting fees and arbitration fees at an annual run rate of $150,000 and $50,000 respectively. This is based on new contracts, with former clients and FINRA. This *does not* include $ 32,980 in annual rental income.

MORTGAGE INCLUDED IN EXPENSES

Mortgage payments for Litton and Chase are included in the Mortgage and Rent line item of the P&Ls submitted Nov. 9th. This line item, which is $2,344 in June through March 2010 includes $1,698 for Litton and $645.55 for Chase. Mortgage expenses are ***not*** included in the revised, attached VW Enterprises: Without Rental P&L statements.

WHY I EARNED LESS IN 2008

I earned less in 2008 because the economy was weaker, I was embroiled in litigation to save my assets, immersed in a Vistronix effort to win $70M Federal contract, incurred higher than normal property maintenance expenses, and expended time and money positioning for contracts. 2008 is behind me and my efforts have already begun to pay off.

WHY I WILL MAKE MORE IN 2009 AND 2010

I will make more in 2009 because I will earn revenue as an arbitrator, consultant and independent contractor. At full production I earn at least $12,414 monthly. I have reinforced relationships with customers who now have funds budgeted for my services, have eliminated virtually all personal and business debt, have reduced personal and business operating expenses by more than 80%. I am now solidly poised for a successful and profitable earnings stream.

ARBITRATOR. I started hearing my first case for FINRA. FINRA has about 7,000 cases a year and less than 6,000 arbitrators. The largest shortfall is in the cities to which I am assigned, New York and Newark.

CONSULTANT. I have earned PMI's PMP ® (No.1229845) and PgMP ® (No.1229845; #371 of less than 500 experts worldwide) certifications that uniquely qualify me for more assignments at higher consulting fees. I am also in the final stages of earning the ITIL certification that will do the same.

INDEPENDENT CONTRACTOR. Finally, once I receive my security clearance, I will also begin working as a contractor for the U.S. Department of Homeland Security's FEMA (letter available upon request).

My capabilities and experience are highlighted at www.VeronicaWilliams.com

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

P&L REVISIONS

The revisions include a conservative ramp-up of income to a full-time production level (29 days per month) by February 2010. Earlier submissions had much lower production levels. The revised P&L includes all revenue from every source. There are five sources of revenue:

SOURCES OF REVENUE	RATES, % OF HOURS, TOTAL
FINRA ARBITRATOR No. A57380	$400 per day – 2 hours per day – 3 days per month
ACT CONSULTING	
BPR, F100, Federal Subcontractor	$110 per hour – 7 days per month
Other Contracts: PgMP, SME, Board	$200 per hour, 8 days per month
Other Contracts	$ 250, Nov.-Dec 2009, $ 200 Jan-Mar 10, $ 150 Apr 10
FEMA CONTRACTOR	$17.32 per hour plus incentives, 8-10 days per month
Federal GSA approved rate is $420 per hour – U.S. GSA IT Contract No. GS-35F-0427R	

Mortgage expenses have been removed from my personal P&L. Credit card expenses have been slashed, reflecting my retirement of all debt except $150 per month

LONG, SUCCESSFUL TRACK RECORD OF SELF-EMPLOYMENT

I established my business in 1986 and gave up my day job in 1993. For the ensuing 17 years my ability to generate revenue, manage finance and operations, and sustain my business has allowed me to thrive as well as those in my employ. I managed a 60%+ growth rate and contained debt until the economy took a downturn in 2006. Despite a reduction in business revenue, health challenges, the death of my father, and customers who defaulted causing me substantial losses, I stayed the course. I have held contract and payroll jobs while continuing to pursue new business for ACT Inc. I still hold a Federal Supply Schedule and maintain relationships with executives at Fortune 500 firms. My perseverance has begun to pay off. I have a preliminary offer from the U.S. Department of Homeland Security for a contract position, am a registered FINRA Arbitrator, am a preferred vendor with several organizations, earn enough to cover my mortgage from renting rooms in my home, and continue to earn revenue from other projects. I have refreshed my marketing collateral, retired virtually all personal and business debt, consolidated and minimized all overhead (85% reduction), and refocused all resources on high potential, high profit opportunities.

I have more than sufficient income to make my mortgage payments right now and going forward. The complete presentation of my financial projection supports my plan of paying off my Litton mortgage early. The Profit & Loss Statements that you requested are provided on the following pages:

- VW Consolidated Profit & Loss Statement – combined P&Ls for all V. Williams' sources of income
- VW Enterprises: Without Rental Income & Expense – P&Ls for V. Williams' income from projects
- VW Enterprises: Rental Only – P&Ls for V. Williams' income from rentals
- ACT, Inc. Profit & Loss Statement – P&Ls for V. Williams' income from ACT, Inc.

Please call me any time at 973-715-8580 if you have any questions or concerns. I am anxious to have this modification approved so that I may stop associated expenses and move forward with other plans.

Yours truly,
XXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXX
Veronica Williams

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

VW Consolidated Profit & Loss Statements

Veronica Williams - Loan No. 40212367									
PROFIT & LOSS STATEMENTS - consolidated from VW Enterprises (Rental Only and Without Rental) & ACT Inc.									
SOURCES OF REVENUE/EARNINGS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
				2009	2009	2009	2009	2009	2009
	Figures are Estimates Not Tabulated								
				Figures are Estimates Not Tabulated					
Rental Income	3345	3345	3345	2915	2915	2915	2915	2915	3345
Contract-related Revenue	1,520	1,520	1,520	1,520	1,520	1,520	1,520	1,520	13,555
TOTAL REVENUE	$4,865	$4,865	$4,865	$4,435	$4,435	$4,435	$4,435	$4,435	$16,900
COMMITTED EXPENSES									
Mortgage & Rent	1,446	1,446	1,446	0	0	2,344	2,344	2,344	2,344
Utilities	948	948	948	948	948	948	150	150	150
Household	320	320	320	320	320	52	320	320	320
Personal (includes medical)	890	890	890	890	890	890	890	890	890
Credit Cards & Other Debt	0	0	0	400	400	0	400	400	400
Other (includes ACT Inc. commitment)	125	125	125	125	125	0	125	125	125
TOTAL EXPENSES	$3,729	$3,729	$3,729	$2,683	$2,683	$4,234	$4,229	$4,229	$4,229
INCOME (Revenue less Expenses)	$1,136	$1,136	$1,136	$1,752	$1,752	$201	$206	$206	$12,671

NOTES TO THE FINANCIAL STATEMENTS
This consolidated statement includes:

- VW Enterprises: Rental Only Profit and Loss Statements
- VW Enterprises: Without Rental Income Profit and Loss Statements
- ACT Inc. Profit and Loss Statements

This consolidated statement includes mortgage payments to Litton ($1,698.76) and Chase ($645.55).

[redacted]

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

VW Enterprises: Without Rental – Profit & Loss Statements – prepared for Litton Loan

Veronica Williams - Loan No. 40212367									
PROFIT & LOSS STATEMENTS - VW Enterprises: Without Rental Income & Expense									
SOURCES OF REVENUE/EARNINGS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
				2009	2009	2009	2009	2009	2009
	Figures are Estimates Not Tabulated								
Rental Income	0	0	0	0	0	0	0	0	0
Contract-related Revenue	1,020	1,020	1,020	1,020	1,020	1,020	870	870	675
TOTAL REVENUE	$1,020	$1,020	$1,020	$1,020	$1,020	$1,020	$870	$870	$675
COMMITTED EXPENSES									
Mortgage & Rent	0	0	0	0	0	0	0	0	0
Utilities	190	190	190	190	190	190	30	30	30
Household	96	96	96	96	96	16	96	96	96
Personal (includes medical)	178	178	178	178	178	178	178	178	178
Credit Cards & Other Debt	0	0	0	0	0	0	0	0	0
Other	25	25	25	25	25	0	25	25	25
TOTAL EXPENSES	$489	$489	$489	$489	$489	$383	$329	$329	$329
INCOME (Revenue less Expenses)	$531	$531	$531	$531	$531	$637	$541	$541	$346

NOTES TO THE FINANCIAL STATEMENTS

Rental income increased to $2,915 per month when I rented to new tenants at a higher rate in August 2009. Bank statements and lease agreements verifying this were submitted earlier. Utility and cable expenses decreased because I passed much of them to renters. Per Litton's request, rental income has been removed. I have rented rooms in my home since 1984; I know how to find and manage tenants.

Consulting fees deposited to personal accounts will be earned by and deposited into ACT Inc. accounts after October 2009.

Obligations included in "Credit Cards and Other Debt" was virtually eliminated in 2009. The monthly expense for this category is reduced to $20 for Veronica Williams and $145 for ACT, Inc. as of January 2010.

When consulting income is added to this P&L statement, the income is positive.

Per Litton's request, mortgage expenses have been removed from VW Enterprises: Without Rental P&L Statements(above). Mortgage expenses are included in VW Enterprises Rental Only P&L statements (next page).

[redacted]

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

VW Enterprises: Rental Only – Profit & Loss Statements – prepared for Litton Loan

Veronica Williams - Loan No. 40212367									
PROFIT & LOSS STATEMENTS - VW Enterprises: Rental Only									
SOURCES OF REVENUE/EARNINGS	JAN	FEB	MAR	APR 2009	MAY 2009	JUN 2009	JUL 2009	AUG 2009	SEP 2009
	Figures are Estimates Not Tabulated								
Rental Income	3345	3345	3345	2915	2915	2915	2915	2915	3345
Contract-related Revenue	0	0	0	0	0	0	0	0	0
TOTAL REVENUE	$3,345	$3,345	$3,345	$2,915	$2,915	$2,915	$2,915	$2,915	$3,345
COMMITTED EXPENSES									
Mortgage & Rent	1,446	1,446	1,446	0	0	2,344	2,344	2,344	2,344
Utilities	664	664	664	664	664	664	105	105	105
Household	224	224	224	224	224	36	224	224	224
Personal (includes medical)	445	445	445	445	445	445	445	445	445
Credit Cards & Other Debt	0	0	0	400	400	0	0	0	0
Other	69	69	69	69	69	0	69	69	69
TOTAL EXPENSES	$2,847	$2,847	$2,847	$1,801	$1,801	$3,489	$3,187	$3,187	$3,187
INCOME (Revenue less Expenses)	$498	$498	$498	$1,114	$1,114	($574)	($272)	($272)	$158

NOTES TO THE FINANCIAL STATEMENTS

Rental income increased to $2,915 per month when I rented to new tenants at a higher rate in August 2009. Bank statements and lease agreements verifying this were submitted earlier. Utility and cable expenses decreased because I passed much of them to renters. Per Litton's request, rental income has been removed. I have rented rooms in my home since 1984; I know how to find and manage tenants.

Consulting fees deposited to personal accounts will be earned by and deposited into ACT Inc. accounts after October 2009.

Obligations included in "Credit Cards and Other Debt" was virtually eliminated in 2009. The monthly expense for this category is reduced to $20 for Veronica Williams and $145 for ACT, Inc. as of January 2010.

Per Litton's request, mortgage expenses have been removed from VW Enterprises: Without Rental P&L Statements (prior page). Mortgage expenses are included in VW Enterprises Rental Only P&L statements (above).

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ACT, Inc., 75 South Orange Ave., Suite 209, South Orange, New Jersey 07079-1743
Phone 973-762-4100 ◆ Fax 888-492-5864 ◆ www.ACT-IT.com

ACT Inc. Profit & Loss Statements – prepared for Litton Loan

Veronica Williams - Loan No. 40212367									
PROFIT & LOSS STATEMENTS - ACT Inc. only									
SOURCES OF REVENUE/EARNINGS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
				2009	2009	2009	2009	2009	2009
	Figures are Estimates Not Tabulated								
Rental Income	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Contract-related Revenue	500	500	500	500	500	500	650	650	12,880
TOTAL REVENUE	$500	$500	$500	$500	$500	$500	$650	$650	$12,880
COMMITTED EXPENSES									
Mortgage & Rent	0	0	0	0	0	0	0	0	0
Utilities	95	95	95	95	95	95	15	15	15
Household	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Personal (includes medical)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Cards & Other Debt	0	0	0	0	0	0	400	400	400
Other (includes ACT Inc. commitment)	31	31	31	31	31	0	31	31	31
TOTAL EXPENSES	$126	$126	$126	$126	$126	$95	$446	$446	$446
INCOME (Revenue less Expenses)	$374	$374	$374	$374	$374	$405	$204	$204	$12,434

NOTES TO THE FINANCIAL STATEMENTS

These reflect all consulting and product income and related expenses. Small and short term projects are included in VW Enterprises: Without Rental – P&L Statements.

[redacted]

Exhibit 14

- Retired Debt in 2009: DC & NJ house repairs, Auto repairs, Paid down tens of thousands, Settled 11+, Retirement agreement with Cap One

PLEASE CUT AND PASTE THE LINKS BELOW INTO YOUR BROWSER IF THE HYPERLINK DOES NOT WORK FOR YOU

-
- http://finfix.org/proof/DD/AMEX_3004_settle_confirm_10-2-09.pdf
- http://finfix.org/proof/DD/BankOfAmerica_settle_confirm.pdf
- http://finfix.org/proof/DD/CapitalOne_4857_settle_confirm.pdf
- http://finfix.org/proof/DD/CapitalOneNG_2877_settle_confirm2.pdf
- http://finfix.org/proof/DD/CapitalOneNG_4857_settle_confirm.pdf
- http://finfix.org/proof/DD/CapitalOneNG_4857_settle_confirm2.pdf
- http://finfix.org/proof/DD/Chase_4097_settle_confirm.pdf
- http://finfix.org/proof/DD/CHASE_6680_settle_confirm.pdf
- http://finfix.org/proof/DD/CHASE_6680_settle_confirmAGAIN.pdf
- http://finfix.org/proof/DD/Citibank_8780_settle_confirm.pdf
- http://finfix.org/proof/DD/Verizon_6132_settle_confirm.pdf
- DC house repairs
- NJ house repairs

This is NOT a comprehensive list of the debt that was retired as part of my Debt Restructuring Plan.

FAX

To: **veronica williams**
Company:
Fax: 1 888 492 5864
Phone:

From: **American Express, OASIS Unit**
Fax:
Phone:

cc:

NOTES:

Date and time of transmission: 10/2/2009 4:18:10 PM
Number of pages including this cover sheet: 2

AMERICAN EXPRESS ®

October 2, 2009

VERONICA WILLIAMS
PO BOX 978
SOUTH ORANGE NJ 07079

RE: American Express
Account Number XXXX-XXXXX-33004

Dear Veronica Williams:

This letter is to confirm that we have received your settlement payment for the above listed account, and American Express now considers the account settled. It is important to note that if payment instrument is returned unpaid for any reason, the settlement agreement with American Express automatically becomes null and void.

Please be advised since the balance was not paid in full, we reserve the right to carry the remaining balance on our records. However, American Express will not pursue collection of this amount. It should be noted that the balance would cause American Express to decline future applications you choose to submit for any American Express Cards.

We appreciate your patience as it may take up to sixty days for the national credit bureaus to update their files. This letter may be used as verification in the interim. American Express is required to file information in the form of 1099C with the Internal Revenue Service for forgiveness of $600.00 or more. Please consult your tax advisor concerning any tax related questions.

We hope this resolves your inquiry.

Sincerely,

M. WHITE

M. WHITE
CREDIT OPERATIONS

Bonded Collection Corporation
29 E. Madison St. Ste. 1650
Chicago, IL 60602
312-279-8300 800-326-6333
Fax 312-279-8310

Facsimile Transmission

To: Veronica Williams From: Rita Carter

Re: **Date:** 12/11/2009

CC: **6263717** Fax: 8884925864

☐ **Please Reply** ☐ **Please Recycle**

ssage is intended only for the use of the individual or entity to which it is addressed and may contain information that is confidential and/or privileged. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address. Thank You.

BONDED COLLECTION CORPORATION	29 E. Madison Street, Suite 1650 Chicago, IL 60602 Tel: 312-279-8300 800-326-6333 Fax: 312-279-8310 Web Site: www.bcc-chicago.com

12/11/2009

ACT INC
PO BOX 978
SOUTH ORANGE, NJ 070790978

Re: Bank Of America, LLC
Account #: 4170080200112900
Original Balance: $ 3003.71
Settled-in-full Amount: $ 600.74
BCC File #: 0006263717

TO WHOM IT MAY CONCERN:

This is to verify that ACT INC has settled in full his Bank Of America, LLC account in the amount of $ 600.74 on 4170080200112900 .

In the event you have any questions, please feel free to call Danny Jackson at 8427.

Sincerely,

Rita Carter
Collection Manager

THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Capital One
PO Box 26094 Richmond, VA 23260-0001

Fax Cover Sheet

ATTN: Veronica Williams
Re: Veronica Williams
Fax: (888) 492-5864
Date: 12/2/2009

FROM: Cheterie Cunningham
Phone: 1-800-258-9319 Ext. 453-8758
Pages including cover sheet: 3

Remarks:

Urgent: For your review: X Reply ASAP: Please Comment:

***The information contained in the facsimile message is confidential information intended only for use to the individual or entity named above. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please immediately notify me by telephone and return the original message to me at the above address via the U.S. Postal Service.

Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285

Wednesday, December 02, 2009

Veronica Williams
Po Box 978
South Orange, NJ 07079

Re: Your account number: 4155572076734857
Customer number: 697281319
Creditor: Capital One

Dear Veronica Williams:

Thanks for your payment of $469.86, which we received on 10/08/09. This payment settles your Capital One account, and we'll stop collection efforts on the remaining balance.

We'll notify the following credit reporting agencies that your account has been settled with an outstanding balance:

Experian	Equifax	TransUnion Corporation	Innovis
P.O. Box 9595	P.O. Box 740256	P.O. Box 2000	P.O. Box 1534
Allen, TX 75013	Atlanta, GA 30374	Chester, PA 19022	Columbus, OH 43216
1-888-397-3742	1-800-685-1111	1-800-888-4213	1-800-540-2505
www.experian.com	www.equifax.com	www.transunion.com	www.innovis.com

The credit reporting agencies may take up to 60 days to update the information on your credit report. You can contact the agencies directly if you have questions. Please note that for your benefit, we may review your credit report to ensure that this account has been updated properly.

If you have questions about your account, please give us a call at 1-800-258-9319. Our office hours are 8am to 9pm Eastern Time, Monday through Friday.

Thanks for paying your outstanding balance.

Sincerely,
Cheterie Cunningham

Cheterie Cunningham
Recoveries Specialist
1-800-258-9319 Ext. 453-8758

1300

This is not an attempt to collect a debt, but a response to your inquiry.

1. **Who We Are and Who We Service.** Capital One Services, LLC is the servicer of your Account. We are a subsidiary of Capital One, National Association, and service the following Capital One affiliated companies:
Capital One Bank (USA), National Association; Capital One, National Association; and Capital One Auto Finance, Inc.

2. **State and Local Disclosures.** The following disclosure is required by state or local law if your Account involves a debt owed primarily for personal, family, household or other consumer purpose(s), and you receive this letter in Connecticut, the District of Columbia, Iowa, New York City, North Carolina or Vermont:

   This is an attempt to collect a (consumer) debt (claim). Any information obtained will be used for that purpose.

   The following disclosure is required by state law if your Account involves a debt owed primarily for personal, family, household or other consumer purpose(s) and you receive this letter in Iowa:

   This communication is from a debt collector.

   The following disclosure is required by state law if your Account involves a debt owed primarily for personal, family, household or other consumer purpose(s) and you receive this letter in Massachusetts:

   NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

   The terms used in this Section are defined by applicable state or local law. This is not a complete list of the rights that you might have.

3. **Bankruptcy.** If you are entitled to bankruptcy protections for your Account this letter is only for informational purposes. It is not an attempt to collect, assess or recover a debt or claim. Do not send any payments directly to us without speaking with your bankruptcy attorney or the Bankruptcy Court. If you want to contact us about your Account or your bankruptcy proceeding, please have your attorney contact us.

4. **Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your deposit account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your deposit account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Your authorization is not limited by the date on the check.

5. **Interest and Charges Continue to Accrue.** All stated amounts are owed on the date of this letter. Because interest, late charges, and other charges might change from day to day as provided in your agreement, the amount due on the day you pay us may be larger. For example, if you pay the amount stated in this letter, your Account might still have a balance after we receive your payment.

6. **Time Period for Payment or Other Action.** Unless we provide a specific date, any time period for your payment or other action begins on the date of this letter.

7. **IRS Reporting of Debt Forgiveness.** If we cancel or forgive $600 or more of principal on a debt you owe, we must provide a 1099-C tax form to you and the IRS. Please consult your tax advisor and the instructions accompanying your tax forms for more information.

8. **Credit Reporting of Your Settled Account.** If we settle your Account before it is charged off, we will charge off the remainder of your Account balance. We will then report your Account to credit reporting agencies as settled with an outstanding balance.

FAX

Northland Group Inc.
7831 Glenroy Rd., Ste. 350
800 Phone: 1-800-800-8191
Main Fax: 952-831-7356
Edina, MN 55439
Local Ph: 952-831-4005

Date 12-4-09

To Veronica Williams

Fax 888-492-5864 492-5864

Phone

From Dan Hayter

#Pages including Cover Sheet 2

Please CC:

RE:

[ ] Urgent [✓] For Review [ ] Please Comment

[ ] Please Reply [ ] Please Recycle

COMMENTS/NOTES:

IF THERE ARE ANY PROBLEMS WITH THIS TRANSMITTAL, PLEASE CALL 800-800-8191

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If you have this transmission in error, please notify us by telephone immediately.

Thank You.

Northland Group Inc.
888-287-5711
NGI@northlandgroup.com
Hours of Operation: M-Th 7-9, F 7-7, Sat 8-2

Payment Address: P.O. Box 390846
Minneapolis, MN 55439

DEC 04 2009

*VERONICA WILLIAMS
*PO BOX 978
SOUTH ORANGE NJ 07079

RE: Northland Account#F40239020
Client: CAPITAL ONE BANK (USA) N.A.
Original Account # **********2877

Dear ACT INC:

As per your request, we wish to advise you that your account with the above referenced client is now considered satisfied and has been closed in our office. Please retain this copy for your permanent records.

This settlement is contingent on the clearance of any non-certifie funds and no charge backs on any credit card payments made. If there are charge backs, this settlement will be null and void.

Sincerely

Northland Group

****Your Northland Group Account Number is F40239020

This is an attempt to collect a debt and any information obtained will be used for this purpose.

This is an attempt to collect a debt and any information obtained will be used for that purpose.
This communication is sent to you by Northland Group, Inc., a debt collector and a member of ACA International.
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

We are required under certain State laws to notify consumers of those states of specific rights. This is not a complete list of the rights consumers have under Federal and State law.

IF YOU LIVE IN **CALIFORNIA** THIS APPLIES TO YOU

Pursuant to the California Civil Code please notify us within a reasonable time of any change in your name, address or employment.

IF YOU LIVE IN **COLORADO** THIS APPLIES TO YOU

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM

IF YOU LIVE IN **MASSACHUSETTS** THIS APPLIES TO YOU

NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

IF YOU LIVE IN **MINNESOTA** THIS APPLIES TO YOU

This collection agency is licensed by the Minnesota Department of Commerce.

IF YOU LIVE IN **NEW YORK CITY** THIS APPLIES TO YOU

This collection agency's New York City Department of Consumer Affairs license number is 1283580.

IF YOU LIVE IN **NORTH CAROLINA** THIS APPLIES TO YOU

NC Department of Insurance Permit No. 101610, 7831 Glenroy Rd. Suite 350 Edina, MN 55439.

IF YOU LIVE IN **TENNESSEE** THIS APPLIES TO YOU

This collection agency is licensed by the Collection Services Board of the Department of Commerce and Insurance.

IF YOU LIVE IN **WISCONSIN** THIS APPLIES TO YOU

This collection agency is licensed by the Division of Banking, P.O. Box 7876, Madison, Wisconsin 53707.

ACH DISCLOSURE

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. **When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.**

FAX

Northland Group Inc.
7831 Glenroy Rd., Ste. 350
800 Phone: 1-800-800-8191
Main Fax: 952-831-7356
Edina, MN 55439
Local Ph: 952-831-4005

Date 12/10/2009

To Veronica Williams

Fax (888) 492-5864

Phone

From

#Pages including Cover Sheet 3

Please CC:

RE:

☐ Urgent ☐ For Review ☐ Please Comment

☐ Please Reply ☐ Please Recycle

COMMENTS/NOTES:

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Thank You.

Northland Group Inc.
888-287-5711
NGI@northlandgroup.com
Hours of Operation: M-Th 7-9, F 7-7, Sat 8-2

Payment Address: P.O. Box 390846
Minneapolis, MN 55439

DEC 10 2009

VERONICA WILLIAMS
541 SCOTLAND RD
SOUTH ORANGE NJ 07079

RE: Northland Account#F40366471
Client: CAPITAL ONE BANK (USA) N.A.
Original Account # **********4857

Dear VERONICA WILLIAMS:

As per your request, we wish to advise you that your account with the above referenced client is now considered satisfied and has been closed in our office. Please retain this copy for your permanent records.

This settlement is contingent on the clearance of any non-certifie funds and no charge backs on any credit card payments made. If there are charge backs, this settlement will be null and void.

Sincerely

Northland Group

****Your Northland Group Account Number is F40366471

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FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM

IF YOU LIVE IN **MASSACHUSETTS** THIS APPLIES TO YOU

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When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. **When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.**

***** FACSIMILE COVER SHEET *****

DEC 03 2009 11:02

Message To:

☎918884925864

Message From:

CHASE CARD SERVICES

03
Pages
Follow This Cover Page

CHASE

FACSIMILE TRANSMITTAL SHEET

TO: VERONICA A WILLIAMS

FROM: Card Services

COMPANY:

DATE: 12/3/2009

FAX NUMBER: 1-888-492-5864

TOTAL NO. OF PAGES INCLUDING COVER: 3

PHONE NUMBER:

SENDER'S REFERENCE NUMBER: 4097

RE: SETTLEMENT - WILLIAMS

YOUR REFERENCE NUMBER:

☐ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

NOTES/COMMENTS:

PLEASE FIND ATTACHED THE CONFIRMATION OF SETTLEMENT LETTER AS REQUESTED.

Wire To: ABA # 021000021
Bank One
201 North Walnut Street
Wilmington, DE 19801

CHASE

Cardmember Services
P.O Box 15548
Wilmington, DE 19886-5548

December 3, 2009

MS VERONICA A WILLIAMS
PO BOX 978
SOUTH ORANGE NJ 07079 097878

Dear MS WILLIAMS :

RE: 4097

This letter will serve as confirmation that your settlement payment of $5,925.00 was received on 10/15/2009 .

We will update your credit file with all the major credit reporting agencies to reflect that the account has been settled with a remaining balance due of zero ($0.00).

Please contact us at 1-800-238-3267 with any questions regarding this matter.

Sincerely,

Tasnim Babujee
Fulfillment Representative

CHASE

Cardmember Services
P.O Box 15548
Wilmington, DE 19886-5548

December 3, 2009

MS VERONICA A WILLIAMS
PO BOX 978
SOUTH ORANGE NJ 07079-097878

Dear MS WILLIAMS :

RE: 4105

This letter will serve as confirmation that your settlement payment of $5,925.00 was received on 10/15/2009.

We will update your credit file with all the major credit reporting agencies to reflect that the account has been settled with a remaining balance due of zero ($0.00).

Please contact us at 1-800-238-3267 with any questions regarding this matter.

Sincerely,

Tasnim Babujee
Fulfillment Representative

CHASE BANKCARD SERVICES, INC.
P. O. BOX 659409
SAN ANTONIO, TX 78265-9850

PLEASE NOTE:

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Facsimile Transmittal Cover Sheet

To:	Veronica Williams	**From:**	Ted C
Fax:	888-492-5864	**Fax:**	210-586-5921
Phone:		**Phone:**	1-866-252-5777 EXT 28332
Date:	12/4/09	**No. Pages (including Cover):**	2

X Urgent	X For Review	X Please Comment	X Please Reply	X Please Recycle

To do an electronic payment please call 1-866-252-5777 or if mailing in use overnight or regular mail address.

Payment Address:
Card Member Services
PO Box 94014
Palatine, IL 60094-4014

December 4, 2009

Veronica Williams
PO Box 978
South Orange, NJ 07079

Reference Account # 5401-6830-2619-6680

Dear Veronica Williams,

This letter is to confirm that the amount Chase Manhattan Bank USA, N.A. has agreed to accept, $1434.00 as paid in full on the account referenced above. The amount has been paid as of 10-07-09. We will advise the credit bureau(s) to update your credit profile as paid in full.

If you have any questions regarding this matter, please do not hesitate to contact us.
A Chase Representative is available to help you at 1-866-252-5777 between the hours of 8:00 AM to 8:00 PM EST Monday to Friday.

Sincerely,
Ted Colunga

Acct Manager
Internal Recovery Department
1-866-252-5777, ext. 28332

Account is owned by Chase Manhattan Bank USA, NA and may be serviced by its affiliates

CHASE BANKCARD SERVICES, INC.
P. O. BOX 659409
SAN ANTONIO, TX 78265-9850

PLEASE NOTE:

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Facsimile Transmittal Cover Sheet

To:	Veronica Williams	**From:**	Ted C
Fax:	1-888-492-5864	**Fax:**	210-586-5921
Phone:		**Phone:**	1-866-252-5777 EXT 28332
Date:	12/10/09	**No. Pages (including Cover):**	2

X Urgent	X For Review	X Please Comment	X Please Reply	X Please Recycle

To do an electronic payment please call 1-866-252-5777 or if mailing in use overnight or regular mail address.

Payment Address:
Card Member Services
PO Box 94014
Palatine, IL 60094-4014

December 10, 2009

Veronica Williams
PO BOX 978
South Orange, NJ 07079

Previous Balance: $3586.14

Reference Account # 5401-6830-2619-6680

Dear Veronica Williams,

This letter is to confirm that the amount Chase Manhattan Bank USA, N.A. has agreed to accept, $1434.00 as a settlement in full on the account referenced above. The amount has been paid as of 10/07/2009. We have advised the credit bureau(s) to update your credit profile as settled in full.

If you have any questions regarding this matter, please do not hesitate to contact us.
A Chase Representative is available to help you at 1-866-252-5777 between the hours of 8:00 AM to 8:00 PM EST Monday to Friday.

Sincerely,
Ted Colunga

Acct Manager
Internal Recovery Department
1-866-252-5777, ext. 28332

Account is owned by Chase Manhattan Bank USA, NA and may be serviced by its affiliates

LAW OFFICES OF
FALONI & LA RUSSO, ESQS.
175 FAIRFIELD AVENUE, SUITE 1-C
P.O. BOX 1285
WEST CALDWELL, NJ 07006

DAVID A. FALONI, SR.*
ANTHONY J. LA RUSSO **
DAVID A. FALONI, JR.**

* NJ & NY BARS
** NJ BAR

TELEPHONE: (973) 226-2525
FACSIMILE: (973)226-5337

October 16, 2009

VERONICA A WILLIAMS

PO BOX 978
SOUTH ORANGE NJ 07079-0978

RE: CITIBANK(SOUTH DAKOTA) N.A.
Our File Number: CB010397
Account Balance: $.00
Account Number: 5082290057372986

Dear VERONICA A WILLIAMS:

Allow this letter to serve as verification that the above referenced account is settled-in-full.

Your last payment in the amount of $5,800.00 was received and posted on October 15, 2009.

If suit has been filed in this matter or if a judgment was entered against you we will notify the Court that the matter has been resolved.

Please retain a copy of this letter for your records.

If you have any questions please feel free to contact our office.

Very truly yours,

FALONI & LA RUSSO

BY: JB:whb
EXT. #210

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

FALONI & LA RUSSO, ESQS.
175 FAIRFIELD AVE. SUITE 1C
WEST CALDWELL, NJ 07006
(973) 226-2525
ATTORNEYS FOR PLAINTIFF

CB010397

CITIBANK(SOUTH DAKOTA) N.A. Plaintiff vs. VERONICA A WILLIAMS Defendant	SUPERIOR COURT OF NEW JERSEY LAW DIVISION: ESSEX COUNTY SPECIAL CIVIL PART DOCKET NO : DC-024989-09 Civil Action ***STIPULATION OF DISMISSAL***

The matter in difference in the above-entitled action having been amicably adjusted by and between the parties, it is hereby stipulated and agreed that the same be and is hereby dismissed without costs against either party **WITH[OUT] PREJUDICE.**

Dated: 10/16/09

DAVID A. FALONI, ESQ.
Attorney for Plaintiff

FAX

3/24/2009

To

Company:

Department:

Name: WILLIAMS,V A (#17241745)

From

Company:

Department:

Name:

Phone:

FAX:

8014 Bayberry Rd.
Jacksonville, FL 32256
(800) 326-1755 Toll Free
(904) 645-3009 Facsimile
www.erccollections.com
Office Hours (Eastern Time):
8:00 AM - 9:00 PM -- M -Th
8:00 AM - 5:00 PM -- F
8:00 AM - 11:00 AM -- Sat.

3/24/2009

WILLIAMS,V A
541 SCOTLAND RD
SOUTH ORANGE, NJ 07079-3009

Re: Verizon
Account # 9737636132167
Balance Due: $227.63
Settlement Due: $113.82

Dear Sir or Madam:

This is to inform you that upon receipt and successful clearance of your payment in the amount of $113.82 the above referenced account will be settled in full.

In addition, any indebtedness of $600.00 or more, which is discharged as a result of a settlement, will be reported to the IRS as taxable income pursuant to the Internal Revenue Code 6050 (P) and related federal law.

Per our agreement your payment is due in our office by 03/31/2009.

Thank you for your cooperation in this matter.

Sincerely,

Liza Akley

Liza Akley
Operations Manager

NOTICE:

THIS IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

-SEE REVERS OR ATTACHMENT FOR IMPORTANT NOTICES AND CONSUMER RIGHTS-

FEDERAL VALIDATION NOTICE:

PURSUANT TO 15 U.S.C./1692g(a), TAKE NOTICE THAT:

1. THE AMOUNT OF THE CLAIMED DEBT IS THE AMOUNT STATED IN THE LETTER ON THE REVERSE OF THIS NOTICE.

2. THE NAME OF THE CREDITOR TO WHOM THE DEBT IS OWED IS IN THE LETTER ON THE REVERSE SIDE OF THIS NOTICE.

3. UNLESS YOU DISPUTE THE VALIDITY OF THE ABOVE DEBT, OR ANY PORTION THEREOF, WITHIN THIRTY (30) DAYS AFTER YOUR RECEIPT OF THIS NOTICE, THE DEBT WILL BE ASSUMED TO BE VALID BY US.

4. IF YOU NOTIFY OUR OFFICE BELOW IN WRITING WITHIN THIRTY (30) DAYS OF YOUR RECEIPT OF THIS NOTICE THAT THE DEBT, OR ANY PORTION THEREOF IS DISPUTED, WE WILL OBTAIN VERIFICATION OF THE DEBT OR A COPY OF ANY JUDGMENT THAT MAY BE OF RECORD AGAINST YOU. WE WILL MAIL THE VERIFICATION OR COPY OF THE JUDGMENT TO YOU.

5. UPON YOUR WRITTEN REQUEST TO THE OFFICE BELOW WITHIN THIRTY (30) DAYS OF YOUR RECEIPT OF THIS NOTICE, WE WILL PROVIDE YOU WITH THE NAME AND THE ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR LISTED IN THE LETTER ON THE REVERSE OF THIS NOTICE.

FEDERAL NOTICE:

THIS IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TENNESSEE RESIDENTS:

THIS COLLECTION AGENCY IS LICENSED BY THE COLLECTION SERVICE BOARD OF THE DEPARTMENT OF COMMERCE AND INSURANCE.

COLORADO RESIDENTS:

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM OR ANY SUCCESSOR WEB ADDRESS.

A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT.

NEW YORK STATE RESIDENTS:

NEW YORK CITY DEPARTMENT OF CONSUMER AFFAIRS LICENSE NUMBER: 1114289

NORTH CAROLINA RESIDENTS:

NORTH CAROLINA DEPARTMENT OF INSURANCE PERMIT NUMBER: 100827

MINNESOTA RESIDENTS:

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

CALIFORNIA RESIDENTS:

1. THE STATE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT AND THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRE THAT, EXCEPT UNDER UNUSUAL CIRCUMSTANCES, COLLECTORS MAY NOT CONTACT YOU BEFORE 8 AM OR AFTER 9 PM. THEY MAY NOT HARASS YOU BY USING THREATS OF VIOLENCE OR ARREST OR BY USING OBSCENE LANGUAGE. COLLECTORS MAY NOT USE FALSE OR MISLEADING STATEMENTS OR CALL YOU AT WORK IF THEY KNOW OR HAVE REASON TO KNOW THAT YOU MAY NOT RECEIVE PERSONAL CALLS AT WORK. FOR THE MOST PART, COLLECTORS MAY NOT TELL ANOTHER PERSON, OTHER THAN YOUR ATTORNEY OR SPOUSE, ABOUT YOUR DEBT. COLLECTORS MAY CONTACT ANOTHER PERSON TO CONFIRM YOUR LOCATION OR ENFORCE A JUDGMENT. FOR MORE INFORMATION ABOUT DEBT COLLECTION ACTIVITIES, YOU MAY CONTACT THE FEDERAL TRADE COMMISSION AT: 1-877-FTC-HELP OR WWW.FTC.GOV.

2. AS REQUIRED BY LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING ON YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATIONS.

UTAH RESIDENTS:

AS REQUIRED BY UTAH LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING ON YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATIONS.

MASSACHUSETTS RESIDENTS:

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST, YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR. IF YOU WISH TO DISCUSS THIS MATTER, PLEASE CALL US DIRECT, BETWEEN THE HOURS OF 8 AM AND 5 PM EST, AT THE TELEPHONE NUMBER LISTED ON THE FRONT OF THIS NOTICE. LOCAL ADDRESS: 49 WINTER STREET, WEYMOUTH, MA 02118.

FOR ADDITIONAL INFORMATION CONTACT:

ENHANCED RECOVERY CORPORATION
8014 BAYBERRY RD
JACKSONVILLE, FLORIDA 32256

Exhibit 15

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

CHECKS SENT FOR MODIFICATION

The enclosed money order and checks received should be allocated as follows:

CHECK NO.	DATE OF CHECK	AMOUNT OF CHECK	ALLOCATED TO		MONTH PAID	TOTAL MONTHLY PAYMENT
#00074041	6/25/2009	$3,054.83				
			November Payment	$2,316.53		
					NOV	$2,316.53
			December Payment	$738.30		
#00074040	6/25/2009	$3,054.83	December Payment	$1,578.23		
					DEC	$2,316.53
			January Payment	$1,476.60		
US Postal Money Order 16630323254	9/11/2009	$1000,00	January Payment	$839.93		
					JAN	$2,316.53
			February Payment	$160.07		
Excerpt from January 1, 201 letter to Bessie Cahee: February's payment will consist of the fourth check returned by Litton ($2,100), the $160.07 credit noted above plus an additional check for the balance of $56.46.						
#0007043		$2,100.00			FEB	
# NA		$56.46			FEB	

MY BANKS REQUIRE PAYMENT OF FEES BEFORE RELEASING DOCUMENTS THAT SHOW PAYMENTS TO LITTON LOAN, FREMONT INVESTMENT AND LOAN, AND FREEDOM MORTGAGE BEFORE 2009. THIS EFFORT HAS EXHAUSTED ALL FUNDS AVAILABLE TO ME SO I CANNOT PAY FOR ADDITIONAL DOCUMENTS AT THIS TIME. I SHALL CONTINUE TO ATTEMPT TO LOCATE ANY AND ALL RECORDS RELATED TO PAYMENTS ON THIS NOTE.

FORM123565-0406
04000510

CASHIER'S CHECK

PNC BANK
PNC Bank, National Association
Washington D.C.

No. 00074041

15-3/540

DATE JUNE 25, 2009

PAY TO THE ORDER OF LITTON LOAN SERVICING LOAN NO. 40212367 $ 3,054.83

THREE THOUSAND FIFTY FOUR AND 83 / 100********** DOLLARS

Security features included. Details on back

VERONICA WILLIAMS(JULY PAYMENT)
REMITTER

PNC Bank, National Association

OFFICIAL SIGNATURE

MP

⑈00074041⑈ ⑆054000030⑆ 5302606107⑈

FORM123565-0406
04000510

CASHIER'S CHECK

PNC BANK
PNC Bank, National Association
Washington D.C.

No. 00074040

15-3/540

DATE JUNE 25, 2009

PAY TO THE ORDER OF LITTON LOAN SERVICING LOAN NO. 40212367 $ 3,054.83

THREE THOUSAND FIFTY FOUR AND 83 / 100********** DOLLARS

Security features included. Details on back

VERONICA WILLIAMS (AUGUST PAYMENT)
REMITTER

PNC Bank, National Association

OFFICIAL SIGNATURE

MP

⑈00074040⑈ ⑆054000030⑆ 5302606107⑈

FORM113565-0406
04000510

1028908

CASHIER'S CHECK

PNC BANK
PNC Bank, National Association
Washington D.C.

No. 00077043

15-3/540

DATE SEPTEMBER 09, 2009

PAY TO THE ORDER OF LITTON LOAN $ 2,100.00

TWO THOUSAND ONE HUNDRED AND 00 / 100********** DOLLARS

Security features included. Details on back.

VERONICA WILLIAMS #40212367
REMITTER

PNC Bank, National Association

OFFICIAL SIGNATURE

MP

⑈00077043⑈ ⑆054000030⑆ 5302606107⑈

UNITED STATES POSTAL SERVICE

POSTAL MONEY ORDER

Serial Number 1028908
16630323254

Year, Month, Day 2009-09-11
Post Office 403241
U.S. Dollars and Cents $1000.00

Amount ONE THOUSAND DOLLARS & 00¢ **********

Clerk 0020

Pay to Litton Loan
Address 4828 Loop Central Drive
Houston, TX 77081
Memo Loan No. 40212367

From Veronica Williams
Address 541 SCOTLAND ROAD
South Orange, NJ 07079

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SEE REVERSE WARNING • NEGOTIABLE ONLY IN THE U.S. AND POSSESSIONS

⑆000008002⑆ 16630323254⑈

Exhibit 16

Litton Loan Servicing®

4828 Loop Central Drive
Houston, TX 77081
Telephone (800) 999-8501
Fax (713) 966-8906
www.littonloan.com

September 24, 2009 1028908

Veronica Williams
Po Box 978
South Orange, NJ 070790978

Re: Loan #: 40212367
Property: 541 Scotland Rd
South Orange, NJ 07079

Dear Mortgagor(s):

Enclosed is your check for $3,100.00 which is not enough to pay the full amount due on the referenced loan at this time.

Your loan is currently in the process of foreclosure. If you are interested in preserving your homeownership, it is imperative that you contact us immediately to make arrangements to pay the total amount due or to discuss possible foreclosure prevention options that may be available to you.

Should you have questions or if you would like to discuss possible options, please contact our Default Administration Department at (800) 999-8501 or visit our website at www.littonloan.com.

Sincerely

FORM123565-0406
04000510

1028908

CASHIER'S CHECK

PNC BANK
PNC Bank, National Association
Washington D.C.

No. 00077043

15-3/540

DATE SEPTEMBER 09, 2009

PAY TO THE ORDER OF LITTON LOAN $ 2,100.00

TWO THOUSAND ONE HUNDRED AND 00 / 100********** DOLLARS

Security features included. Details on back.

VERONICA WILLIAMS #40212367
REMITTER

PNC Bank, National Association

OFFICIAL SIGNATURE

MP

⑈00077043⑈ ⑆054000030⑆ 5302606107⑈

UNITED STATES POSTAL SERVICE®

POSTAL MONEY ORDER

Serial Number 1028908
16630323254

Year, Month, Day 2009-09-11
Post Office 403241
U.S. Dollars and Cents $1000.00

Amount ONE THOUSAND DOLLARS & 00¢ **********

Clerk 0020

Pay to Litton Loan
Address 4828 Loop Central Drive
Houston, TX 77081
Memo Loan No. 40212367

From Veronica Williams
Address 541 SCOTLAND ROAD
South Orange, NJ 07079

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SEE REVERSE WARNING • NEGOTIABLE ONLY IN THE U.S. AND POSSESSIONS

⑆000008002⑆ 16630323254⑈

Exhibit 17

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

October 21, 2009

Ms. Bessie Cahee
Loss Mitigation Department
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081-2212

Subject: November, December & January Payments for Mortgage No. 40212367

Dear Ms. Cahee,

My payments for the months of November, December and January 2010 are enclosed. I am using the certified checks that Litton requested from me for our original workout plan, and then returned to me via regular U.S. mail. The two additional checks that Litton returned to me have not yet been received.

The enclosed checks should be allocated in the following manner:

CHECK NO.	DATE OF CHECK	AMOUNT OF CHECK	ALLOCATED TO		MONTH PAID	TOTAL MONTHLY PAYMENT
#00074041	6/25/2009	$3,054.83				
			November Payment	$2,316.53		
					NOV	$2,316.53
			December Payment	$738.30		
#00074040	6/25/2009	$3,054.83	December Payment	$1,578.23		
					DEC	$2,316.53
			January Payment	$1,476.60		
TBD	TBD	$839.93	January Payment	$839.93		
					JAN	$2,316.53

The additional amount for January will be sent when the other checks returned by Litton have been received or replaced. If they have not been replaced by January 3, 2010, I will make the payment from other funds. If these checks have not been deposited for any reason, please call me at 973-715-8580 so that I may make arrangements for their safe and expeditious return.

Thank you,

Veronica Williams

enclosures

Exhibit 18

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

December 12, 2009

Federal Emergency Management Agency
1201 Maryland Avenue, SW
Washington, DC 20472-3700
TO BE OPENED BY: Adjudications Section – Personnel Security Branch ATTN: C. James-Cole

Subject: Background Investigation for Veronica Williams

Dear Ms. James-Cole,

I thank you for the opportunity to respond in more detail to the outstanding debt totaling $52,474.00 revealed in the CBR dated 10/9/09:

Debt listed in CBR	Current Status	Explanation
Litton Loan – past due balance $27306.00	Modified – Current	Litton reneged on deferred payments. After months of review, they are in the final stages of modifying my loan.
Chase – past due balance $14812.00 Account ending in 4097 & 4105	SETTLED	Paid with proceeds from home sale
Capital One – past due balance $3846.00 Account ending in 2877		Paid with proceeds from home sale
Chase – past due balance $3586.00 Account ending in 6680	SETTLED	Paid with proceeds from home sale
Chase – past due balance $2152.00 Account ending in 6680	SETTLED	Paid with proceeds from home sale
Capital One – past due balance $772.00 Account ending in 4857	SETTLED	Paid with proceeds from home sale
Debt NOT listed in CBR		
Capital One – past due balance $4326.81 Account ending in 0723	PAYMENTS CURRENT	Making payments in accordance with plan provided

UNEXPECTED CHALLENGES LEAD TO UNPAID BILLS (see Attachment I)
A series of health, business and family challenges since Dec. 2004 have resulted in a loss of income, drain of savings and increased debt. These challenges included, but were not limited to:

- 5 surgeries
- extended radiation treatments
- extended physical therapy after auto accident
- lengthy illness and death of my father
- loss of business revenue and income

Much of the debt incurred since 2004 was unanticipated and unavoidable. For example, I was forced to charge thousands of dollars one hour before life saving surgery in August 2006. I incurred over $225,000 due to illness, death and loss of income. **I have persevered, paid off most of my debt, and restructured the remaining debt so that it is covered by secondary income. (see Attachment II)**

If you have questions please call me at 202-636-8190 or send email to VWilliams@vawilliams.com.

Thank you,

Veronica Williams

enclosures

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

LIST OF ATTACHMENTS

ATTACHMENT	NAME	Page No.
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Attachment III	LITTON LOAN – MODIFICATION CONFIRMATION CBR Balance: $27306.00 (Highlights of Litton Loan)	5 – 13
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Attachment VIII	CAPITAL ONE – SETTLEMENT CONFIRMATION Account Ending in 4857 – CBR Balance: $772.00	19
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Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Attachment I – WHAT HAPPENED

What Happened	Date	Impact
Industry & Economic Downturn	1999	COMDEX defaulted on $80K payment
		Revenues slowed & disappeared
Began Government certification & contract process	Aug. 2001	
GSA MOBIS Contract awarded	12/1/2003	Renewal date 11/30/2008
SBA 8(a) certification awarded	2/17/04	Expires 2/17/13
GSA IT Contract awarded	2004 or 2005	Renewal date
Submitted proposals to DC	2005	$1.3M pending, others Loss Review 3/7/07
Sales Campaign to DHS, DOT & DoD	2005	$8M in leads, waiting on continuing resolution
NJ set-aside awarded	March 2003	$750K contract
YWCA project began	Aug. 2004	$160K contract
Submitted HUD proposal deal, $20K cost	Sept. 2004	Contract went to competitor
Major Surgery	Dec. 2004	8 week recovery, 8 weeks radiation
Father had major seizure	Jan. 2004	
Radiation treatments ended	May 2005	
YWCA project completed	June 2005	Defaulted on $40K+ payment
NJ set-aside cancelled	Sept. 2005	$550K revenue loss
Moved office to DC to help father	Sept. 2005	Performed renovations
In auto accident March 2006 followed by several weeks of therapy. Awaiting settlement.		Anticipate settlement of $20K +
Major Surgery	Aug. 2006	8 week recovery
Father passed away	Jan. 2007	
Negotiated YWCA settlement	Feb. 2007	$43K+ - money never received
Submitted TSA proposal to US Homeland Security	Feb. 2007	Decision due March 15, 2007 – lost bid
Begin Campaign for Investment	March 2007	
Recruited by Robert Half	July 2007	
Rented rooms in NJ house	August 2007	
Laid off by Robert Half (after surgery notice)	Sept. 2007	
Double Surgery	Nov. 2007	
Worked temp jobs	Dec. - Jan	
Brief Hospitalization	Jan. 8 2008	
Surrogate mother passed away – Elaine	March 2008	
Hired attorney to secure YWCA payment	March 2008	Anticipate income of $40K +
Hired by Vistronix/National Archives	April 2008	Income $110K+, $150K+ after Oct. 1
Paid attorney deposit to get YWCA $	Feb. 2009	Waiting for recovery of money
Court ordered to vacate DC office	March 2009	One time cost at least $7,000 PLUS monthly increase of $800
Surrogate mother passed away – Carrie	March 2009	
Surgery	May 2009	
Moved from family home	June 2009	
Sold share in family home at a loss	September 2009	Income used to pay debt and fund job search
Successes		
Traumatic		
Revenue Impact		

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Attachment II – DOCUMENTATION

Document Sited		Page No.	Enclosed
Description	**Filename**		
Security Background Investigation – Submitted Sept. 20, 2009 (109 pages)	VWilliams_SecurityPacket.pdf		Y
Security Background Investigation – Submitted Sept. 20, 2009 (109 pages)	VWilliams_SecurityPacket.pdf		
Security Background Investigation – Submitted Sept. 20, 2009 (109 pages)	VWilliams_SecurityPacket.pdf		
Security Background Investigation – Submitted Sept. 20, 2009 (109 pages)	VWilliams_SecurityPacket.pdf		
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Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Attachment III –
LITTON LOAN – MODIFICATION CONFIRMATION CBR Balance: $27306.00
(Highlights of Litton Loan)

This section explains why my mortgage with Litton Loan will soon be in good standing and how we got here.

I acted in good faith, notifying Litton Loan that I intended to apply for the Federal HAMP Program. Since last January the following key events occurred:

Litton indicated I should pay other bills because I had to be at least 3 months in arrears to qualify. Litton would add the delinquent payments to the back end of the loan. Over the ensuing months, I made repeated phone calls, receiving assurance that Litton was working on my application and would offer me a modification plan if my HAMP application was not approved.

To my surprise and chagrin, I was served for foreclosure on my home in late July 2009. This was after notifying Litton that I had surgery in May, in height of preparation for new tenants, in financial disputes as well as additional challenges.

Litton repeatedly reassured me that they intended to complete processing of the modification – twice, in writing as well as by delaying my foreclosure. So I sold a major asset to pay off debt. I sent three certified payments that were returned by Litton while their representatives continued to make assurances.

In response to requests, I submitted extensive information several times to Litton Loan:

- I submitted modification request February 25, 2009
- I re-submitted modification request March 29, 2009
- I submitted response to Workout Plan August 2, 2009
- I submitted additional information for Workout Plan August 8, 2009
- I submitted response to new Workout Plan September 28, 2009
- I submitted additional information for new Workout Plan October 19, 2009
- I re-submitted additional information for new Workout Plan October 21, 2009
- I re-submitted additional information for new Workout Plan October 28, 2009
- I submitted additional information for Workout Plan November 25, 2009
- Submitted additional information for Workout Plan December 3, 2009

Based on feedback from Litton representatives I expect the latest modification to be approved by the end of this year. The next few pages show both Workout Plans and proof of payments towards these plans.

Attachment III cont'd. –
LITTON LOAN – MODIFICATION CONFIRMATION CBR Balance: $27306.00
(current Workout Plan – complete 20- page document is enclosed)

Investor Loan #: 8000082616

HOME AFFORDABLE MODIFICATION TRIAL PERIOD PLAN
(Step One of Two-Step Documentation Process)

Trial Period Plan Effective Date: 11/1/2009
Borrower ("I")[1]: Veronica Williams
Lender ("Lender"): Litton Loan Servicing LP
Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 3/31/2006
Loan Number: 40212367
Property Address ("Property"): 541 Scotland Rd, South Orange, NJ 07079

If I am in compliance with this Trial Period Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects, then the Lender will provide me with a Home Affordable Modification Agreement ("Modification Agreement"), as set forth in Section 3, that would amend and supplement (1) the Mortgage on the Property and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

If I have not already done so, I am providing confirmation of the reasons I cannot afford my mortgage payment and documents to permit verification of all of my income (except that I understand that I am not required to disclose any child support or alimony unless I wish to have such income considered) to determine whether I qualify for the offer described in this Plan (the "Offer"). I understand that after I sign and return two copies of this Plan to the Lender, the Lender will send me a signed copy of this Plan if I qualify for the Offer or will send me written notice that I do not qualify for the Offer. This Plan will not take effect unless and until both I and the Lender sign it and Lender provides me with a copy of this Plan with the Lender's signature.

1. **My Representations.** I certify, represent to Lender and agree:

   A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit, and as a result, (i) I am either in default or believe I will be in default under the Loan Documents in the near future, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;

   B. I live in the Property as my principal residence, and the Property has not been condemned;

   C. There has been no change in the ownership of the Property since I signed the Loan Documents;

   D. I am providing or already have provided documentation for **all** income that I receive (and I understand that I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the Offer);

   E. Under penalty of perjury, all documents and information I have provided to Lender pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct; and

   F. If Lender requires me to obtain credit counseling, I will do so.

[1] If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Attachment III cont'd. –
LITTON LOAN – MODIFICATION CONFIRMATION CBR Balance: $27306.00

Loan #: 40212367

2. **The Trial Period Plan.** On or before each of the following due dates, I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums, and other fees, if any, of U.S. $1,340.89.

Trial Period Payment #	Trial Period Payment	Due Date On or Before #
1	$2,316.53	11/1/2009
2	$2,316.53	12/1/2009
3	$2,316.53	1/1/2010

The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

During the period (the "Trial Period") commencing on the Trial Period Effective Date and ending on the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

A. TIME IS OF THE ESSENCE under this Plan;

B. Except as set forth in Section 2.C. below, the Lender will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action, all rights to such notices being hereby waived to the extent permitted by applicable law;

C. If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and the lender may foreclose if I have not made each and every Trial Period Payment that is due before the scheduled foreclosure sale. If a foreclosure sale occurs pursuant to this Section 2.C., this agreement shall be deemed terminated;

D. The Lender will hold the payments received during the Trial Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. If there is any remaining money after such payment is applied, such remaining funds will be held by the Lender and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;

E. When the Lender accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;

F. If prior to the Modification Effective Date, (i) the Lender does not provide me a fully executed copy of this Plan and the Modification Agreement; (ii) I have not made the Trial Period payments required under Section 2 of this Plan; or (iii) the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Plan will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be refunded to me; and

Attachment III cont'd. –
LITTON LOAN – MODIFICATION CONFIRMATION CBR Balance: $27306.00

Loan #: 40212367

G. I understand that the Plan is not a modification of the Loan Documents and that the Loan Documents will not be modified unless and until (i) I meet all of the conditions required for modification, (ii) I receive a fully executed copy of a Modification Agreement, and (iii) the Modification Effective Date has passed. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Plan.

3. **The Modification.** I understand that once Lender is able to determine the final amounts of unpaid interest and any other delinquent amounts (except late charges) to be added to my loan balance and after deducting from my loan balance any remaining money held at the end of the Trial Period under Section 2.D. above, the Lender will determine the new payment amount. If I comply with the requirements in Section 2 and my representations in Section 1 continue to be true in all material respects, the Lender will send me a Modification Agreement for my signature which will modify my Loan Documents as necessary to reflect this new payment amount and waive any unpaid late charges accrued to date. Upon execution of a Modification Agreement by the Lender and me, this Plan shall terminate and the Loan Documents, as modified by the Modification Agreement, shall govern the terms between the Lender and me for the remaining term of the loan.

4. **Additional Agreements.** I agree to the following:

A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Plan, unless a borrower or co-borrower is deceased or the Lender has waived this requirement in writing.

B. To comply, except to the extent that they are modified by this Plan, with all covenants, agreements, and requirements of Loan Documents, including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my loan.

C. That this Plan constitutes notice that the Lender's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my Escrow Account.

D. That all terms and provisions of the Loan Documents remain in full force and effect; nothing in this Plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents. The Lender and I will be bound by, and will comply with, all of the terms and provisions of the Loan Documents.

E. Notwithstanding anything herein to the contrary, if my final two Trial Period Payments are received by Servicer after the close of business on the 15th calendar day of the last month of the Trial Period but before the end of the Trial Period, I agree that the Trial Period shall be extended by one calendar month (the "Additional Trial Period"). I agree to abide by all terms and provisions of this Trial Period Plan during the Additional Trial Period. In addition, I agree to make a Trial Period Payment in the amount of $2,316.53 no more than 30 days after the last due date listed in the chart in Section 2 above.

In Witness Whereof, the Lender and I have executed this Plan.

_____ Lender	_____ (Seal) Borrower
	_____ Date
By: _____	_____ (Seal) Borrower
_____ Date	_____ Date

Attachment III cont'd. –
LITTON LOAN – MODIFICATION CONFIRMATION CBR Balance: $27306.00
(checks sent to Litton Loan for payments on Workout Plans)

FORM123565-0406
04000510

CASHIER'S CHECK

PNC BANK
PNC Bank, National Association
Washington D.C.

No. 00074041

15-3/540

DATE JUNE 25, 2009

PAY TO THE ORDER OF LITTON LOAN SERVICING LOAN NO. 40212367 $ 3,054.83

THREE THOUSAND FIFTY FOUR AND 83 / 100********** DOLLARS

VERONICA WILLIAMS(JULY PAYMENT)
REMITTER

PNC Bank, National Association

OFFICIAL SIGNATURE

⑈00074041⑈ ⑆054000030⑆ 5302606407⑈

FORM123565-0406
04000510

CASHIER'S CHECK

PNC BANK
PNC Bank, National Association
Washington D.C.

No. 00074040

15-3/54

DATE JUNE 25, 2009

PAY TO THE ORDER OF LITTON LOAN SERVICING LOAN NO. 40212367 $ 3,054.83

THREE THOUSAND FIFTY FOUR AND 83 / 100********** DOLLARS

VERONICA WILLIAMS (AUGUST PAYMENT)
REMITTER

PNC Bank, National Association

OFFICIAL SIGNATURE

⑈00074040⑈ ⑆054000030⑆ 5302606407⑈

Attachment III cont'd. –

LITTON LOAN – MODIFICATION CONFIRMATION CBR Balance: $27306.00

(payments posted by Litton Loan; will be corrected once Workout Plan is processed)

Transaction History - Litton Loan Servicing LP https://www.littonloan.com/trans_history.asp

Litton Loan Servicing®

Account: 40212367
Customer: Veronica Williams

TRANSACTION HISTORY

The following information is a summary of account activity for the past 12 months. If the servicing of your loan recently transferred to Litton, you will only see account activity for the period Litton has serviced your loan. Detail Transaction Histories for previous years may be ordered using our Interactive Voice Response (IVR) system at (800) 247-9727. Litton Loan Servicing LP may not have access to your Transaction History prior to the servicing of your loan being transferred to Litton.

You may also view your **Escrow History** for the past 12 months.

Date	Description	Amount	Principal	Interest	Escrow	Fee/Other
12/15/2008	PAYMENT	$3,106.95	$283.04	$1,767.56	$1,056.35	
12/15/2008	FEE ASSESSMENT	$15.00				$15.00
12/15/2008	CORPORATE FEE PAYMENT	$15.00				$15.00
01/06/2009	CITY TAX PAYMENT	$2,971.29			$2,971.29	
01/08/2009	LENDER PLACED INS PAYMENT	$2,665.00			$2,665.00	
02/10/2009	FEE WAIVER	-$102.53				-$102.53
02/16/2009	FEE ASSESSMENT	$102.53				$102.53
04/03/2009	CITY TAX PAYMENT	$2,971.29			$2,971.29	
05/16/2009	FEE ASSESSMENT	$102.53				$102.53
07/10/2009	CITY TAX PAYMENT	$3,245.00			$3,245.00	
08/16/2009	FEE ASSESSMENT	$102.53				$102.53
08/27/2009	LENDER PLACED INS PAYMENT	$2,660.00			$2,660.00	
10/15/2009	CITY TAX PAYMENT	$3,120.47			$3,120.47	
10/28/2009	PAYMENT	$3,106.95	$284.75	$1,765.85	$1,056.35	

1 of 2 12/10/2009 3:40 PM

Attachment III cont'd. –
LITTON LOAN – MODIFICATION CONFIRMATION CBR Balance: $27306.00

Transaction History - Litton Loan Servicing LP https://www.littonloan.com/trans_history.asp

10/28/2009	FORBEARANCE SUSPENSE	$3,002.71	$3,002.71

First Prev Page 1 of 1 Next Last

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2 of 2 12/10/2009 3:40 PM

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Attachment III cont'd. –
LITTON LOAN – MODIFICATION CONFIRMATION CBR Balance: $27306.00
(initial Workout Plan offered by Litton Loan; payments returned)

Investor Loan # 8000082616

LOAN WORKOUT PLAN
(Step One of Two-Step Documentation Process)

Loan Workout Plan Effective Date: 7/1/2009
Borrower ("I"): [1] Veronica Williams
Lender ("Lender"): Litton Loan Servicing LP
Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 3/31/2006
Loan Number: 40212367
Property Address ("Property"): 541 Scotland Rd, South Orange, NJ

If I am in compliance with this Loan Workout Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects, then the Lender will provide me with a Loan Modification Agreement ("Modification Agreement"), as set forth in Section 3, that would amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

If I have not already done so, I am providing confirmation of the reasons I cannot afford my mortgage payment and documents to permit verification of all of my income (except that I understand that I am not required to disclose any child support or alimony unless I wish to have such income considered) to determine whether I qualify for the offer described in this Plan (the "Offer"). I understand that after I sign and return two copies of this Plan to the Lender, the Lender will send me a signed copy of this Plan if I qualify for the Offer or will send me written notice that I do not qualify for the Offer. This Plan will not take effect unless and until both I and the Lender sign it and Lender provides me with a copy of this Plan with the Lender's signature.

1. **My Representations.** I certify, represent to Lender and agree:

   A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit and as a result, (i) I am either in default or believe I will be in default under the Loan Documents in the near future, and (ii) I do not have access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;

   B. I live in the Property as my principal residence, and the Property has not been condemned;

   C. There has been no change in the ownership of the Property since I signed the Loan Documents;

   D. I am providing or already have provided documentation for all income that I receive (except that I understand that I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the offer);

   E. Under penalty of perjury, all documents and information I have provided to Lender pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct; and

   F. If Lender requires me to obtain credit counseling, I will do so.

[1] If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

1400.0088.031809174027

Attachment III cont'd. –
LITTON LOAN – MODIFICATION CONFIRMATION CBR Balance: $27306.00

2. **The Loan Workout Plan.** On or before each of the following due dates, I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums and other fees, if any, of U.S. $1,356.07.

Trial Period Payment #	Trial Period Payment	Due Date On or Before #
1	$3,054.83	7/1/2009
2	$3,054.83	8/1/2009
3	$3,054.83	9/1/2009

The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

During the period (the "Trial Period") commencing on the date of this Plan and ending on the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

A. TIME IS OF THE ESSENCE under this;

B. Except as set forth in Section 2.C. below, the Lender will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action, all rights to such notices being hereby waived to the extent permitted by applicable law;

C. If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and the lender may foreclose if I have not made each and every Trial Period Payment that is due before the scheduled foreclosure sale. If a foreclosure sale occurs pursuant to this Section 2.C., this agreement shall be deemed terminated;

D. The Lender will hold the payments received during the Trial Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. If there is any remaining money after such payment is applied, such remaining funds will be held by the Lender and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;

E. When the Lender accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;

F. If prior to the Modification Effective Date, (i) the Lender does not provide me a fully executed copy of this Plan and the Modification Agreement; (ii) I have not made the Trial Period payments required under Section 2 of this Plan; or (iii) the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Plan will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be refunded to me; and

1400.0088.031809174027

Attachment IV – CHASE – SETTLEMENT CONFIRMATION
Account Ending in 4097 – CBR Balance: $14812.00

DEC 03 2009 11:03 FR CHASE CARD SERVICES 301 620 3606 TO 918884925864 P.03/03

CHASE

Cardmember Services
P.O Box 15548
Wilmington, DE 19886-5548

December 3, 2009

MS VERONICA A WILLIAMS
PO BOX 978
SOUTH ORANGE NJ 07079-097878

Dear MS WILLIAMS :

RE: 4105

This letter will serve as confirmation that your settlement payment of $5,925.00 was received on 10/15/2009.

We will update your credit file with all the major credit reporting agencies to reflect that the account has been settled with a remaining balance due of zero ($0.00).

Please contact us at 1-800-238-3267 with any questions regarding this matter.

Sincerely,

Tasnim Babujee
Fulfillment Representative

Attachment V – CAPITAL ONE – SETTLEMENT CONFIRMATION
Account Ending in 2877 – CBR Balance: $3846.00

12/04/2009 17:19 0000000 NORTHLAND PAGE 02/03

Northland Group Inc.

Payment Address: P.O. Box 390846
Minneapolis, MN 55439

888-287-5711
NGI@northlandgroup.com
Hours of Operation: M-Th 7-9, F 7-7, Sat 8-2

DEC 04 2009

*VERONICA WILLIAMS
*PO BOX 978
SOUTH ORANGE NJ 07079

RE: Northland Account#F40239020
Client: CAPITAL ONE BANK (USA) N.A.
Original Account # **********2877

Dear ACT INC:

As per your request, we wish to advise you that your account with the above referenced client is now considered satisfied and has been closed in our office. Please retain this copy for your permanent records.

This settlement is contingent on the clearance of any non-certifie funds and no charge backs on any credit card payments made. If there are charge backs, this settlement will be null and void.

Sincerely

Northland Group

****Your Northland Group Account Number is F40239020

Attachment VI – CHASE – SETTLEMENT CONFIRMATION
Account Ending in 6680 – listed twice in CBR Balance

Mr. Ted Colunga of Chase confirmed that this account was listed twice in the CBR, showing $3580 and $2152 from different points in time. This letter is his attempt to clarify this redundancy. He can be reached at 866-252-5777 if there are any questions.

Payment Address:
Card Member Services
PO Box 94014
Palatine, IL 60094-4014

CHASE

December 10, 2009

Veronica Williams
PO BOX 978
South Orange, NJ 07079

Previous Balance: $3586.14

Reference Account # 5401-6830-2619-6680

Dear Veronica Williams,

This letter is to confirm that the amount Chase Manhattan Bank USA, N.A. has agreed to accept, $1434.00 as a settlement in full on the account referenced above. The amount has been paid as of 10/07/2009. We have advised the credit bureau(s) to update your credit profile as settled in full.

If you have any questions regarding this matter, please do not hesitate to contact us. A Chase Representative is available to help you at 1-866-252-5777 between the hours of 8:00 AM to 8:00 PM EST Monday to Friday.

Sincerely,
Ted Colunga

Acct Manager
Internal Recovery Department
1-866-252-5777, ext. 28332

Account is owned by Chase Manhattan Bank USA, NA and may be serviced by its affiliates

Attachment VI – CHASE – SETTLEMENT CONFIRMATION
Account Ending in 6680 – CBR Balance: $3586.00

Payment Address:
Card Member Services
PO Box 94014
Palatine, IL 60094-4014

CHASE

December 4, 2009

Veronica Williams
PO Box 978
South Orange, NJ 07079

Reference Account # 5401-6830-2619-6680

Dear Veronica Williams,

This letter is to confirm that the amount Chase Manhattan Bank USA, N.A. has agreed to accept, $1434.00 as paid in full on the account referenced above. The amount has been paid as of 10-07-09. We will advise the credit bureau(s) to update your credit profile as paid in full.

If you have any questions regarding this matter, please do not hesitate to contact us. A Chase Representative is available to help you at 1-866-252-5777 between the hours of 8:00 AM to 8:00 PM EST Monday to Friday.

Sincerely,
Ted Colunga

Acct Manager
Internal Recovery Department
1-866-252-5777, ext. 28332

Account is owned by Chase Manhattan Bank USA, NA and may be serviced by its affiliates

Attachment VII – CHASE – SETTLEMENT CONFIRMATION
Account Ending in 6680 – CBR Balance: $2152.00

Payment Address:
Card Member Services
PO Box 94014
Palatine, IL 60094-4014

CHASE

December 4, 2009

Veronica Williams
PO Box 978
South Orange, NJ 07079

Reference Account # 5401-6830-2619-6680

Dear Veronica Williams,

This letter is to confirm that the amount Chase Manhattan Bank USA, N.A. has agreed to accept, $1434.00 as paid in full on the account referenced above. The amount has been paid as of 10-07-09. We will advise the credit bureau(s) to update your credit profile as paid in full.

If you have any questions regarding this matter, please do not hesitate to contact us. A Chase Representative is available to help you at 1-866-252-5777 between the hours of 8:00 AM to 8:00 PM EST Monday to Friday.

Sincerely,
Ted Colunga

Acct Manager
Internal Recovery Department
1-866-252-5777, ext. 28332

Account is owned by Chase Manhattan Bank USA, NA and may be serviced by its affiliates

Attachment VIII –
CAPITAL ONE – SETTLEMENT CONFIRMATION
Account Ending in 4857 – CBR Balance: $772.00

Dec. 2. 2009 10:53AM No. 7318 P. 2/3

Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285

Wednesday, December 02, 2009

Veronica Williams
Po Box 978
South Orange, NJ 07079

Re: Your account number: 4155572076734857
Customer number: 697281319
Creditor: Capital One

Dear Veronica Williams:

Thanks for your payment of $469.86, which we received on 10/08/09. This payment settles your Capital One account, and we'll stop collection efforts on the remaining balance.

We'll notify the following credit reporting agencies that your account has been settled with an outstanding balance:

Experian	Equifax	TransUnion Corporation	Innovis
P.O. Box 9595	P.O. Box 740256	P.O. Box 2000	P.O. Box 1534
Allen, TX 75013	Atlanta, GA 30374	Chester, PA 19022	Columbus, OH 43216
1-888-397-3742	1-800-685-1111	1-800-888-4213	1-800-540-2505
www.experian.com	www.equifax.com	www.transunion.com	www.innovis.com

The credit reporting agencies may take up to 60 days to update the information on your credit report. You can contact the agencies directly if you have questions. Please note that for your benefit, we may review your credit report to ensure that this account has been updated properly.

If you have questions about your account, please give us a call at 1-800-258-9319. Our office hours are 8am to 9pm Eastern Time, Monday through Friday.

Thanks for paying your outstanding balance.

Sincerely,
Cheterie Cunningham

Cheterie Cunningham
Recoveries Specialist
1-800-258-9319 Ext. 453-8758

1300

This is not an attempt to collect a debt, but a response to your inquiry.

Attachment VIX –
CAPITAL ONE – SETTLEMENT STIPULATION
Account Ending in 0723 – CBR Balance: $4326.81

NUDELMAN, NUDELMAN & ZIERING, P.C.
425 Eagle Rock Avenue
Roseland, New Jersey 07068
(973) 618-0000
Attorneys for Plaintiff(s)

CAPITAL ONE BANK (USA), N.A. Plaintiff(s) vs. VERONICA WILLIAMS Defendant(s)	SUPERIOR COURT OF NEW JERSEY LAW DIVISION-ESSEX COUNTY SPECIAL CIVIL PART Docket No: DC-022606-09 CIVIL ACTION **STIPULATION OF SETTLEMENT**

It is agreed by and between Nudelman, Nudelman & Ziering, P.C., Attorneys for Plaintiff(s), and VERONICA WILLIAMS, Defendant *Pro Se*, that this matter has been settled as follows:

1. Defendant(s) agree(s) to pay to Plaintiff(s) the amount of $4,326.81, in accordance with the following terms:

an immediate payment of $50.00 is due on October 15, 2009, followed by monthly payments of $143.88 is due on the 15th of each month commencing November 15, 2009.

2. Payment shall be made to Nudelman, Nudelman & Ziering, P.C., at 425 Eagle Rock Avenue, Roseland, New Jersey 07068.

3. Should the Defendant(s) default in any payment mentioned above, then and in that event, Plaintiff(s) shall be entitled to enter judgment for the full amount demanded in the Complaint or the Settlement amount stated in paragraph 1, filed herein whichever is greater, plus costs, less any payments received in accordance with this Stipulation. Said judgment shall be entered *ex parte* (without notice to the Defendant) upon the presentation of a Certification by the Attorney for Plaintiff setting forth the balance due and owing in accordance with this paragraph.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Attachment VIX – CONT'D.
CAPITAL ONE – SETTLEMENT STIPULATION
Account Ending in 0723 – CBR Balance: $4326.81

Summary of Payments made, details below:

Date	Source	Payee	Addressee	Amount
10/7/09	TD Bank	Capital One	NUDELMAN, NUDELMAN	50.00
11/18/09	Valley Bank			145.00
12/12/09	TD Bank	Capital One	NUDELMAN, NUDELMAN	145.00
			TOTAL	$340.00

Payment Details (from online bill payments through TD and Valley Banks)

TD BANK

Payment Date	Payee Name	Confirmation #	Amount	From Account
10/07/2009	CapitalOne **Memo:** File No. NN 50466	134109253	$50.00	50 PLUS CHECKING 3451044323

Valley National Bank

Print Date : December 11, 2009

Account Title	Checking	**Account Balance**	
Account Number	1660017011	****Available Balance**	

Valley National Bank
Checking 1660017011

Date	Check #	Transaction / Description	Credit	Debit	Balance
11-18-2009		NUDELMAN, NUDELM BILL PAYMT		145.00	

TD BANK					
Pending Payments					
Payee Name	**Amount**	**Account**	**Payment Date**	**Estimated Delivery Date**	**Memo**
CapitalOne	$145.00	50 PLUS CHECKING 345104XXXX	12/12/2009	12/15/2009	Payment on Payoff Plan
Total Amount Pending:	**$145.00**				

Exhibit 19

POWERS KIRN, LLC
728 Marne Highway
Suite 200
Moorestown, NJ 08057
Tel: 856.802.1000
Fax: 856.802.4300
www.powerskirn.com

POWERS KIRN
COUNSELORS AT LAW

William M.E. Powers, Jr
William M.E. Powers, III
Sarah E. Powers
Edward W. Kirn, III
Jill Manuel-Coughlin
Jeanette J. O'Donnell

December 31, 2009

Louis W. Childress, Esquire
Attorney for Defendant(s) Veronica Williams
280 S. Harrison Street, Suite 200
East Orange, NJ 07018-

Re: HSBC Bank USA, National Association, as Trustee under the Pooling and Servicing Agreement dated as of September 1, 2006, Fremont Home Loan Trust 2006-C v. Veronica Williams, et al.
Docket No. F-28279-09

Dear Mr. Childress:

Please find enclosed a copy of the Order Granting Plaintiff's Motion For Summary Judgment in the above matter which was signed by Judge Harriet F. Klein on December 23, 2009.

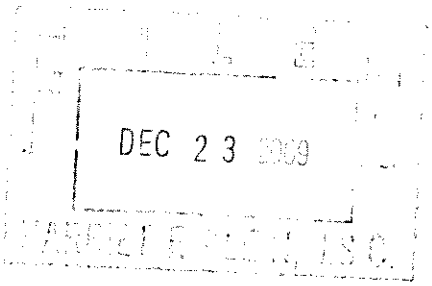
Very truly yours,

Edward W. Kirn III

EWK:tmj
#2009-0803
enc.

JAN 04 2010

#2009-0803



POWERS KIRN, LLC
728 Marne Highway, Suite 200
Moorestown, NJ 08057
(856) 802-1000
Attorneys for Plaintiff

HSBC Bank USA, National Association, as Trustee under the Pooling and Servicing Agreement dated as of September 1, 2006, Fremont Home Loan Trust 2006-C	: SUPERIOR COURT OF NEW JERSEY : CHANCERY DIVISION : ESSEX COUNTY
Plaintiff	: Docket No. F-28279-09
v.	CIVIL ACTION
Veronica Williams, et al.	**ORDER GRANTING PLAINTIFF'S MOTION FOR SUMMARY JUDGMENT OR STRIKING ANSWER AND REFERRAL TO FORECLOSURE UNIT IN OFFICE OF CLERK OF SUPERIOR COURT**
Defendant(s)	

THIS MATTER being opened to the Court on plaintiff's motion for summary judgment and/or striking the answer of the defendant(s) Veronica Williams, and the Court having considered the pleadings, affidavits/certifications, admissions and other moving papers, the briefs and arguments and for good cause shown: and for the reasons set forth on the record on this date,

IT IS on the 23rd day of December, 2009, ORDERED:

1. That the motion of the plaintiff be granted for summary judgment and that the answer of the defendant, Veronica Williams, be stricken and that the Clerk of the Court shall enter the default of the defendant as though no answering pleading had been filed.

2. That this matter be referred to the Foreclosure Unit in the Office of the Clerk of Superior Court in Trenton, New Jersey, for further proceedings and entry of final judgment, as an uncontested matter with the appropriate notices sent to all parties entitled to the same in accordance with the Rules of this Court.

3. That a copy of this order shall be served on other parties by regular mail, postage prepaid, within 7 days hereof.

Harriet F. Klein, J.Ch.

Motion was ____ unopposed.
X opposed.

Exhibit 20

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

January 1, 2010

Ms. Bessie Cahee
Loss Mitigation Department
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081-2212

Subject: November, December & January Payments for Mortgage No. 40212367

Dear Ms. Cahee,

My remaining payment for January 2010 is enclosed. Payments for the months of November, December and January 2010 were submitted and booked last year. I used the certified checks and money order that Litton requested from me for our original workout plan, and then returned to me via regular U.S. mail.

The enclosed money order and checks received should be allocated as follows:

CHECK NO.	DATE OF CHECK	AMOUNT OF CHECK	ALLOCATED TO		MONTH PAID	TOTAL MONTHLY PAYMENT
#00074041	6/25/2009	$3,054.83				
			November Payment	$2,316.53		
					NOV	$2,316.53
			December Payment	$738.30		
#00074040	6/25/2009	$3,054.83	December Payment	$1,578.23		
					DEC	$2,316.53
			January Payment	$1,476.60		
US Postal Money Order 16630323254	9/11/2009	$1000,00	January Payment	$839.93		
					JAN	$2,316.53
			February Payment	$160.07		

February's payment will consist of the fourth check returned by Litton ($2,100), the $160.07 credit noted above plus an additional check for the balance of $56.46.

This completes our trial period and I trust has resulted Litton's acceptance of your proposed Workout Plan. Please fax confirmation of your firms' acceptance to 888-492-5864.

Thank you,

Veronica Williams

enclosures

Exhibit 21

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

January 1, 2010

Ms. Bessie Cahee
Loss Mitigation Department
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081-2212

Subject: November, December & January Payments for Mortgage No. 40212367

Dear Ms. Cahee,

My remaining payment for January 2010 is enclosed. Payments for the months of November, December and January 2010 were submitted and booked last year. I used the certified checks and money order that Litton requested from me for our original workout plan, and then returned to me via regular U.S. mail.

The enclosed money order and checks received should be allocated as follows:

CHECK NO.	DATE OF CHECK	AMOUNT OF CHECK	ALLOCATED TO		MONTH PAID	TOTAL MONTHLY PAYMENT
#00074041	6/25/2009	$3,054.83				
			November Payment	$2,316.53		
					NOV	$2,316.53
			December Payment	$738.30		
#00074040	6/25/2009	$3,054.83	December Payment	$1,578.23		
					DEC	$2,316.53
			January Payment	$1,476.60		
US Postal Money Order 16630323254	9/11/2009	$1000,00	January Payment	$839.93		
					JAN	$2,316.53
			February Payment	$160.07		

February's payment will consist of the fourth check returned by Litton ($2,100), the $160.07 credit noted above plus an additional check for the balance of $56.46.

This completes our trial period and I trust has resulted Litton's acceptance of your proposed Workout Plan. Please fax confirmation of your firms' acceptance to 888-492-5864.

Thank you,

Veronica Williams

enclosures

Exhibit 22

From: TrackingUpdates@fedex.com **Sent:** Tue 09/02/10 09:13
To: vwilliams@officethatworks.com **Priority:** Normal
Subject: FedEx Shipment 793248378642 Delivered **Type:** Attachments

---

This tracking update has been requested by:

Name:	VERONICA WILLIAMS NJ 541
E-mail:	vwilliams@officethatworks.com
Message:	A contact person still has not been identified for my account. Please deliver these 2 checks to the appropriate party

---

Our records indicate that the following shipment has been delivered:

Reference:	February Mortgage Payment
Ship (P/U) date:	Feb 5, 2010
Delivery date:	Feb 9, 2010 8:12 AM
Sign for by:	R.HUGHES
Delivered to:	FedEx Location
Service type:	FedEx Express Saver
Packaging type:	FedEx Envelope
Number of pieces:	1
Weight:	0.50 lb.
Special handling/Services:	Hold At FedEx Location Direct Signature Required
Tracking number:	793248378642

Shipper Information	Recipient Information
VERONICA WILLIAMS NJ 541	Larry Litton, Jr.
541 SCOTLAND RD	Litton Loan Servicing, LP
SOUTH ORANGE	4828 LOOP CENTRAL DR
NJ	OFFICE OF THE PRESIDENT
US	HOUSTON
07079	TX
	US
	77081

Please do not respond to this message. This email was sent from an unattended mailbox. This report was generated at approximately 8:13 AM CST on 02/09/2010.

Learn more about new ways to track with FedEx.

All weights are estimated.

To track the latest status of your shipment, click on the tracking number above, or visit us at fedex.com.

This tracking update has been sent to you by FedEx on the behalf of the Requestor noted above. FedEx does not validate the authenticity of the requestor and does not validate, guarantee or warrant the authenticity of the request, the requestor's message, or the accuracy of this tracking update. For tracking results and fedex.com's terms of use, go to fedex.com.

Thank you for your business.

Exhibit 23

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472

May 12, 2010

Veronica Williams
541 Scotland Road
South Orange, NJ 07079

Dear Mrs. Williams

FEMA's Personnel Security Branch adjudicated your recent e-QIP submission (SF-85P Questionnaire) dated September 21, 2009. You responded to the Letter of Interrogatory as required, however, the information you provided was insufficient to mitigate our concerns. Therefore, based on the review the Questionnaire and your response, a final determination has been made to find you unsuitable for employment with FEMA.

This decision makes you ineligible for employment with FEMA.

Sincerely,

for Harriett Ames
Branch Chief
Personnel Security Branch

Exhibit 24

Veronica Williams

From: christina.muolo@gsa.gov
Sent: Monday, July 19, 2010 8:46 AM
To: vawilliams@ACT-IT.com
Subject: RE: GS-35F-0427R Reminder

Veronica,

Your contract did expire on March 16, 2010. This quarter is considered a close-out quarter under your contract to report any additional sales for open orders under the contract. Any sales, including zero, would still need to be reported for this quarter and I can then close-out your contract.

Thank you.
Christina Muolo
Administrative Contracting Officer
GSA/FAS/Supplier Management
Office: 617-565-7604 | Fax: 617-565-7629

"Veronica Williams" <vawilliams@ACT-IT.com>	<CHRISTINA.MUOLO@gsa.gov>	To cc
07/16/2010 11:18 AM	RE: GS-35F-0427R Reminder	Subject

Please respond to <vawilliams@ACT-IT.com>

My address changed in May 2009. It is no longer in Washington, DC but is now:

PO Box 978
South Orange, NJ 07079

The status of my contract is unclear. I have been told that it ended last March; others contend that it is still open.

Please advise.

Thank you,

Veronica Williams
ACT, Inc.

-----Original Message-----
From: CHRISTINA.MUOLO@gsa.gov [mailto:CHRISTINA.MUOLO@gsa.gov]
Sent: Friday, July 16, 2010 7:04 AM
To: undisclosed-recipients:
Subject: GS-35F-0427R Reminder

----------GENERAL SERVICES ADMINISTRATION----------

Contract Number: GS-35F-0427R (ZF0427R) Contract End Date: 03/16/2010 Report Produced On: 07/15/2010

CONTRACTOR
ABSOLUTE COMPUTER TECHNOLOGIES,
5027 11TH ST NE STE 100
WASHINGTON, DC 200172849
Voice: 202-486-0700

ADMIN REPRESENTATIVE
VERONICA WILLIAMS
541 SCOTLAND ROAD
SOUTH ORANGE, NJ 07079
Voice: 202-486-0700
Fax: 888-492-5864
Email: vawilliams@act-it.com

USE ELECTRONIC IFF PAYMENT, or MAIL YOUR CHECK TO:

General Services Administration
Accounts Receivable Branch (6BCDR)
P.O. Box 979017
St. Louis, MO 63197-9017

ADMINISTRATIVE CONTRACTING OFFICER(ACO)
CHRISTINA MUOLO
GSA, FAS, NORTHEAST OPERATIONS
10 CAUSEWAY STREET, ROOM 347
BOSTON, MA 022221047
Voice: 6175657604
Fax: 6175657629
Email: CHRISTINA.MUOLO@gsa.gov

----------72A REMINDER----------

The quarter has ended. Your Multiple Award Schedule (MAS) contract, clause 552.238-74, requires that you perform the following actions by 30th DAY of this month:

(1) REPORT QUARTERLY MAS SALES (zero sales included) for each special item number awarded under your contract using the following website:
https://72a.gsa.gov (no 'www').

A N D

(2) USE ELECTRONIC Industrial Funding Fee (IFF) PAYMENT or SUBMIT A CHECK (annotate your check with the contract number and the period to which it applies, then mail it to the

address below). If you do not report your sales and remit your payment within 30 days following the end of the reporting quarter, you will be considered delinquent, and this will be reflected in your Administrative Report card.

If you experience problems reporting sales, contact the Vendor Support Center Helpdesk at (703) 605-9992, (877) 495-4849 (toll-free) or FAX (703) 605-9886.

72A REMINDER

Contract Item Number	Control Number	Sales Quarter	Date Term.
132 8RC	200704405630	APR10-JUN10	
132 8	200507700018	APR10-JUN10	
132 51RC	200704405629	APR10-JUN10	
132 51	200507700017	APR10-JUN10	
132 50RC	200704405628	APR10-JUN10	
132 50	200507700016	APR10-JUN10	
132 12RC	200704405631	APR10-JUN10	
132 12	200507700019	APR10-JUN10	

Exhibit 25

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

HEALTH DECLINED

Health records are available to healthcare professionals who testify and sign non-disclosure agreement.

Exhibit 26

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

ABILITY TO LAND JOBS DECIMATED

I applied to thousands of jobs and was rejected for positions in the Federal and Private sector for which I was imminently qualified. The clearance rejection and foreclosure made it impossible to secure employment in my field. Letters can be provided at trial; witnesses will confirm my effort.

Exhibit 27

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

December 20, 2011

Litton Loan Servicing
4828 Loop Central Drive
Houston, TX 77081-2212

Account No. 40212367

Fax 713-793-4464
Email ListedPropertiesCorrespondence@littonloan.com

Ocwen Loan Servicing, LLC
P.O. Box 24738
West Palm Beach, FL 33416-4738

Account No. 7090650115

Fax 888-882-1816
Email updateinsuranceinfo@ocwen.com

Dear Sir/Madam:

As we proceed through the foreclosure process I am making good faith efforts to make any improvements possible on the property at 541 Scotland Road. In addition to recent capital improvements performed using funds from FEMA, I am applying for HUD funds available for capital improvements and repairs to this property. To complete the HUD application I need:

- Copy of homeowner's insurance policy (lender placed)
- Complete and return Verification of Current Mortgage (attached)

Both documents should be faxed to me at 888-492-5864 and mailed to: P.O. Box 978, South Orange, NJ 07079-0978. An expeditious response might increase our possibility of securing funds to make the many repairs and improvements necessary for this property to remain compliant with local ordinances.

Since Litton Loan did not attempt to reach a resolution with me as instructed by the SEC (required of all mortgages foreclosed in 2009), this letter is addressed to both Litton Loan and Ocwen in case the transfer of my mortgage was a mistake.

You may contact me at

Thank you,

Veronica Williams

attachments

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

BACKUP INFO – NOT SENT

Litton Loan Servicing
4828 Loop Central Drive
Houston, TX 77081-2212

Account No. 40212367

Phone 800-247-9727
Fax 713-793-4464
Email ListedPropertiesCorrespondence@littonloan.com

Ocwen Loan Servicing, LLC
P.O. Box 24738
West Palm Beach, FL 33416-4738

Account No. 7090650115

Phone 800-746-2936
Fax 888-882-1816
Email updateinsuranceinfo@ocwen.com

Exhibit 28

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

January 23, 2013

Ocwen Research Department

Sent via facsimile to 407-737-6375

Re: Mortgage serviced by Litton Loan Servicing Account No. 40212367
and claimed by Ocwen Loan Servicing, LLC Account No. 7090650115

Dear Sir/Madam:

Please send me all documentation you have on my mortgage including:

- Origination documents
- Payments received
- Initial amortization schedule
- How payments from insurance companies were processed (i.e. accounts debited and credited)

This information has been requested, verbally and in writing, on numerous occasions since 2011 including the latest letter (attached) sent to William Erby at Ocwen's West Palm Beach, FL and Atlanta, GA offices. On Jan. 20, 2013, an Ocwen representative asked me to fax my request to Ocwen's Research Department at 407-737-6375.

I cannot demonstrate that Ocwen is not authorized to collect the funds requested until I received the information requested above as well as from other authorities, and prepared a compilation and analysis of this information. I shall continue to await your response.

Thank You,

Veronica Williams

attachment

Veronica Ann Williams

Mailing Address: P.O. Box 978 ◆ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ◆ South Orange, NJ 07079-3009

November 12, 2012

Mr. William Erbey
Executive Chairman
Ocwen Financial Corporation
2002 Summit Blvd., 6th Fl.
Atlanta, GA 30319

Subject: Ocwen Must Provide Written Explanation to State of NJ ***no later than November 26, 2012***
Ocwen Mortgage No.7090650115 aka Litton Loan Mortgage No. 40212367

Sent via US Certified Mail 7002 0860 0004 776 4246
Facsimile to 214-965-3297, Cover Letter, a total of 1 page only
via Email to Erby's Ocwen email [redacted], a total of 7 pages

Dear Mr. Erbey,

Ocwen must send a written explanation of Statements for Mortgage No.7090650115, that explains all figures and why it appears that funds have been given to the mortgage holder (Veronica Williams).

Representatives from the State of New Jersey have made multiple phone calls to Ocwen and none have been returned. I also made several phone calls, sent numerous correspondence (some attached), yet Ocwen has not returned my calls and has only sent a few form letters.

Again, for the record, none of the figures on your statements are correct. Ocwen has repeatedly failed to produce documents to validate this mortgage. Moreover, I believe my mortgage was transferred to Ocwen in violation of an Agreement that Goldman Sachs and Litton Loan had with the U.S. Securities and Exchange Commission. Any insurance, property tax or other payments made to third parties were clearly to protect Ocwen's effort to coerce me into making payments not owed or to steal my property.

The stress of unfair and deceitful actions, and the lack of responses, by Ocwen, Litton Loan and Goldman Sachs continue to take their toll on me. I recently returned home from an 8-day hospitalization for a stress induced illness, My recovery is further delayed by Ocwen's refusal to respond. Badly needed benefits have been delayed and I am at risk of losing much more without a quick response.

To avoid further losses, I must insist that Ocwen send a written explanation no later than 4:00 pm on Monday, November 5, 2012 to:

- Ms. S. Roberts, Essex County Dept. Citizen Services Fax 973-395-3869
- Ms, Terrell, State of NJ Dept. Human Services, Essex County Fax 888-492-5864
- **Via U.S. Mail** to:
  - Ms. S. Roberts
  - Essex County Department of Citizen Services
  - 50 South Clinton Avenue – 1st Floor
  - East Orange, NJ 07018

Thank You

Veronica Williams

enclosure

cc: Larry Litton, Litton Loan Servicing via email to
Commissioner Jennifer Velez, Human Services, State of New Jersey via email to
Commissioner Kenneth Kobylowski, Banking & Insurance, State of NJ via email to
S. Roberts, State of NJ Dept. of Human Services, Essex County via facsimile without enclosure
Mr. Robert Demarino, Assistant Administrator via email to:

Exhibit 29

Veronica Ann Williams
Mailing Address P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

June 10, 2010

Mr. Brendan McDonagh
CEO
HSBC North America Holdings Inc.
26525 N. Riverwoods Blvd.
Mettawa, IL 60045

Dear Mr. McDonagh,

I would like your assistance to ensure that I receive a mortgage modification that is in the mutual best interests of HSBC, my community and I. Given the manner in which my previous efforts have been handled by Litton Loan (see Attachment I), I believe we can resolve this matter in a mutually beneficial and fair way with your intervention.

FORECLOSURE BAD BUSINESS DECISION FOR HSBC

HSBC earns a greater return with modification than foreclosure; the proposed modification gains $35,864 vs. the foreclosure which *loses* $50,413 (see Attachment IV). Foreclosure puts HSBC at a financial and strategic disadvantage (see Attachment I). I qualify for HAMP (see Attachment II) but Litton Loan recently told Tri-City they don't participate in HAMP. In December 2008, Litton Loan told me they would provide me with a HAMP modification.

My foreclosure, as many others, is not in the spirit of US Banking Laws. The manner in which my account has been handled by Litton Loan is not consistent with HSBC's history & reputation.

HSBC CHARTERED TO SUSTAIN NOT DESTROY COMMUNITIES

My neighborhood, like so many others in the U.S., is beginning to decline due to empty foreclosed homes and other casualties of the economy. The Federal Reserve[1] seeks to sustain U.S. communities when banking and mortgage charters are issued to institutions like HSBC. Indeed, HSBC is still fairly new in the US banking market[2]. I ask that you review your obligation to shareholders, mortgage holders and US citizens as you reconsider options to assist me.

I thank you for joining in the spirit of the Federal effort to generate our Nation's economic recovery.

Sincerely yours,

[redacted]

cc with attachments, without enclosures:

Toni L. Caldwell, Executive Director/Chief Executive Officer, Tri-City Peoples Corporation
Edward R. Kirn III, Partner, Powers Kirn LLC
Hon. Harriet Farber Klein, J.S.C
Larry Litton, Jr., President, Litton Loan Servicing LP
Brendan McDonagh, CEO, HSBC North America
Ashley Besk, Assistant Vice President, Prime Modification Dept., Chase
David H. Stevens, Assistant Secretary for Housing – Federal Housing Commissioner, HUD

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[1] Through Community Reinvestment Act – Title 12. PART 203—HOME MORTGAGE DISCLOSURE (REGULATION C)
[2] "HSBC USA Receives Approval for National Charter" [by Comptroller of the Currency], BusinessWire June 24, 2004.

ATTACHMENT I

MODIFICATION HAS STRONG MERIT FOR HSBC

A true mortgage modification will allow Litton Loan and HSBC to continue receiving a revenue stream while this home remain occupied More importantly, Litton Loan/HSBC will qualify for Federal assistance on this asset, further reducing the prospect of future losses.

COMPELLING REASON	SUPPORTING INFORMATION
• Property is **under water**	Market Value $370,000 [3] First Mortgage Balance $261,000 Second Mortgage Balance $148,000 • 541 Scotland lost over 35% of its value since 2005 (declined from $550K to $350K)
• Property **difficult to sell**, undesirable location in declining neighborhood, escalating property taxes, declining schools	• Property on the market in 2005, 2006, 2007 – ***NO OFFER*** • 529 Scotland, 2 doors away, has been vacant since it was foreclosed upon 2 years ago • Property taxes increased 150% since purchased • Schools, which are 50% of property taxes, dropped from top 5 in state to bottom third • Crime from negligible to severe • Property taxes have increased 150% and are stated to escalate more, discouraging buyers and reaching 35% of mortgage payment
• **Net gain greater with modification than foreclosure**: HSBC will still earn interest differential (see Attachment IV) • Proposed modification gains $35,864 in interest income vs. the foreclosure which loses $50,413.on unrecoverable principal	Net gain to Litton Loan with modification $35,864 Net loss to Litton Loan with foreclosure -$50,413

The first time Litton purchased my mortgage, I researched their business practices and quickly refinanced to get it out of their hands. This time I was unable to move that quickly. Although I was advised that Litton Loan did not participate in HAMP, I hope the information in this document will cause you to reconsider.

[3] Based on assessments from local realtors, and recent experience from listing the property for sale.

ATTACHMENT II

HOMEOWNER IS EXCELLENT CANDIDATE FOR HAMP

COMPELLING REASON	SUPPORTING INFORMATION
• Federally-backed entities have confirmed that Homeowner qualifies for HAMP, including 2 Federally-funded mortgage counseling services	• Tri-City Peoples Corporation reviewed financials and tried to negotiate with Litton Loan on behalf of homeowner • HUD lender offered $1,361.50 monthly payment at 4.75%/5.467% APR (see Attachment IV). • Confirmed by http://www.makinghomeaffordable.gov (see Attachment V)
• Homeowner has successfully used income from ACT, Inc. and room rentals to pay her mortgage for 23 years	• Homeowner has lost rental income since foreclosure action (see Attachment VI)
• Homeowner's commitment from unemployment is sufficient to cover a HAMP modified mortgage for 12 to 86 months, possibly more	• Property on the market in 2005, 2006, 2007 – ***NO OFFER*** • 529 Scotland, 2 doors away, has been vacant since it was foreclosed upon 2 years ago • Property taxes increased more than 150% since purchased
• Homeowner's' contingent employment offers, new ventures and the rental capacity of rooms in her house virtually guarantee future income to further pay down debt	• Rental income last year reached $2,715 a month • Has employment offer from major Federal Agency upon approval of security clearance (since Sept. 2009) • Proposed to run Federal contract at pay exceeding $170,000 • Launching new venture projected to reach $44,000 by 2011
• Homeowner has demonstrated good faith efforts to resolve debt with all creditors (see Attachment VII).	• Liquidated major assets and retired debt based on expectation of receiving modification offered by Litton Loan • In response to Litton Loan requests, submitted more than 30 extensive financial analyses between Dec. '09 and April '10

HSBC CHARTERED TO PROVIDE MORTGAGE FINANCING FOR US HOMEOWNERS

While homeowners who can afford their mortgages are walking away from their commitment, this homeowner made Herculean efforts to work out a resolution with the mortgagor. Financially, her efforts have cost her dearly. The total cost of ownership (maintenance costs except mortgage and taxes) are equal to the cost of renting an apartment in her area. Having lived in this home 27 years, her concern to maintain the neighborhood and contribute financially to society is greater than her desire to preserve money for herself. This is exactly the type of citizen that the Federal Reserve[4] is trying to support when banking and mortgage charters are issued to institutions like Litton Loan/HSBC. Indeed, HSBC is still fairly new in the US banking market[5]. I ask that you review your obligation to shareholders, mortgage holders and US citizens as you reconsider options to assist this homeowner.

[4] Through Community Reinvestment Act – Title 12. PART 203—HOME MORTGAGE DISCLOSURE (REGULATION C)
[5] "HSBC USA Receives Approval for National Charter" [by Comptroller of the Currency], BusinessWire June 24, 2004.

ATTACHMENT III

Veronica Ann Williams

Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

April 21, 2010

DRAFT

F:\VW_thumb\Veronica Williams\ \ LittonLoanSummar_for_ Attorney.doc

Re: Litton Loan Number 40212367

Dear Sirs:

Due to deceptive practices by Litton Loan Services, the foreclosure on my home should be reversed and removed.

CLIENT DISCLOSES CHALLENGES AND REQUESTS MODIFICATION FROM LITTON LOAN

After receiving a mortgage modification from her secondary mortgage provider, Ms. Williams approached Litton Loan to seek a modification. She had conversations with several Litton representatives. Since Litton had corrected an error on her account in 2008, Ms. Williams believed they would honor their commitment. In good faith, she disclosed her personal and financial challenges in the expectation that Litton would include her mortgage in the Presidential Foreclosure Program. Ms. Williams qualified for, and submitted all information requested on February 25, 2009 (modification submitted & confirmed on Feb. 25, 2009 at 3:12 PM – Litton recorded submittal on April 22, 2009).

A PATTERN OF DECEIT	
Nov. 2008	VW Requests Modification in Nov. 2008
Feb. 2009	Formal request in writing Feb. 2009
March 2009	Litton said wait
May 2009	Litton offer written modification, from them not from Federal program as indicated
June 2009	Litton tells me modification will be forthcoming so I paid non-secured debt to position myself for improved credit rating
July 2009	Litton serves me with foreclosure papers
Aug. 2009	Litton returns checks via US Mail while telling me that modification is underway
Sept 2009	Litton promises to delay while they work on approving modification
Sept. 2998	I sell another property at a loss to reduce debt for pending job
Fall 2009	Litton accepts checks sent a second time; issues a new modification with a higher monthly payment
Aug 09 – March 10	Litton accepts all payments, sent via FEDEX
Dec. 2009	Litton proceeds with court action to secure foreclosure
Jan 2010 – March 2010	Litton continues to accept payments that fulfill modification terms but does not remove foreclosure
April 2010	Litton issues new modification with yet another increase in the monthly payment

CLIENT EXERTS HERCULEAN EFFORT TO INCREASE INCOME AND FORECLOSURE

In response to a suggestion by Marie Bernard of Litton (on 9/17/09 at 3:41pm), I am writing to explain why Litton should accept and honor the Loan Modification agreement your firm proposed and I accepted. You should note that I have:

- Responded to an inordinate number of duplicative requests for financial, operational, administrative and other information
- made all required payments of first modification (July, August & September)
- made all required payments of second modification (October, November, December)
- made all require payments of third modification (January, February, March)
- provided all information requested (received by Litton 3/29/09) copy attached, 48 pages
- been self-employed since 1993 – long before the original mortgage was instituted
- rented rooms to provide more income – sufficient in itself to cover both mortgages
- sufficient income right now to pay Federal HAMP mortgage, my second mortgage as well as my basic living expenses

ATTACHMENT III cont'd.

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

- presented budgets that clearly demonstrate my ability to meet mortgages and basic financial obligations
- a preliminary offer from the U.S. Dept. of Homeland Security which will further increase my income
- become a newly instituted Arbitrator, which will also provide additional income.

Documentation attached shows rental income, Arbitrator approval and more. I have attached the offer letter from FEMA.

I contacted Litton last month to inform you that major water damage in my home would delay my payment. Unfortunately the damage was not in my bedroom but one that I rent. My insurance company has still not paid nor settled the claim.

LITTON LOAN BAIT AND SWITCH

Since Litton told Ms. Williams that the modification should be completed in 45 days (April 11th), she began calling Litton representatives designated to work on her account after 30 days. Ms. Williams was told that Litton was still waiting for the Presidential Program to be released and she should not worry. As time went by, Ms. Williams expressed her concern over continuing payments that were almost triple what she would pay under the Presidential Program. On April 9, 2009, Nick Valdecaras of Litton Loan advised Ms. Williams that she should suspend payments until the modification was completed. One representative told Ms. Williams that if the Presidential Program was not released by June, Litton would offer a comparable modification program. She was assured that she would receive a lower interest rate and payment, allowing her to resume payments that fit into her revised budget.

To her chagrin, Ms. Williams learned on August 1, 2009 that Litton's modification included rates and terms that were not very different than her existing mortgage. To make matters worse, she was served on July 27, 2009, placing her in jeopardy of losing her home.

LITTON SHOULD DEMONSTRATE INTEGRITY:
ISSUE COMPARABLE MODIFICATION & REMOVE FORECLOSURE

Our client has been through enough. Her health, financial and income challenges were well documented and shared with Litton. Recognizing her vulnerability, Litton took steps to exploit it. Litton should, at a minimum, offer a modification comparable to what Ms. Williams expected. That is, a term of 30 years, interest rate of 3% and no points or fees. In addition, the seven payments should be added to the back end of her mortgage and the foreclosure should be removed from her record with all credit reporting agencies including Experian, Equifax and Trans Union. Finally, Ms. Williams should be afforded all modifications available from the Federal mortgage modification programs.

Thank you,

ATTACHMENT III cont'd.

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

LITTON LOAN Matter: Pertinent Documents for Attorney

SUMMARY OF DOCUMENTS RELATING TO LITTON LOAN MATTER		
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	211 files, 20 folders, 91.0 MB	
F:\VW_thumb\Carolyn_Separation\Mortgage\ObamaModProgram	4 files, 0 folders, 534 KB	
F:\VW_thumb\Carolyn_Separation\Mortgage\Litton_Statements	3 files, 0 folders, 823 KB	
F:\VW_thumb\Carolyn_Separation\Mortgage\Foreclosure_Help	16 files, 2 folders, 6.38 MB	
REQUEST FOR MODIFICATION		
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\RefiLtr_2-25-09	ProposedRefiLetter_2-25-09.doc	2
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\RefiLtr_2-25-09	ProposedRefiLetter_2-25-09.pdf	2
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\RefiLtr_2-25-09	ProposedRefiLetter_SCANNED_2-25-09.pdf	2
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\RefiLtr_3-29-09	Litton_Modification_Application.doc	15
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\RefiLtr_3-29-09	HardshipAffadavit_SIGNED_3-29-09.pdf	1
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\RefiLtr_3-29-09	Litton_Modification_Application_backup.doc	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\541_Foreclosure_HSBC_7-09	VW_Childress_Court_Response_12-16-09.pdf	12
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\541_Foreclosure_HSBC_7-09	CapOne_Summons_rcvd_8-13-09.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\ChildressLegalDocs	Dec16-2009.pdf	63
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\ChildressLegalDocs	Dec23-2009.pdf	10
F:\VW_thumb\Carolyn_Separation\Mortgage\Foreclosure_Help	HomePreservationPacket_VW1.pdf	10
RESPONSES TO REQUESTS FOLLOWING MODIFICATIONS		
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	HardshipAffadavit_9-29-09_submit.pdf	3
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	Litton_WorkoutPlan_8-2-09.pdf	25
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	Litton_WorkoutPlan_8-8-09.pdf	48
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	Litton_WorkoutPlan_9-1-09.pdf	2
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	Litton_WorkoutPlan_9-28-09.pdf	53
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	Litton_WorkoutPlan_10-19-09_Pmts.doc	1
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	Litton_WorkoutPlan_10-21-09.pdf	2
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	VW_ModRequest_HLitton_1_15_10.pdf	2
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	VW_NOTES-from_Littondoc.doc	5
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	VW_P&LS_for_Litton_11-9-09.pdf	3
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	VW_P&LS_for_Litton_11-25-09.pdf	5
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	VW_P&LS_for_Litton_12-3-09.doc	

ATTACHMENT III cont'd.

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	VW_P&LS_for_Litton_12-28-09.pdf	7
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	VW_P&LS_for_Litton_12-31-09.pdf	6
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\BankStmts	PNC_Stmt_12-11-08.pdf	4
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\BankStmts	20 files	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	Mod_Budget_MarAugOct_submit_12-31-09.xls	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	Mod_Budget_MarAugOct_submit_12-28-09.xls	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	Mod_Budget_MarAugOct_submit_11-25-09.xls	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	Mod_Budget_MarAugOct_submit_10-9-09.xls	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	Mod_Budget_MarAugOct_submit_1-17-10.xls	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	Mod_Budget_MarAugOct.xls	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	41 files & 12 folders	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\P&L_11-9-09	VW_P&L_cons_for_Litton_11-9-09.doc	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\P&L_11-9-09	6 files	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\P&l_11-25-09	P&L_VWcons_11-25-09.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\P&l_11-25-09	3 files	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\P&L_12-1-09	Mod_Budget_MarAugOct_submit_12-3-09.xls	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\P&L_12-1-09	12 files	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\P&L_12-28-09	P&L_VWent_Rental_Only_12-28-09.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\P&L_12-28-09	4 files	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\P&L_12-31-09	P&L_VWent_Rental_Only_12-31-09.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\P&L_12-31-09	4 files	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	Pmt_Feb10.htm	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\Response_to_Request_11-4-09	Lease_CatherineSwain.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\Response_to_Request_11-4-09	4 files	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\WorkoutPlan_Offer_11-09	Litton_WorkoutPlan_Offer__11-2-09.pdf	20
MODIFICATIONS FROM LITTON LOAN		
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09	WP_All.pdf (LL_Workout Plan – May 2009)	5
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\WorkoutPlan_Offer_11-09	Litton_WorkoutPlan_Offer__11-2-09.pdf	20
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlans_8-12-09\WorkoutPlan_Offer_4-10		
OTHER PERTINENT DOCUMENTS		
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	VW_FilingByChildress.pdf	12
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	Summons_Response_8-22-09.doc	4
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	Response_to_Foreclosure_11-2-09.doc	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	RequestConfirmCheckReturn.doc	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	MoneyOrderReceipt_9-11-09.pdf	

ATTACHMENT III cont'd.

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	LittonToDelayForeclosure_9-25-09.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	LittonDenial_8-14-09.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	Litton_Stmt_3-09.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	Litton_Sept_09_checks.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	Litton_Sept_09_check.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	Litton_Jul_Aug_09_confirm.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	Litton_Jul_Aug_09_check.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	HSBC_Foreclosure_10-26-09.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	Delay_Sale_10-4-09.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	AllstateHomeownersPayment.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	Allstate_Insurance_Proof_12-14-09.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi	Allstate_Insurance_Proof_10-2-09.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\Request_to_Honor_Modification	Litton_Must_Honor_Modi_letter_9-09.doc	1
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\Request_to_Honor_Modification	Litton_Must_Honor_Modi_letter_9-09.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\Request_to_Honor_Modification	Litton_Must_Honor_Mod_9-09.pdf	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\Request_to_Honor_Modification	New DAE hire letter (ex).doc Sept. 2009	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\ChildressLegalDocs	1270821524.pdf (Order Granting Summary Judgment)	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\ChildressLegalDocs	Dec16-2009.pdf (Civil Action)	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\ChildressLegalDocs	Dec23-2009.pdf (Order Granting Motion)	
F:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\ChildressLegalDocs	ChildresNoRepresentLitton.pdf (Letter of Non-Representation)	
Local Agency & First Attorney		
Tri-City has determined that I do indeed qualify for the Federal HAMP program. They will negotiate with Litton Loan Litton on my behalf. My contact at Tri-City is: Alton Ellis Phone 973-676-5506 x2181 Fax 973-675-4493 Email aellis@tri-city@citypeoples.org Tri-City Peoples Corporation 55 Washington St., Suite 311 East Orange, NJ 07017 http://www.tri-citypeoples.org/		

ATTACHMENT IV

	MODIFICATION	FORECLOSURE
APR		
Litton Loan/HSBC	2%	7%
Chase	2%	3%
PRINCIPAL		
Litton Loan/HSBC (less $66,398 of $146,398 loss)	$108,472	261,000
Chase	$100,000	148,000
TERM	30 years	3 ½ years
MONTHLY PAYMENT		
Litton Loan/HSBC	400.93	NA
Chase	369.62	NA
PAYBACK AMOUNT – TO HSBC & CHASE		
Litton Loan/HSBC	$236,112	$210,587
Chase	$133,888	$119,413
TOTAL	$370,000	$330,000
MORTGAGE BALANCE		
Chase Mortgage Balance	$99,160	$148,000
Litton Loan Mortgage Balance	$174,870	$261,000
TOTAL	$274,030	$409,000
AMOUNT UNDER WATER (MORTGAGE LESS MARKET VALUE)	-$39,000	-$79,000
GAIN/LOSS ON MORTGAGE PRINCIPAL		
Chase Mortgage Balance	-$14,112	-$28,587
Litton Loan Mortgage Balance	-$24,888	-$50,413
GAIN ON MORTGAGE INTEREST[6]		
Chase Mortgage Balance	$33,062	0
Litton Loan Mortgage Balance	$35,864	0
PAYBACK DATE	2014	2011
RETURN TO MORTGAGOR (includes fees earned)	2.82%	TBD

[6] Calculator Used: http://www.dinkytown.net/java/MortgageLoan.html

ATTACHMENT V

HUD LENDER ID 2378900019
NJ Reference Number ICG 7700085
55 E. 59th Street 4th Floor
New York, NY 10022

URGENT NOTICE
PLEASE READ THE ENTIRE DOCUMENT CAREFULLY
Intercontinental Capital Group
55 E. 59th Street 4th Floor
New York, NY 10022

Veronica Williams
541 Scotland Rd
South Orange NJ 07079-3009

NOTICE DATE: 3/22/2010

Attention Veronica Williams;

Under the Emergency Economic Stabilization Act H.R. 5140 the Federal Government has taken specific action to help homeowners reduce their monthly mortgage payments. Congress has increased FHA/VA mortgage limits up to 125% of previous MSA limits on loans. Interest rates have fallen on mortgages.

YOUR NEW REDUCED PAYMENT

You currently have a mortgage of $261,000.00 with a high interest rate. **Your new reduced payment based on your original loan amount could be: $1,361.50** (4.75%/5.467% APR) not including taxes or insurance.

Qualified Payment Reductions Completed In April Will Not Owe A Payment Until June 2010

Estimated Loan Amount	Reduced Payment	Cash Out Option
$261,000.00	$1,361.50 (4.75% /5.467% APR)	$25,000 $131/month $50,000 $262/month

Under the new FHA guidelines you are qualified to apply now for this reduced payment now. You MUST refinance now to take advantage of this current offer. Guidelines and rates are changing and you must act in order to take advantage of these low rates and reduced payment. Call toll-free 1-877-300-3420 now.

Toll-Free: 1-877-300-3420

(NJ) REFERENCE NUMBER: ICG 7700085

EQUAL HOUSING OPPORTUNITY

Additional information is needed from you to complete this transaction. Immediate action is requested.
Rates Subject To Change.

Intercontinental Capital Group ("ICG") 55 E. 59th Street 4th Floor, NY, NY 10022 is an approved FHA lender. ("ICG") holds an Unconditional Direct Endorsement Approval from the U.S Department of Housing and Urban Development. ICG is not an agency of the federal government. ICG works directly with homeowners to reduce their mortgage payments. All loans are subject to credit approval and appraisal. Programs, rates, terms and conditions are subject to change without notice. Interest rate, payment and APR based on a 30 year term, $250,000 loan amount, 780 FICO score as of 3.19.2010. Other restrictions may apply. Licensed Mortgage Banker - NYS Banking Department License # 105723. Licensed by the New Jersey Dept of Banking and Insurance reference # 0642530-X20.

ATTACHMENT VII

Text A+ A- A

Need urgent help? Contact the Homeowner's HOPE™ Hotline: (888) 995-HOPE

MAKING HOME AFFORDABLE.gov

HELP FOR AMERICA'S HOMEOWNERS

ABOUT | ELIGIBILITY | LOAN LOOK UP | FIND A COUNSELOR | REQUEST A MODIFICATION | RESOURCES | AUDIO AND VIDEO | EN ESPAÑOL

Next Steps

Home › Home Affordable Modifications › Next Steps

To view or print the PDF content on this page, download the free Adobe® Acrobat® Reader®

YES, YOU MAY QUALIFY FOR A HOME AFFORDABLE MODIFICATION

Based on your answers to the modification eligibility questions, you may qualify for a Home Affordable Modification. The next step is to gather the information you will need when you speak to your mortgage servicer or a HUD-approved housing counselor.

You can download this information on the Request a Modification page.

After you have this information, you should call your mortgage servicer and ask to be considered for a Home Affordable Modification.

Please be patient
Mortgage servicers are receiving a high volume of inquiries and there may be a slight delay before they process all applications.

SERVICERS HAVE MADE A COMMITMENT TO DELAY FORECLOSURE SALES ON ALL LOANS THAT MEET THE MINIMUM ELIGIBILITY CRITERIA FOR A HOME AFFORDABLE MODIFICATION WHILE AN APPLICATION IS UNDER CONSIDERATION.

If you have already missed one or more mortgage payments - contact your mortgage servicer immediately or call 1-888-995-HOPE (4673) to reach a HUD-approved housing counselor.

A HUD-approved housing counselor can help you understand your options. This counseling is FREE.

In partnership with FinancialStability.gov

En español | About | Eligibility | Loan Look Up | Find a Counselor | Request a Modification | Resources | Audio and Video | Privacy Policy | Search
www.Treas.gov | www.WhiteHouse.gov | www.HUD.gov

ATTACHMENT VII

Veronica Ann Williams

Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

January 17, 2010

Mr. Larry Litton, Jr.
President
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081-2212

Subject: Modification Agreement/Workout Plan for Mortgage No. 40212367

Sent via facsimile to 713-793-4964 & 713-793-4923 & via Federal Express Tracking No. 793187814845

Dear Mr. Litton,

I need a mortgage modification as soon as possible. Many Litton representatives have been working with me since this effort began in December 2008. I am particularly grateful to Bessie Cahee who has patiently and diligently conveyed requests from others at Litton. I am seeking your assistance to ensure that this effort is completed successfully.

The lack of a mortgage modification agreement prevents me from filing my latest financial statements. My income will, therefore, be reduced for the following reasons:

- Three (3) tenants broke their rental agreements and may not be backfilled before May (see Attachment I)
- A contingent Federal job offer may not be approved with the foreclosure on my record (Federal Security Clearance required and pending)
- A contingent offer from Federal contractor may not be approved with the foreclosure on record (Security clearance required)

My home provides my most reliable source of revenue at this time. Losing my home will impose added financial and health burdens that will surely threaten my survival. Without a modification I will attempt to sell my home to remove the foreclosure status from my record. By the time this is done, however, I expect the two contract jobs pending will no longer be available. That could very well leave me homeless and eliminate my current sources of income.

My revised financial statements (prepared on an accrual basis) will show reduced revenue due to:

- Lost rental income from tenants who broke leases (Heidi Boon, Shelley Peachey, Catharine Swain)
- Revenue from contracts pending security clearance can lo longer be accrued
- Loss of a place to live threatens my ability to earn income on existing contracts (can no longer accrue revenue from existing commitments)

I will provide the financial statements as soon as I have completed the revisions.

I have tried to dig out of my financial predicament without foreclosure, to no avail. I am willing to do anything that is morally and legally possible to remove the foreclosure from my record. I hope to do so without losing my home of more than 26 years. ***Time is of the essence.***

Bessie Cahee, with whom I have worked since last summer, is no longer assigned to my account. The customer service representatives cannot identify an individual for me to speak with. Please let me know how to proceed in working out a mutually beneficial solution. I can be reached at 202-636-8190.

In anxious anticipation, I am

Sincerely yours,

[redacted]

Veronica Williams

cc: B. Cahee, via email to Bessie.Cahee@littonloan.com

ATTACHMENT VII cont'd.

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

ATTACHMENT I

Seton Hall Graduate Students Break Rental Agreements

The rental revenue I reported has been reduced by $2,085 a month because the following tenants broke their leases 2 months after moving in:

1. Heidi Boon ($9,900 balance after 1 year; $20,625 balance after 2 years)
2. Catharine Swain ($7,560 balance after 1 year; $ 0 balance after 2 years)
3. Shelley Peachey ($7,560 balance after 1 year; $15,750 balance after 2 years)

I incurred substantial expense preparing my home (cleaning, plumbing and other repairs), screening tenants and administering the move-ins for these young women. The rent that they paid did not cover these expenses. In addition to $ 43,935 in lost rental revenue, I have incurred additional losses from rental preparation and searching for replacement tenants. In short, their actions have proved devastating for me when I could least afford it.

ATTACHMENT VIII – First 3 pages of 49 pages in document

Veronica Ann Williams
541 Scotland Road, South Orange, NJ 07079

September 20, 2009

Litton Modification Department/Loss Mitigation
c/o Mr. Julius Connor
Customer Care Supervisor
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081

Re: Loan Number 40212367

Sent via facsimile to: 713-218-3777 & 972-653-6340, Customer Service and 770-288-4650, Foreclosure Dept.

Dear Sir/Madam:

In response to a suggestion by Marie Bernard of Litton (on 9/17/09 at 3:41pm), I am writing to explain why Litton should accept and honor the Loan Modification agreement your firm proposed and I accepted. You should note that I have:

- made all required payments (July, August & September)
- provided all information requested (received by Litton DATE) copy attached, 48 pages
- been self-employed since 1993 – long before the original mortgage was instituted
- rented rooms to provide yet another source of income – sufficient in itself to cover both mortgages
- sufficient income right now to pay for the Litton mortgage, my second mortgage as well as my basic living expenses
- presented budgets that clearly demonstrate my ability to meet mortgages and basic financial obligations
- a preliminary offer from the U.S. Dept. of Homeland Security which will further increase my income
- become a newly instituted Arbitrator, which will also provide additional income.

Documentation attached shows rental income, Arbitrator approval and more. I have attached the offer letter from FEMA.

I contacted Litton last month to inform you that major water damage in my home would delay my payment. Unfortunately the damage was not in my bedroom but one that I rent. My insurance company has still not paid nor settled the claim.

I am told that Litton sent a letter dated 8/14/09. I have not yet received it.

I request an expeditious acceptance (i.e. 3 days) of our modification so that I may proceed in establishing repayment agreements with other creditors. Please contact me by phone at 973-715-8580 and via facsimile at 888-492-5864 right away.

Thank you

[redacted]

attachment

cc: Marie Bernard, Customer Service
L. Childress
Eniola English (Marie Bernard's supervisor)
Kimberly Wylie, Foreclosure Dept. 800-247-9727 ext. 5231

ATTACHMENT VIII cont'd.

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

August 8, 2009

2007 & 2008 Tax Returns have been added and have also been enclosed with the hard copy documents being sent via U.S. Mail

Loss Mitigation Department
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081-2212

Subject: Modification of Account No. 40212367

Sent via Facsimile to 713-793-4464 - 48 total pages

Dear Sir/Madam:

This is to re-confirm that I accept the Loan Workout Plan proposed by Litton Loan Servicing LP. In response to my conversations with Litton representatives on July 31, 2009, I have attached the following documents:

- **Loan Workout Plan** (3 pages)
- **Hardship Affidavit** (2 pages)
- Copy of **Request for Transcript of Tax Return** (Attachment II)
- Copy of **Request for Modification** submitted February 25, 2009
- Copy of **Application for Modification of Mortgage** submitted March 29, 2009
- Copy of **2007 & 2008 IRS Returns** (4 pages and 19 pages, respectively)

The major changes since March are that I had surgery in May and have landed new sources of income. Despite challenges beyond my control, I have recovered from surgery. After a concerted effort to solidify my income, I have three new sources of income:

- Contract Program Manager for Semper-Alexander, Inc.
- FINRA Arbitrator (listed in New York, NY and Newark, NJ)
- ACT Inc. contractor

Collectively, the income from these sources will allow me to meet my mortgage payments while also providing me sufficient time (about 15 business days a month) to earn additional income. My revised budget is outlined in Attachment I – Creditor Repayment Schedule/Budget.

Please note that I am the leading candidate for two private industry positions and in the hiring process for a contractor position with a Federal agency.

I will be able to repay the mortgage and recover financially under the proposed Workout Plan. I do meet the requirements for the Federal Modification Program, however, and would still prefer that option if it is available. That is, the mortgage interest rate of 2%, in a fixed, 30-year note.

I thank you for your assistance in my financial recovery.

Yours truly,

[redacted]

Exhibit 30

HSBC

Executive Services

961 Weigel Drive
Elmhurst IL. 60126
fax: (877) 404-6172

Fax

To:	Veronica Williams	**From:**	*Nakia Shells*
Fax:	888-492-5864	**Pages:**	3 ~~2~~ (including coversheet)
Phone:		**Phone:**	
Re:	Requested Document	**Date:**	August 3, 2011

☐ **Urgent** ☐ **For Review** ☐ **Please Comment** ☐ **Please Reply** ☐ **Please Recycle**

CONFIDENTIALITY NOTICE:

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HSBC

August 3, 2011

Veronica Williams
P.O. Box 978
South Orange, NJ 07079

RE: Litton Loan Servicing Loan Number 40212367

Dear Ms. Williams:

Pursuant to our telephone conversation today, the following is a copy of our June 25, 2010 response letter.

If you have any further questions, you may reach our Customer Resolution Department at (888) 892-9506.

Sincerely,

N. Shells

N. Shells
Customer Resolution Department

Enclosure

HSBC

June 25, 2010

Veronica Williams
PO Box 978
South Orange, NJ 07079

Re: Litton Loan Servicing LP Loan No. 40212367
Property address: 541 Scotland Road South Orange, NJ 07079

Dear Ms. Williams:

This letter is in response to your correspondence dated June 16, 2010 regarding the above referenced account.

Please be aware that HSBC Bank U.S.A. acts as a trustee for certain loan securitization trusts in connection with the issuance of mortgage backed securities. As trustee, the bank has only a nominal role with the respect to the properties owned by the trust. Under the agreements that establish the trusts, other companies are designated as the servicers of the loans and those servicers handle matters such as mortgage foreclosures, loan modifications, evictions and sales of foreclosed trust properties. This matter has been forwarded to Litton Loan Servicing for handling who is the servicer of the trust that owns this property.

Should you require any additional information, please feel free to contact me directly at (813) 571-6505.

Sincerely,

Erin Martin
Customer Resolution Department

Equal Housing Lender

Exhibit 31

Exhibit 32

FEDERAL RESERVE BANK *of* NEW YORK

33 LIBERTY STREET, NEW YORK, NY 10045-0001

September 3, 2010

Ms. Veronica Williams
P.O. Box 978
South Orange, NJ 07079

Dear Ms. Williams:

This letter responds to your complaint against Litton Loan Servicing (Litton). Litton is a subsidiary of Goldman Sachs Bank, USA, which is a state member bank supervised by this Reserve Bank. As we understand your complaint, you requested a loan modification through your loan's servicer, Litton. Specifically, you are looking for a reversal of Litton's decision to deny your application for the Home Affordable Modification Program (HAMP) and, subsequently, an in-house modification. We contacted Litton on your behalf and would like to advise you of our findings.

In connection with our inquiry, Litton provided us with letters dated July 26th and August 11, 2010 that provided a detailed explanation of the history of your modification requests. The letters Litton provided indicated that your application for the HAMP could not be accepted because your verified income was greater than permitted when compared to the housing expenses for which you are responsible. When Litton processed your application for the HAMP, your verified monthly income to monthly housing expense payment ratio was 22%, below the 31% minimum needed to qualify a person for the HAMP. The income-housing expense ratio thresholds are from the HAMP guidelines published by the Department of the Treasury.

Since you were not approved for HAMP, Litton agreed to review your loan for an in-house modification. The process for this non-HAMP modification required you to resubmit a new application and enter into a new trial payment period, pursuant to the notice Litton sent to you on March 16, 2010. According to that notice, to accept the modification you needed to make three trial payments of $3,333.55 on May 1st, June 1st, and July 1, 2010, respectively, in place of your normal monthly mortgage payments. As of August 9, 2010, Litton had not received any of the trial payments required for the non-HAMP modification; therefore, Litton denied your modification request in its letter to you dated August 9, 2010.

It may be helpful to explain that the Reserve Bank's supervisory role does not include deciding or interpreting contract terms between a regulated entity and its customers that do not otherwise violate Reserve Board regulations or other federal consumer protections laws. The modification of a loan by a supervised entity pursuant to a third-party servicing contract would generally fall within this ambit.

As a point of information, the Federal Reserve has encouraged financial institutions to work with distressed borrowers. In September 2007 the Federal Reserve issued **SR 07-16 / CA 07-4** ***Statement on Loss Mitigation Strategies for Servicers of Residential Mortgages.*** The statement outlines the steps a servicer may pursue when there is an increased risk of default and explains possible loss mitigation techniques that a servicer may pursue with a borrower including participation in programs like HAMP.

However, the procedures banks follow relating to loan modifications or other loss mitigation actions are matters of individual bank policy that are governed by principles of contract and, in certain instances, state law. Therefore, the resolution of disputes about the terms of relief is not within the supervisory jurisdiction of the Reserve Bank, so long as applicable consumer protection regulations administered by the Reserve System are followed.

If you have not already done so, you may also wish to contact an organization such as HOPE NOW. HOPE NOW is an alliance of HUD-approved counseling agencies, mortgage companies, investors and other mortgage market participants that provide free foreclosure prevention assistance. They can be reached at (888) 995-HOPE.

We trust that this information is helpful. As this office monitors the nature and quantity of consumer complaints against state-member banks, we thank you for bringing this matter to our attention.

Sincerely,

Alan Dombrow

Alan Dombrow
Examining Officer

Exhibit 33

Veronica Williams

From:	Veronica Williams <vawilliams@ACT-IT.com>
Sent:	Sunday, August 07, 2011 5:20 PM
To:	ReisnerL@SEC.GOV; LenchK@SEC.GOV; KartzmanB@SEC.GOV
Subject:	FW: Investigation into Litton Loan/Goldman Sachs (HSBC)
Attachments:	SurveyResponse.pdf; VW FinalComplt_8-1-11_vw.pdf; VW_toHSBC_HSBC_Response.pdf; RE: Info About Goldman Sachs from Fellow Alum (10.8 KB)
Importance:	High

Continuing to provide you with information about my efforts to hold Goldman Sachs, Litton Loan and others accountable for mortgage practices, a copy of my email to the investigator for the NJ Attorney General is attached. As a reminder, our last email is also attached.

I'll let you know the outcome. If I can be of assistance please do not hesitate to contact me.

All the best,

Veronica

Veronica Williams
www.VeronicaWilliams.com
http://www.linkedin.com/in/veronicawilliams
South Orange, NJ & Washington, DC

Phone 202-486-4565
Email VW@OfficeThatWorks.com

From: Veronica Williams [mailto:vawilliams@ACT-IT.com]
Sent: Thursday, August 04, 2011 3:47 AM
To: joe.iasso@lps.state.nj.us
Cc: vwtemp@OfficeThatWorks.com
Subject: Investigation into Litton Loan/Goldman Sachs (HSBC)
Importance: High

Since I contacted the NJ Attorney General's office, I have learned that HSBC "acts as a trustee for certain loan securitization trusts in connection with the issuance of mortgage backed securities" (see VW_toHSBC_HSBC_Response.pdf, attached). I cannot confirm how HSBC's actions contributed to Litton's deception, however, trustees have been considered culpable in the mortgage crisis (see Caught in the Cross-fire: Securitization Trustees and Litigation During the Subprime Crisis). It has been determined that trusts are not exempt from state laws (see NJ Attorney letter to Comptroller of the Currency). It's interesting that HSBC is forging onward with reducing its presence in the US and UK and moving its headquarters to Hong Kong.

Goldman Sachs is the parent company of Litton Loan, reported by many as having purchased it to realize substantial financial gains from foreclosing on properties of mortgage holders (see Goldman Sachs to Cash in Big Time With the Litton Loan Servicing Purchase). You may have noticed that Goldman is dumping Litton Loan (see Bloomberg article: Goldman Sachs Will Sell Litton Loan). I have amended my complaint to include Goldman Sachs as a defendant along with Litton Loan Servicing (amended complaint attached, VW FinalComplt_8-1-11_vw.pdf).

I have, therefore, replaced HSBC with Litton Loan on the survey (SurveyResponse.pdf, attached).

I want to help you ensure that these institutions stop their egregious actions and pay for their deceptive practices against others like myself. I have extensive information documentation and will gladly share everything with you. Since I have been unable to reach you by phone, I look forward to periodic updates on your investigation.

Thank you,

Veronica Williams
NJ Citizen, Homeowner, Victim of Deceptive Mortgage Practices
P.O. Box 978
South Orange, NJ 07079-0978
www.VeronicaWilliams.com

Phone 973-715-8580
Email VWilliams@OfficeThatWorks.com

Exhibit 34

COMPLAINT DELIVERED TO:

GOLDMAN SACHS, LITTON LOAN AND
THE SUPERIOR COURT OF NEW JERSEY

DOCKET NO: L-000081-11

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Attorney(s)

Office Address

Town, State, Zip Code

Telephone Number

Attorney(s) for Plaintiff Pro Se

Veronica Williams, Pro Se

Plaintiff(s)

Vs.

Litton Loan Servicing, L.P. and Goldman Sachs & Co.

Defendant(s)

Superior Court of New Jersey

Essex COUNTY

Law DIVISION

Docket No:

CIVIL ACTION SUMMONS

From The State of New Jersey To The Defendant(s) Named Above:

The plaintiff, named above, has filed a lawsuit against you in the Superior Court of New Jersey. The complaint attached to this summons states the basis for this lawsuit. If you dispute this complaint, you or your attorney must file a written answer or motion and proof of service with the deputy clerk of the Superior Court in the county listed above within 35 days from the date you received this summons, not counting the date you received it. (The address of each deputy clerk of the Superior Court is provided.) If the complaint is one in foreclosure, then you must file your written answer or motion and proof of service with the Clerk of the Superior Court, Hughes Justice Complex, P.O. Box 971, Trenton, NJ 08625-0971. A filing fee payable to the Treasurer, State of New Jersey and a completed Case Information Statement (available from the deputy clerk of the Superior Court) must accompany your answer or motion when it is filed. You must also send a copy of your answer or motion to plaintiff's attorney whose name and address appear above, or to plaintiff, if no attorney is named above. A telephone call will not protect your rights; you must file and serve a written answer or motion (with fee of $135.00 and completed Case Information Statement) if you want the court to hear your defense.

If you do not file and serve a written answer or motion within 35 days, the court may enter a judgment against you for the relief plaintiff demands, plus interest and costs of suit. If judgment is entered against you, the Sheriff may seize your money, wages or property to pay all or part of the judgment.

If you cannot afford an attorney, you may call the Legal Services office in the county where you live or the Legal Services of New Jersey Statewide Hotline at 1-888-LSNJ-LAW (1-888-576-5529). A list of these offices is provided. If you do not have an attorney and are not eligible for free legal assistance, you may obtain a referral to an attorney by calling one of the Lawyer Referral Services. A list of these numbers is also provided.

Jennifer M. Perez,
Acting Clerk of the Superior Court

DATED: 7-28-11

Name of Defendant to Be Served: Goldman Sachs Co.

Address of Defendant to Be Served: 820 Bear Tavern Road, West Trenton, NJ 08628

NOTE: The Case Information Statement is available at www.njcourts.com.

Directory of Superior Court Deputy Clerk's Offices
County Lawyer Referral and Legal Services Offices

ATLANTIC COUNTY:
Deputy Clerk of the Superior Court
Civil Division, Direct Filing
1201 Bacharach Blvd., First Fl.
Atlantic City, NJ 08401

LAWYER REFERRAL
(609) 345-3444
LEGAL SERVICES
(609) 348-4200

BERGEN COUNTY:
Deputy Clerk of the Superior Court
Civil Division, Room 115
Justice Center, 10 Main St.
Hackensack, NJ 07601

LAWYER REFERRAL
(201) 488-0044
LEGAL SERVICES
(201) 487-2166

BURLINGTON COUNTY:
Deputy Clerk of the Superior Court
Central Processing Office
Attn: Judicial Intake
First Fl., Courts Facility
49 Rancocas Rd.
Mt. Holly, NJ 08060

LAWYER REFERRAL
(609) 261-4862
LEGAL SERVICES
(800) 496-4570

CAMDEN COUNTY:
Deputy Clerk of the Superior Court
Civil Processing Office
Hall of Justice
1st Fl., Suite 150
101 South 5th Street
Camden, NJ 08103

LAWYER REFERRAL
(856) 964-4520
LEGAL SERVICES
(856) 964-2010

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Deputy Clerk of the Superior Court
9 N. Main Street
Cape May Court House, NJ 08210

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(609) 463-0313
LEGAL SERVICES
(609) 465-3001

CUMBERLAND COUNTY:
Deputy Clerk of the Superior Court
Civil Case Management Office
60 West Broad Street
P.O. Box 10
Bridgeton, NJ 08302

LAWYER REFERRAL
(856) 696-5550
LEGAL SERVICES
(856) 691-0494

ESSEX COUNTY:
Deputy Clerk of the Superior Court
Civil Customer Service
Hall of Records, Room 201
465 Dr. Martin Luther King Jr. Blvd.
Newark, NJ 07102

LAWYER REFERRAL
(973) 622-6204
LEGAL SERVICES
(973) 624-4500

GLOUCESTER COUNTY:
Deputy Clerk of the Superior Court
Civil Case Management Office
Attn: Intake
First Fl., Court House
1 North Broad Street
Woodbury, NJ 08096

LAWYER REFERRAL
(856) 848-4589
LEGAL SERVICES
(856) 848-5360

HUDSON COUNTY:
Deputy Clerk of the Superior Court
Superior Court, Civil Records Dept.
Brennan Court House--1st Floor
583 Newark Ave.
Jersey City, NJ 07306

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(201) 798-2727
LEGAL SERVICES
(201) 792-6363

HUNTERDON COUNTY:
Deputy Clerk of the Superior Court
Civil Division
65 Park Avenue
Flemington, NJ 08822

LAWYER REFERRAL
(908) 735-2611
LEGAL SERVICES
(908) 782-7979

MERCER COUNTY:
Deputy Clerk of the Superior Court
Local Filing Office, Courthouse
175 S. Broad Street, P.O. Box 8068
Trenton, NJ 08650

LAWYER REFERRAL
(609) 585-6200
LEGAL SERVICES
(609) 695-6249

MIDDLESEX COUNTY:
Deputy Clerk of the Superior Court,
Middlesex Vicinage
2nd Floor - Tower
56 Paterson Street, P.O. Box 2633
New Brunswick, NJ 08903-2633

LAWYER REFERRAL
(732) 828-0053
LEGAL SERVICES
(732) 249-7600

MONMOUTH COUNTY:
Deputy Clerk of the Superior Court
Court House
P.O. Box 1269
Freehold, NJ 07728-1269

LAWYER REFERRAL
(732) 431-5544
LEGAL SERVICES
(732) 866-0020

MORRIS COUNTY:
Morris County Courthouse
Civil Division
Washington and Court Streets
P. O. Box 910
Morristown, NJ 07963-0910

LAWYER REFERRAL
(973) 267-5882
LEGAL SERVICES
(973) 285-6911

OCEAN COUNTY:
Deputy Clerk of the Superior Court
118 Washington Street, Room 121
P.O. Box 2191
Toms River, NJ 08754-2191

LAWYER REFERRAL
(732) 240-3666
LEGAL SERVICES
(732) 341-2727

PASSAIC COUNTY:
Deputy Clerk of the Superior Court
Civil Division
Court House
77 Hamilton Street
Paterson, NJ 07505

LAWYER REFERRAL
(973) 278-9223
LEGAL SERVICES
(973) 523-2900

SALEM COUNTY:
Deputy Clerk of the Superior Court
Attn: Civil Case Management Office
92 Market Street
Salem, NJ 08079

LAWYER REFERRAL
(856) 935-5629
LEGAL SERVICES
(856) 451-0003

SOMERSET COUNTY:
Deputy Clerk of the Superior Court
Civil Division
P.O. Box 3000
40 North Bridge Street
Somerville, N.J. 08876

LAWYER REFERRAL
(908) 685-2323
LEGAL SERVICES
(908) 231-0840

SUSSEX COUNTY:
Deputy Clerk of the Superior Court
Sussex County Judicial Center
43-47 High Street
Newton, NJ 07860

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(973) 267-5882
LEGAL SERVICES
(973) 383-7400

UNION COUNTY:
Deputy Clerk of the Superior Court
1st Fl., Court House
2 Broad Street
Elizabeth, NJ 07207-6073

LAWYER REFERRAL
(908) 353-4715
LEGAL SERVICES
(908) 354-4340

WARREN COUNTY:
Deputy Clerk of the Superior Court
Civil Division Office
Court House
413 Second Street
Belvidere, NJ 07823-1500

LAWYER REFERRAL
(973) 267-5882
LEGAL SERVICES
(908) 475-2010

Attorney(s) _____

Office Address _____

Town, State, Zip Code _____

Telephone Number _____

Attorney(s) for Plaintiff Pro Se

Veronica Williams, Pro Se

Plaintiff(s)

Vs.

Litton Loan Servicing, L.P. and Goldman Sachs & Co.

Defendant(s)

Superior Court of New Jersey

Essex COUNTY

Law DIVISION

Docket No:

CIVIL ACTION SUMMONS

From The State of New Jersey To The Defendant(s) Named Above:

The plaintiff, named above, has filed a lawsuit against you in the Superior Court of New Jersey. The complaint attached to this summons states the basis for this lawsuit. If you dispute this complaint, you or your attorney must file a written answer or motion and proof of service with the deputy clerk of the Superior Court in the county listed above within 35 days from the date you received this summons, not counting the date you received it. (The address of each deputy clerk of the Superior Court is provided.) If the complaint is one in foreclosure, then you must file your written answer or motion and proof of service with the Clerk of the Superior Court, Hughes Justice Complex, P.O. Box 971, Trenton, NJ 08625-0971. A filing fee payable to the Treasurer, State of New Jersey and a completed Case Information Statement (available from the deputy clerk of the Superior Court) must accompany your answer or motion when it is filed. You must also send a copy of your answer or motion to plaintiff's attorney whose name and address appear above, or to plaintiff, if no attorney is named above. A telephone call will not protect your rights; you must file and serve a written answer or motion (with fee of $135.00 and completed Case Information Statement) if you want the court to hear your defense.

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Jennifer M. Perez,
Acting Clerk of the Superior Court

DATED: 7-28-11

Name of Defendant to Be Served: Litton Loan Servicing, L.P.

Address of Defendant to Be Served: 820 Bear Tavern Road, West Trenton, NJ 08628

NOTE: The Case Information Statement is available at www.njcourts.com.

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First Fl., Courts Facility
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P.O. Box 10
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Civil Customer Service
Hall of Records, Room 201
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Civil Case Management Office
Attn: Intake
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Superior Court, Civil Records Dept.
Brennan Court House--1st Floor
583 Newark Ave.
Jersey City, NJ 07306

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(201) 792-6363

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Civil Division
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2nd Floor - Tower
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Court House
P.O. Box 1269
Freehold, NJ 07728-1269

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LEGAL SERVICES
(732) 866-0020

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Civil Division
Washington and Court Streets
P. O. Box 910
Morristown, NJ 07963-0910

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(973) 285-6911

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Deputy Clerk of the Superior Court
118 Washington Street, Room 121
P.O. Box 2191
Toms River, NJ 08754-2191

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(732) 341-2727

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Paterson, NJ 07505

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LEGAL SERVICES
(973) 523-2900

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Attn: Civil Case Management Office
92 Market Street
Salem, NJ 08079

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LEGAL SERVICES
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Deputy Clerk of the Superior Court
Civil Division
P.O. Box 3000
40 North Bridge Street
Somerville, N.J. 08876

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LEGAL SERVICES
(908) 231-0840

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Sussex County Judicial Center
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Newton, NJ 07860

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Elizabeth, NJ 07207-6073

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LEGAL SERVICES
(908) 354-4340

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Deputy Clerk of the Superior Court
Civil Division Office
Court House
413 Second Street
Belvidere, NJ 07823-1500

LAWYER REFERRAL
(973) 267-5882
LEGAL SERVICES
(908) 475-2010

HOW TO COMPLETE THE CIVIL CASE INFORMATION STATEMENT (CIS)

These instructions are intended to guide individuals who are either plaintiffs or defendants in civil cases and who are not represented by an attorney in completing the Civil Case Information Statement (Civil CIS) required by court rules. The Civil CIS must be included with each party's first pleading in the Civil part of the Law Division. That is, the plaintiff must file it with the complaint and the defendant must file it with the answer. If it is not included, the papers will be returned.

The CIS summarizes your case and alerts the court to any special needs you may have such as the need for an interpreter or the need for a quick trial date because one of your witnesses is expected to be unavailable. The numbers for the various case types are located on the back of the form. Enter the number which best describes your complaint. For example, if you are suing the defendant for a breach of contract, your case number would be 599.

After you have completed the CIS, keep it with the other papers you are planning to file.

Note: These materials have been prepared by the New Jersey Administrative Office of the Courts for use by self-represented litigants. The guides, instructions, and forms will be periodically updated as necessary to reflect current New Jersey statutes and court rules. The most recent version of the forms will be available at the county courthouse or on the Judiciary's Internet site (www.njcourts.com). However, you are ultimately responsible for the content of your court papers.

INSTRUCTIONS FOR PARTIES NOT REPRESENTED BY AN ATTORNEY FOR COMPLETING THE CIVIL CASE INFORMATION STATEMENT (CIS)

BOX#	INSTRUCTION
1.	Print your name.
2.	List a telephone number, including area code, where you can be reached during the day.
3.	Insert the name of the county where the complaint or answer is being filed.
4.	Leave the box blank.
5.	If you know the docket number of your case, insert it in the docket number box. If the CIS is being filed with a complaint, the court will assign the docket number before it returns the filed complaint.
6.	Enter an address where you wish to receive mail concerning this matter.
7.	Document type means the type of paper you are filing. If you are filing the complaint, print complaint; if you are filing an answer, print answer.
8.	Check the box marked "yes" if you have requested that the matter be heard by a jury. Otherwise, check "no."
9.	Enter your name and indicate whether you are the plaintiff or defendant.
10.	The caption is the name of the case - the name of the plaintiff(s) v. the name of the defendant(s). For example: John Doe, Plaintiff v. Mary Smith, Defendant. Print the name of your case.
11.	The Case Type Number identifies the type of case. On the back of the CIS form is a list of case types. Sometimes it is difficult to pick the number of your case, but you must fill in this section in order for your case to proceed. Choose the one that best describes what your case is about and enter that number. For example, if you are the plaintiff or defendant in a dispute over fulfilling the terms of a contract, the case type is 599; if your case concerns a personal injury, the case type number is 605.
12.	If you believe that your case is a professional malpractice case, check the box marked "yes" and see *N.J.S.A.* 2A:53A-27 and applicable case law regarding your obligation to file an affidavit of merit.
13.	If you believe that you have any other cases involving the same adversary or arising from the same set of circumstances, check the box marked "yes." Otherwise, check "no."
14.	If you checked "yes" to the previous question, enter the docket number(s) of any related cases.
15.	If you believe you will be adding more parties to the case, check "yes." Otherwise, check "no."
16.	If you are the plaintiff and know the name of the defendant's primary insurance company enter it in the box. Otherwise check "unknown." If you are the defendant and you have insurance that might cover or partially cover the damages complained of, enter the name of your insurance company.

17.	If you and your adversary knew each other before the event giving rise to the law suit occurred, check "yes." Otherwise, check "no." If the answer was "yes", check the box next to the word(s) that best describe the relationship between the parties.
18.	If you believe that the statute governing your case provides for payment of fees by the losing party, (for example, the Law Against Discrimination), check "yes." Otherwise, check "no."
19.	If you believe that your case has some unusual circumstance which would require special attention, indicate the problem in the space provided. For example, if there is a witness who is ill or who may be unavailable, you should let the court staff know.
20.	If you are requesting any accommodation for a disability, check "yes" and indicate what is needed. Otherwise, check "no."
21.	If you are requesting an interpreter, check "yes" and indicate the language for which it is needed. Otherwise, check "no."
22.	This box contains the statement by which you certify that you have removed any confidential personal identifiers from any document you have already submitted to the court and that you will continue to remove such identifiers in any future submission, unless such confidential personal identifiers are required by statute, court rule or court order. If you are filing a name change complaint, *N.J.S.A.* 2A:52-1 (the applicable New Jersey statute) requires that the social security number be listed on your complaint. Once a name change judgment is entered, your social security number will be removed by the court before the judgment is published in the newspaper.
23.	The person whose name appears in Box 1 must sign the CIS in the space marked "Attorney Signature."

Appendix XII-B1

Print Form | Clear Form

CIVIL CASE INFORMATION STATEMENT (CIS)

Use for initial Law Division
Civil Part pleadings (not motions) under *Rule* 4:5-1
Pleading will be rejected for filing, under *Rule* 1:5-6(c), if information above the black bar is not completed or attorney's signature is not affixed

FOR USE BY CLERK'S OFFICE ONLY
PAYMENT TYPE: ☐ CK ☐ CG ☐ CA
CHG/CK NO.
AMOUNT:
OVERPAYMENT:
BATCH NUMBER:

ATTORNEY / PRO SE NAME	TELEPHONE NUMBER	COUNTY OF VENUE
Veronica Williams	(973) 715-8580	Essex

FIRM NAME (if applicable)	DOCKET NUMBER (when available)
OFFICE ADDRESS P.O. Box 978, South Orange, NJ 07079	DOCUMENT TYPE
	JURY DEMAND ■ YES ☐ NO

NAME OF PARTY (e.g., John Doe, Plaintiff)	CAPTION
Veronica Williams, Plaintiff	Veronica Williams v. Litton Loan Servicing, L.P. and Goldman Sachs Co.
CASE TYPE NUMBER (See reverse side for listing) 599	IS THIS A PROFESSIONAL MALPRACTICE CASE? ☐ YES ■ NO IF YOU HAVE CHECKED "YES," SEE *N.J.S.A.* 2A:53 A -27 AND APPLICABLE CASE LAW REGARDING YOUR OBLIGATION TO FILE AN AFFIDAVIT OF MERIT.
RELATED CASES PENDING? ☐ YES ■ NO	IF YES, LIST DOCKET NUMBERS
DO YOU ANTICIPATE ADDING ANY PARTIES (arising out of same transaction or occurrence)? ☐ YES ■ NO	NAME OF DEFENDANT'S PRIMARY INSURANCE COMPANY (if known) ☐ NONE ■ UNKNOWN

THE INFORMATION PROVIDED ON THIS FORM CANNOT BE INTRODUCED INTO EVIDENCE.

CASE CHARACTERISTICS FOR PURPOSES OF DETERMINING IF CASE IS APPROPRIATE FOR MEDIATION

DO PARTIES HAVE A CURRENT, PAST OR RECURRENT RELATIONSHIP?	IF YES, IS THAT RELATIONSHIP:
■ YES ☐ NO	☐ EMPLOYER/EMPLOYEE ☐ FRIEND/NEIGHBOR ☐ OTHER (explain) ☐ FAMILIAL ■ BUSINESS

DOES THE STATUTE GOVERNING THIS CASE PROVIDE FOR PAYMENT OF FEES BY THE LOSING PARTY? ☐ YES ☐ NO

USE THIS SPACE TO ALERT THE COURT TO ANY SPECIAL CASE CHARACTERISTICS THAT MAY WARRANT INDIVIDUAL MANAGEMENT OR ACCELERATED DISPOSITION

DO YOU OR YOUR CLIENT NEED ANY DISABILITY ACCOMMODATIONS? ☐ YES ■ NO	IF YES, PLEASE IDENTIFY THE REQUESTED ACCOMMODATION
WILL AN INTERPRETER BE NEEDED? ☐ YES ■ NO	IF YES, FOR WHAT LANGUAGE?

I certify that confidential personal identifiers have been redacted from documents now submitted to the court, and will be redacted from all documents submitted in the future in accordance with *Rule* 1:38-7(b).

ATTORNEY SIGNATURE:

Side 2

CIVIL CASE INFORMATION STATEMENT
(CIS)

Use for initial pleadings (not motions) under *Rule* 4:5-1

CASE TYPES (Choose one and enter number of case type in appropriate space on the reverse side.)

Track I - 150 days' discovery

151 NAME CHANGE
175 FORFEITURE
302 TENANCY
399 REAL PROPERTY (other than Tenancy, Contract, Condemnation, Complex Commercial or Construction)
502 BOOK ACCOUNT (debt collection matters only)
505 OTHER INSURANCE CLAIM (including declaratory judgment actions)
506 PIP COVERAGE
510 UM or UIM CLAIM (coverage issues only)
511 ACTION ON NEGOTIABLE INSTRUMENT
512 LEMON LAW
801 SUMMARY ACTION
802 OPEN PUBLIC RECORDS ACT (summary action)
999 OTHER (briefly describe nature of action)

Track II - 300 days' discovery

305 CONSTRUCTION
509 EMPLOYMENT (other than CEPA or LAD)
599 CONTRACT/COMMERCIAL TRANSACTION
603N AUTO NEGLIGENCE – PERSONAL INJURY (non-verbal threshold)
603Y AUTO NEGLIGENCE – PERSONAL INJURY (verbal threshold)
605 PERSONAL INJURY
610 AUTO NEGLIGENCE – PROPERTY DAMAGE
621 UM or UIM CLAIM (includes bodily injury)
699 TORT – OTHER

Track III - 450 days' discovery

005 CIVIL RIGHTS
301 CONDEMNATION
602 ASSAULT AND BATTERY
604 MEDICAL MALPRACTICE
606 PRODUCT LIABILITY
607 PROFESSIONAL MALPRACTICE
608 TOXIC TORT
609 DEFAMATION
616 WHISTLEBLOWER / CONSCIENTIOUS EMPLOYEE PROTECTION ACT (CEPA) CASES
617 INVERSE CONDEMNATION
618 LAW AGAINST DISCRIMINATION (LAD) CASES

Track IV - Active Case Management by Individual Judge / 450 days' discovery

156 ENVIRONMENTAL/ENVIRONMENTAL COVERAGE LITIGATION
303 MT. LAUREL
508 COMPLEX COMMERCIAL
513 COMPLEX CONSTRUCTION
514 INSURANCE FRAUD
620 FALSE CLAIMS ACT
701 ACTIONS IN LIEU OF PREROGATIVE WRITS

Centrally Managed Litigation (Track IV)

280 ZELNORM
285 STRYKER TRIDENT HIP IMPLANTS
288 PRUDENTIAL TORT LITIGATION
290 POMPTON LAKES ENVIRONMENTAL LITIGATION
291 PELVIC MESH (Johnson & Johnson)
292 PELVIC MESH (Bard)

Mass Tort (Track IV)

248 CIBA GEIGY
266 HORMONE REPLACEMENT THERAPY (HRT)
271 ACCUTANE
274 RISPERDAL/SEROQUEL/ZYPREXA
275 ORTHO EVRA
277 MAHWAH TOXIC DUMP SITE
278 ZOMETA/AREDIA
279 GADOLINIUM
281 BRISTOL-MYERS SQUIBB ENVIRONMENTAL
282 FOSAMAX
283 DIGITEK
284 NUVARING
286 LEVAQUIN
287 YAZ/YASMIN/OCELLA
601 ASBESTOS

If you believe this case requires a track other than that provided above, please indicate the reason on Side 1, in the space under "Case Characteristics.

Please check off each applicable category ☐ **Putative Class Action** ☐ **Title 59**

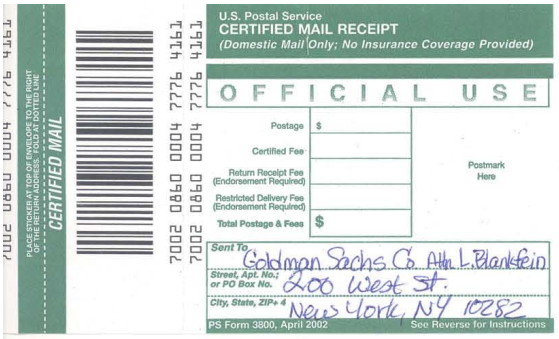
CERTIFICATION OF SERVICE

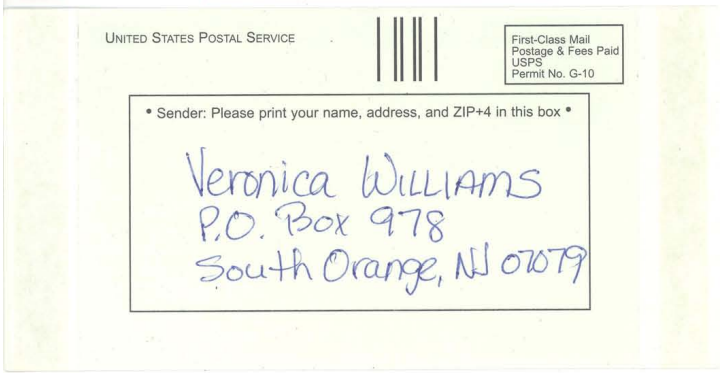
I certify that on August 1, 2011, I sent, via certified mail, a copy of the Plaintiff's Amended Complaint, Certification, Proposed Order and Motion to the following:

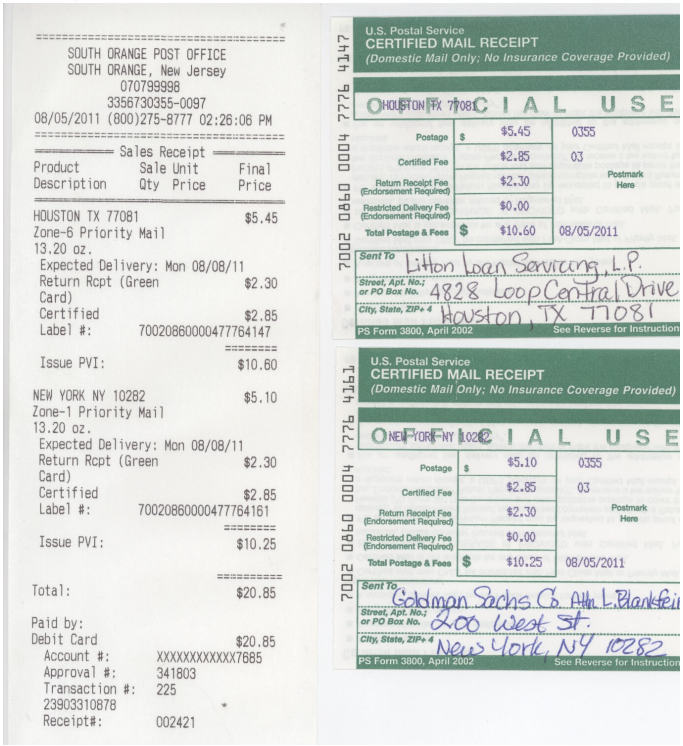
Goldman Sachs Co.
820 Bear Tavern Road
West Trenton, NJ 08628

Date: August 1, 2011

Veronica Williams, Pro Se







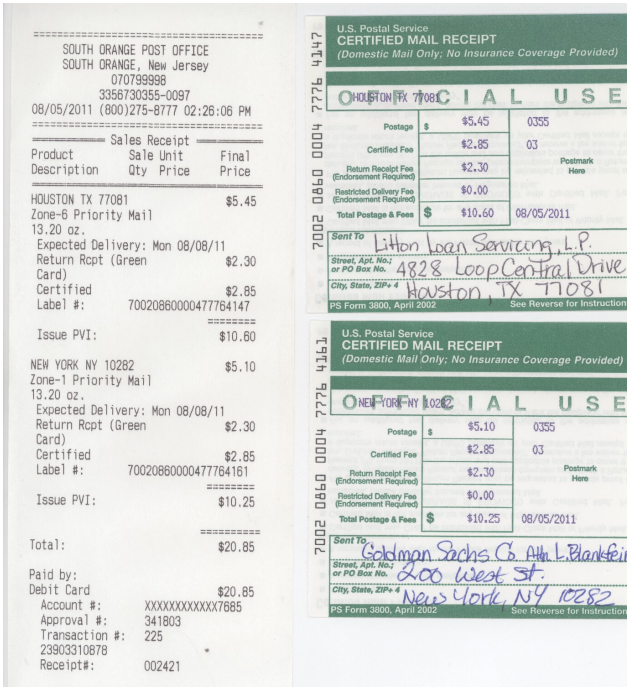
CERTIFICATION OF SERVICE

I certify that on August 1, 2011, I sent, via certified mail, a copy of the Plaintiff's Amended Complaint, Certification, Proposed Order and Motion to the following:

Litton Loan Servicing, L.P.
4828 Loop Central Drive
Houston, Texas 77081

Date: August 1, 2011

Veronica Williams, Pro Se



Veronica Williams, Pro Se

VERONICA WILLIAMS	:	SUPERIOR COURT OF NEW JERSEY
	:	ESSEX COUNTY
Plaintiff,	:	LAW DIVISION
	:	
vs.	:	DOCKET NO: L-000081-11
	:	
	:	CIVIL ACTION
LITTON LOAN SERVICING L.P.;	:	
	:	
Defendant.	:	NOTICE OF MOTION TO AMEND
	:	PLAINTIFF'S COMPLAINT

TO:

Litton Loan Servicing, L.P.
820 Bear Tavern Road
West Trenton, NJ 08628

Goldman Sachs Co.
820 Bear Tavern Road
West Trenton, NJ 08628

PLEASE TAKE NOTICE, that on Friday, August 5th 2011 at 9:00 a.m., or as soon thereafter as Plaintiff may be heard, shall move before the Superior Court of New Jersey, Law Division, Essex County, 50 West Market Street, Newark, New Jersey for an order granting Plaintiff's Motion to Amend the Complaint.

PLEASE TAKE FURTHER NOTICE that in support of said application, Veronica Williams shall rely on the attached certifications and memorandum of law.

A proposed form of Order is annexed.

If opposition is filed, then oral argument is hereby requested.

Date: August 1, 2011 By: _____
Veronica Williams, Pro Se

Veronica Williams, Pro Se

VERONICA WILLIAMS	:	SUPERIOR COURT OF NEW JERSEY
	:	ESSEX COUNTY
Plaintiff,	:	LAW DIVISION
	:	
vs.	:	DOCKET NO: L-000081-11
	:	
	:	CIVIL ACTION
LITTON LOAN SERVICING L.P.	:	
	:	ORDER
	:	
Defendant.	:	

THIS MATTER having been brought before the Court by Plaintiff, Veronica Williams **AND** the Court having considered the moving papers and for other good cause shown,

IT IS ORDERED on this _____ day of _____, 2011 that the Plaintiff's Motion to Amend the Complaint is **GRANTED**.

_____
, J.S.C.

Veronica Williams, Pro Se

VERONICA WILLIAMS	:	SUPERIOR COURT OF NEW JERSEY
	:	ESSEX COUNTY
Plaintiff,	:	LAW DIVISION
	:	
vs.	:	DOCKET NO: L-000081-11
	:	
	:	CIVIL ACTION
LITTON LOAN SERVICING L.P.;	:	
GOLDMAN, SACHS & CO.	:	**AMENDED COMPLAINT**
	:	
Defendant.	:	

Plaintiff, Veronica Williams, residing at 541 Scotland Road, South Orange, NJ 07079-3009, by way of complaint herein says:

1. Ms. Williams lives at 541 Scotland Road, South Orange, NJ 07079-3009. She owns a firm that once held Federal GSA Schedules. However, as stated in more depth below, she is now unemployed due to the defendant's actions.

2. Defendant, Litton Loan Servicing L.P. ("Litton") collects principal and interest payments on prime and subprime residential mortgages and is doing business in such capacity in the State of New Jersey. It is unknown as to where its main office is, but as stated on the defendant's website, it appears to be located within Houston and San Antonio, Texas, four different addresses.[1] The modification department being located at 4828 Loop Central Drive, Houston, Texas 77081.

3. With regard to Mrs. William's home, she has owned and lived in the property since August 1983, for more than twenty-seven (27) years. Upon

[1] https://www.littonloan.com/contactus.asp

purchasing the property, she took out a mortgage, which she refinanced on more than one occasion.

4. In 2008, the defendant bought Mrs. William's loan from Fremont Mortgage (herein after "Fremont"), the previous loan holder.

5. In November 2008, Ms. Williams requested a modification from the defendant. The defendant assured Ms. Williams that a modification would be forthcoming upon receiving certain documents form her.

6. Shortly thereafter, on or around February 2009, Ms. Williams sent a formal, written modification request that included documents requested by the defendant.

7. In February and March 2009, Ms. Williams wrote Litton regarding a modification. See Exhibit A and B.

8. In March 2009, the defendant advised Ms. Williams to stop making payments for at least three months because, according to Litton, she had to be in arrears in order to qualify for a modification. The defendant also told her that if she was denied get a federal modification, they would grant her a modification.

9. On or around July 1, 2009, the defendant sent Ms. Williams a loan workout plan that did not accurately reflect the terms she discussed with them, which was an interest rate of two or three percent amortized over a thirty year term with no additional points or fees. See Exhibit C.

10. Instead, the loan workout plan indicated three monthly "Trial Period Payments" of $3,054.83 (July 1, 2009, August 1, 2009 and September 1,

2009) with the interest rate the same as her current interest rate, seven percent. See Exhibit C.

11. Ms. Williams signed and returned the loan workout plan because she was seeking a job with Homeland Security and a renewal of her GSA contract with the government that was predicated on her successfully passing a security clearance. In order to pass the security clearance, Ms. Williams needed to have a good credit record. However, to even get to this point, Ms. Williams had to invest several years building a reputation by conducting work for the government and private companies.

12. Ms. Williams signed and returned the loan relying on the defendant's word that they would grant her a modification upon receiving the last payment.

13. Ms. Williams made payments to the defendant according to the loan workout plan.

14. In July 2009, the defendant served her with foreclosure papers, but in September 2009 promised to delay the foreclosure as long as she honored the July 2009 loan workout plan. See Exhibit D.

15. In August 2009, the defendant returned her checks, which had been sent to comply with the workout plan.

16. In September 2009, Ms. Williams received a written, contingent employment offer from Homeland Security. The offer was contingent upon her passing the screening for and receiving a security clearance.

17. Ms. Williams then followed up with the defendant who again informed her that the modification would be forthcoming and that they would reverse the foreclosure once they received the last payment for the loan workout plan. As a result, Ms. Williams paid her non-secured debt to improve her credit rating.

18. On or around November 1, 2009, instead of granting a modification as promised, the defendant issued Ms. Williams a revised loan workout plan, but with a lower "Trial Period Payment" of $2,316.53. See Exhibit E.

19. Ms. Williams signed and returned the revised loan workout plan including the previously rejected loan payments, which the defendant accepted. The checks were paid according to the schedule stipulated in the modification agreement from the defendant. See Exhibit F.

20. At least two of the payments were received and cashed after the defendant's foreclosure summary judgment was granted against Ms. Williams.

21. Regardless of the defendant cashing Mrs. William's checks and telling her that she would be granted a modification at the end of the last "Trial Period Payment," the defendant proceeded to secure a foreclosure against her in December 2009.

22. On or around January 17, 2010, Ms. Williams wrote a letter to the defendant reiterating the urgency of a modification. See Exhibit G.

23. Ms. Williams informed Homeland Security that she would be granted a modification by the latest February, based upon the defendant's representations to her.

24. Although her Federal GSA contract was scheduled to cancel in March, it was up for a renewal predicated on her generating task orders, which was predicated on her securing the position with U.S. Department of Homeland Security; and thus, qualifying for task orders for which she had lobbied. See Exhibit H.

25. In February, the defendant cashed her last "Trial Period Payment," but never gave her a modification as promised.

26. Instead they sent her another revised loan workout plan dated March 16, 2010 with higher "Trial Period Payments" of $3,333.55. See Exhibit I.

27. Ms. Williams did not sign the modification agreement and stopped making monthly payments for the following reasons: 1**)** on numerous occasions, the defendant mislead her to believe they would grant her a modification; 2) Ms. Williams could no longer keep tenants due to the house being in foreclosure; and 3) she knew that she was going to lose her job offer from Homeland Security because she told them the foreclosure would be removed by February, as indicated by the defendant, and it was not removed.

28. As anticipated, in May 2010, Homeland Security withdrew their offer to Ms. Williams and she lost her GSA contract because she did not pass the security clearance. See Exhibit J.

COUNT ONE AS TO LITTON
(Breach of Contract)

1. Ms. Williams repeats and re-alleges all paragraphs above as if fully set forth herein.
2. In the making, performance and enforcement of the mortgage in dispute, the defendant violated the duty of good faith and fair dealing that arises in all contracts as more fully set forth in the factual allegations above.
3. The defendant acted at all times relevant with bad motives or intentions and contrary to the reasonable expectations of Ms. Williams.
4. The conduct of the defendant deprived Ms. Williams of the benefit of the bargain originally intended by the parties.
5. Ms. Williams relied to her detriment on the defendant's misleading assertions and conduct.

WHEREFORE, Ms. Williams requests judgment against the defendant for:

A. Compensatory damages

B. Actual and Punitive damages;

C. Reasonable reliance;

D. Attorney's fees and costs of suit; and

E. Any further relief which the court may deem just and proper.

COUNT TWO AS TO LITTON
(Common Law Fraud)

1. The defendant made material misrepresentations of a presently existing or past fact;

2. With the knowledge or belief of its falsity and an intention that Ms. Williams would rely on it;
3. Ms. Williams reasonably relied on the defendant's representations;
4. Resulting in damages.

WHEREFORE, Ms. Williams requests judgment against defendant for:

A. Treble damages;

B. Punitive Damages;

C. Actual Damages;

D. Compensatory Damages;

E. Attorney's fees and costs of suit; and

F. Any further relief which the court may deem just and proper.

COUNT THREE AS TO LITTON
(Consumer Fraud)

1. Defendant repeats and re-alleges all paragraphs above as if fully set forth herein.
2. The defendant engaged in unconscionable commercial practices, deception, fraud, false pretense, false promise and/or misrepresentations with regard to the subject mortgage more specifically set forth in the factual allegations above.
3. Alternatively, or in addition, the defendant engaged in acts of omission, including but not limited to knowing concealment, suppression and omissions of material facts in connection with the subject mortgage more specifically set forth in the factual allegations above.
4. The foregoing acts by the defendant constitute violations of New Jersey's Consumer Fraud Act, N.J.S.A. 56:8-2 at seq., as a result of which Mrs. Williams suffered ascertainable loss.

WHEREFORE, Ms. Williams requests judgment against the defendant for:

A. Compensatory damages

B. Actual and Punitive damages;

C. Reasonable reliance;

D. Attorney's fees and costs of suit; and

E. Any further relief which the court may deem just and proper.

COUNT FOUR AS TO LITTON
(Negligent Misrepresentation)

1. The defendant intentionally and falsely told Ms. Williams to stop payments on her mortgage to qualify for a modification;
2. The defendant intentionally and falsely told Ms. Williams she would be granted a modification; and
3. Ms. Williams relied on this information to her detriment.

WHEREFORE, Ms. Williams requests judgment against the defendant for:

A. Compensatory damages

B. Actual and Punitive damages;

C. Reasonable reliance;

D. Attorney's fees and costs of suit; and

E. Any further relief which the court may deem just and proper.

COUNT FIVE AS TO LITTON
(Bad Faith)

1. Plaintiff repeats all of the allegations contained in Count one as if fully set forth herein.
2. The defendant had a duty to provide Ms. Williams with truthful information;

3. The defendant breached its duty when it told Ms. Williams to stop payments on her mortgage in order to qualify for a modification;
4. The defendant further breached its duty to Ms. Williams by misleading her to believe she would be granted a modification;
5. As a result of the defendants' breach, the plaintiff has suffered an ascertainable loss of money and interest. In addition, plaintiff has suffered numerous financial damages that could have been prevented been the defendant been truthful with Ms. Williams.
6. The defendant exhibited bad faith by essentially setting Ms. Williams up for a default.

WHEREFORE, plaintiff requests judgment against defendant for:

A. Compensatory damages;

B. Punitive Damages;

C. Attorney's fees and costs of suit; and

D. Any further relief which the court may deem just and proper.

COUNT SIX AS TO LITTON
(Tortious Interference with Contract)

1. Defendant repeats and re-alleges all paragraphs above as if fully set forth herein.
2. A contract existed between Ms. Williams and the defendant;
3. The modification department interfered with this contract by telling her to stop making monthly payments for two months in order to qualify for a modification;

4. The defendant acted with malicious intent to harm Ms. Williams by leading her to believe she would be granted a modification if she stopped making monthly payments, when in fact, they had no intention of granting her one.
5. The defendant knew it was giving Ms. Williams false information;
6. Because the defendant intentionally directed Ms. Williams to stop making monthly payments, the defendant declared Ms. Williams in default and filed for foreclosure.

WHEREFORE, Ms. Williams requests judgment against the defendant for:

A. Compensatory damages

B. Actual and Punitive damages;

C. Reasonable reliance;

D. Attorney's fees and costs of suit; and

E. Any further relief which the court may deem just and proper.

COUNT SEVEN AS TO GOLDMAN
(Breach of Contract)

6. Ms. Williams repeats and re-alleges all paragraphs above as if fully set forth herein.
7. In the making, performance and enforcement of the mortgage in dispute, the defendant violated the duty of good faith and fair dealing that arises in all contracts as more fully set forth in the factual allegations above.
8. The defendant acted at all times relevant with bad motives or intentions and contrary to the reasonable expectations of Ms. Williams.
9. The conduct of the defendant deprived Ms. Williams of the benefit of the bargain originally intended by the parties.

10. Ms. Williams relied to her detriment on the defendant's misleading assertions and conduct.

WHEREFORE, Ms. Williams requests judgment against the defendant for:

A. Compensatory damages

B. Actual and Punitive damages;

C. Reasonable reliance;

D. Attorney's fees and costs of suit; and

E. Any further relief which the court may deem just and proper.

COUNT EIGHT AS TO GOLDMAN
(Common Law Fraud)

5. The defendant made material misrepresentations of a presently existing or past fact;
6. With the knowledge or belief of its falsity and an intention that Ms. Williams would rely on it;
7. Ms. Williams reasonably relied on the defendant's representations;
8. Resulting in damages.

WHEREFORE, Ms. Williams requests judgment against defendant for:

G. Treble damages;

H. Punitive Damages;

I. Actual Damages;

J. Compensatory Damages;

K. Attorney's fees and costs of suit; and

L. Any further relief which the court may deem just and proper.

COUNT NINE AS TO GOLDMAN
(Consumer Fraud)

1. Defendant repeats and re-alleges all paragraphs above as if fully set forth herein.
2. The defendant engaged in unconscionable commercial practices, deception, fraud, false pretense, false promise and/or misrepresentations with regard to the subject mortgage more specifically set forth in the factual allegations above.
3. Alternatively, or in addition, the defendant engaged in acts of omission, including but not limited to knowing concealment, suppression and omissions of material facts in connection with the subject mortgage more specifically set forth in the factual allegations above.
4. The foregoing acts by the defendant constitute violations of New Jersey's Consumer Fraud Act, N.J.S.A. 56:8-2 at seq., as a result of which Mrs. Williams suffered ascertainable loss.

WHEREFORE, Ms. Williams requests judgment against the defendant for:

A. Compensatory damages

B. Actual and Punitive damages;

C. Reasonable reliance;

D. Attorney's fees and costs of suit; and

E. Any further relief which the court may deem just and proper.

COUNT TEN AS TO GOLDMAN
(Negligent Misrepresentation)

4. The defendant intentionally and falsely told Ms. Williams to stop payments on her mortgage to qualify for a modification;

5. The defendant intentionally and falsely told Ms. Williams she would be granted a modification; and
6. Ms. Williams relied on this information to her detriment.

WHEREFORE, Ms. Williams requests judgment against the defendant for:

A. Compensatory damages

B. Actual and Punitive damages;

C. Reasonable reliance;

D. Attorney's fees and costs of suit; and

E. Any further relief which the court may deem just and proper.

COUNT ELEVEN AS TO GOLDMAN
(Bad Faith)

7. Plaintiff repeats all of the allegations contained in Count one as if fully set forth herein.
8. The defendant had a duty to provide Ms. Williams with truthful information;
9. The defendant breached its duty when it told Ms. Williams to stop payments on her mortgage in order to qualify for a modification;
10. The defendant further breached its duty to Ms. Williams by misleading her to believe she would be granted a modification;
11. As a result of the defendants' breach, the plaintiff has suffered an ascertainable loss of money and interest. In addition, plaintiff has suffered numerous financial damages that could have been prevented been the defendant been truthful with Ms. Williams.
12. The defendant exhibited bad faith by essentially setting Ms. Williams up for a default.

WHEREFORE, plaintiff requests judgment against defendant for:

C. Compensatory damages;

D. Punitive Damages;

C. Attorney's fees and costs of suit; and

D. Any further relief which the court may deem just and proper.

COUNT TWELVE AS TO GOLDMAN
(Tortious Interference with Contract)

7. Defendant repeats and re-alleges all paragraphs above as if fully set forth herein.
8. A contract existed between Ms. Williams and the defendant;
9. The modification department interfered with this contract by telling her to stop making monthly payments for two months in order to qualify for a modification;
10. The defendant acted with malicious intent to harm Ms. Williams by leading her to believe she would be granted a modification if she stopped making monthly payments, when in fact, they had no intention of granting her one.
11. The defendant knew it was giving Ms. Williams false information;
12. Because the defendant intentionally directed Ms. Williams to stop making monthly payments, the defendant declared Ms. Williams in default and filed for foreclosure.

WHEREFORE, Ms. Williams requests judgment against the defendant for:

A. Compensatory damages

B. Actual and Punitive damages;

C. Reasonable reliance;

D. Attorney's fees and costs of suit; and

E. Any further relief which the court may deem just and proper.

CERTIFICATION OF NO OTHER ACTIONS

I certify that the dispute about which I am suing is not the subject if any other action pending in any other court or a pending arbitration proceeding to the best of my knowledge and belief. Also, to the best of my knowledge and belief, no other action or arbitration proceeding is contemplated. Further, other than the parties set forth in this complaint, I know of no other parties that should be made a party to this lawsuit. I recognize my continuing obligation to file and serve in all parties and the court an amended certification if there is a change in the facts stated in this original certification.

JURY DEMAND

Ms. Williams demands a trial by a jury on all triable issues of this complaint, pursuant to New Jersey Court Rules 1:8-2(b) an d4:35-1(a).

Dated: August 1, 2011

Veronica Williams
Pro Se

Veronica Williams, Pro Se

VERONICA WILLIAMS	:	SUPERIOR COURT OF NEW JERSEY
	:	ESSEX COUNTY
Plaintiff,	:	LAW DIVISION
	:	
vs.	:	DOCKET NO.:
	:	
	:	CIVIL ACTION
LITTON LOAN SERVICING L.P.	:	
	:	**CERTIFICATION**
Defendant(s).	:	

1. I am Veronica Williams and I am the plaintiff in the above-titled action. As such, I am fully familiar with the facts and circumstances of this case.
2. I live at 541 Scotland Road, South Orange, NJ 07079-3009. I own a firm that once held Federal GSA Schedules. However, as stated in more depth below, I am now unemployed due to the defendant's actions.
3. Defendant, Litton Loan Servicing L.P. (herein after "Litton") collects principal and interest payments on prime and subprime residential mortgages and is doing business in such capacity in the State of New Jersey. It is unknown as to where its main office is, but as stated on the defendant's website, it appears to be located within Houston and San Antonio, Texas, four different addresses.[1] The modification department being located at 4828 Loop Central Drive, Houston, Texas 77081.
4. With regard to my home, I have owned and lived in the property since August 1983, for more than twenty-seven (27) years. Upon purchasing the property, I took out a mortgage, which I refinanced on more than one occasion.
5. In 2008, the defendant bought my loan from Fremont Mortgage (herein after "Fremont"), the previous loan holder.

[1] https://www.littonloan.com/contactus.asp

6. In November 2008, I requested a modification from the defendant. The defendant assured me that a modification would be forthcoming upon receiving certain documents from me.
7. Shortly thereafter, on or around February 2009, I sent a formal, written modification request that included documents requested by the defendant.
8. In February and March 2009, I wrote Litton regarding a modification. See Exhibit A and B.
9. In March 2009, the defendant advised me to stop making payments for at least three months because, according to Litton, I had to be in arrears in order to qualify for a modification. The defendant also told me that if I was denied a federal modification, they would grant me a modification.
10. On or around July 1, 2009, the defendant sent me a loan workout plan that did not accurately reflect the terms I discussed with them, which was an interest rate of two or three percent amortized over a thirty year term with no additional points or fees. See Exhibit C.
11. Instead, the loan workout plan indicated three monthly "Trial Period Payments" of $3,054.83 (July 1, 2009, August 1, 2009 and September 1, 2009) with the interest rate the same as my current interest rate, seven percent. See Exhibit C.
12. I signed and returned the loan workout plan as soon as possible because I was seeking a job with Homeland Security and a renewal of my GSA contract with the government that was predicated on me successfully passing a security clearance. In order to pass the security clearance, I needed to have a good credit record. However, to even get to this

point, I had to invest several years building a reputation by conducting work for the government and private companies.

13. I signed and returned the loan relying on the defendant's word that they would grant me a modification upon receiving the last payment.
14. I made payments to the defendant according to the loan workout plan.
15. In July 2009, the defendant served me with foreclosure papers, but in September 2009 promised to delay the foreclosure as long as I honored the July 2009 loan workout plan. See Exhibit D.
16. In August 2009, the defendant returned my checks, which had been sent to comply with the workout plan.
17. In September 2009, I received a written, contingent employment offer from Homeland Security. The offer was contingent upon me passing the screening for and receiving a security clearance.
18. I then followed up with the defendant who again informed me that the modification would be forthcoming and that they would reverse the foreclosure once they received the last payment for the loan workout plan.
19. On or around November 1, 2009, instead of granting a modification as promised, the defendant issued me a revised loan workout plan, but with a lower "Trial Period Payment" of $2,316.53. See Exhibit E.
20. I signed and returned the revised loan workout plan including the previously rejected loan payments, which the defendant accepted. The checks were paid according to the schedule stipulated in the modification agreement from the defendant. See Exhibit F.

21. At least two of the payments were received and cashed after the defendant's foreclosure summary judgment was granted against me.
22. Regardless of the defendant cashing my checks and repeatedly telling me that she would be granted a modification at the end of the last "Trial Period Payment," the defendant proceeded to secure a foreclosure against me in December 2009.
23. On or around January 17, 2010, I wrote a letter to the defendant reiterating the urgency of a modification. See Exhibit G.
24. I informed Homeland Security that I would be granted a modification by the latest February, based upon the defendant's representations to me.
25. Although her Federal GSA contract was scheduled to cancel in March, it was up for a renewal predicated on her generating task orders, which was predicated on me securing the position with the United States Department of Homeland Security; and thus, qualifying for task orders for which I had lobbied. See Exhibit H.
26. In February, the defendant cashed my last "Trial Period Payment," but never gave me a modification as promised.
27. Instead they sent me another revised loan workout plan dated March 16, 2010 with higher "Trial Period Payments" of $3,333.55. See Exhibit I.
28. I did not sign the modification agreement and stopped making monthly payments for the following reasons: 1) on numerous occasions, the defendant mislead me to believe they would grant me a modification; 2) I could no longer keep tenants due to the house being in foreclosure; and 3) I knew that I was going to lose my job offer from Homeland Security because I told them the foreclosure would be removed by February, as indicated by the defendant, and it was not removed.

29. As anticipated, in May 2010, Homeland Security withdrew their offer to me and I lost my GSA contract because I did not pass the security clearance. See Exhibit J.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 12/07/10

Veronica Williams, Pro Se Plaintiff

Exhibit A

Attachment IV – INITIAL REQUEST LETTER

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

February 25, 2009

Litton Modification Department/Loss Mitigation
c/o Mr. Julius Connor
Customer Care Supervisor
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081

Subject: Modification of Loan No 40212367

Sent via facsimile to 972-653-6340

Dear Sir/Madam:

I was surprised, and pleased, to learnt hat Litton is now offering loan modifications.

UNFORESEEN CHALLENGES LEAD TO UNPAID BILLS
A series of health, business and family challenges over the past 4 years have resulted in a loss of income, drain of savings and increased debt. These challenges include, but are not limited to:

- 5 surgeries
- extended radiation treatments
- extended physical therapy after auto accident
- lengthy illness and death of my father
- loss of business revenue and income

Much of the debt incurred since 2004 was unanticipated and unavoidable. For example, I was forced to charge several thousand dollars on credit cards one hour before surgery in August 2006.

RECOVERY PLAN
My efforts to recover from my losses and also generate income have been daunting, to be sure. I have worked short-term contracts, a tenuous job, various assignments and even temporary work. These efforts coupled with government subsidies have helped me survive. Many creditors have assisted by restructuring my debt.

After more than 3 years of efforts I have now reached a position whereby I could develop an achievable plan that should help me recover financially. Part of the first phase was completed last month with the modification of my second mortgage. If Litton is willing to meet the terms and conditions provided by the second mortgage company, I can complete the first phase of my plan.

Attachment IV – INITIAL REQUEST LETTER

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

MATCHING EXISTING MOFICIATION FROM OTHER MORTAGOR
I am delighted that Litton is willing to match the mortgage refinance offer that I received from another mortgagor. A comparable offer from Litton will include:

- 30 year, fixed rate of 3%
- 17 payments in non-interest accruing account to be paid off when property is sold
- no points

The revised monthly payment is included in the monthly budget that supports my initial payoff plan. My budget is highlighted below:

RECOVERY PLAN – Prime Mortgage	
SOURCES OF REVENUE/EARNINGS	Average Monthly Amount –dollars-
Job Income	$ 2,833.33
Rental Income + Loan	2,900.00
ACT Inc. Revenue	0.00
TOTAL INCOME	$ 5,733.33
COMMITTED EXPENSES	
Mortgage & Rent	2,582.00
Utilities	948.00
Household	280.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	710.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	$ 5,535.00
Disposable Income (Revenue less Expenses)	$ 198.33

Would you kindly contact me via email at Vwilliams@OfficeThatWorks.com to confirm your offer and send the mortgage revision to the address above? If you have any immediate questions I can also be reached at 973-715-8580.

Yours truly,

Veronica Williams

Proof of Income – PAY STUB, RENT CHECK, BANK STATEMENT

CO	FILE	DEPT	CLOCK	NUMBER
BP7	1844	010000		00006590

Vistronix
Ingenuity. Innovation. Integrity.

8401 GREENSBORO DRIVE, STE. 500, McLEAN, VA 22102
PAYROLL

Social Security Number: XXX-XX-4037
Taxable Marital Status: Single
Exemptions/Allowances
Federal 3
State 9
Local

Earnings Statement

Period ending: 2/15/2009
Pay date: 2/20/2009

VERONICA WILLIAMS
541 SCOTLAND ROAD
SOUTH ORANGE, NJ 07079

Earnings	rate	hours	this period	year to date
Regular		12.00	634.56	
	Gross Pay		$634.56	

Deductions		
	Statutory	
	Social Security Tax	-34.74*
	Medicare Tax	-8.13*
	NJ State Income Tax	-3.89*
	21 SUI/SDI	-6.44*
	Other	
	Pre-Tax Dental	-5.00
	Pre-Tax Medical	-69.21
	Net Pay	$507.15
	Memos	
	LTD NonSCA	9.17
	401k Elig Wages	634.56

1361
2/25 20 09
Pay to the Order of Veronica Williams $ 600.00
Six hundred & no/100 Dollars
Associated Bank
Cecilia Vicky

PNC Online Banking https://www-rdc.onlinebanking.pnc.com/alservlet/DepositAccountDetail...

PNC Online Banking

Sign Off

My Accounts Transfer Funds Bill Center Customer Service My Offers

Account Detail View All Accounts | Edit Account Nickname | Help?

Free Checking XXXXXX4291 Available Balance:

Summary | Pending Transactions | Posted Transactions | Online Statements | Alerts

Detail by Date | Detail by Type | Search Transactions

All Deposits, Checks and Deductions Export

Date		Withdrawals	Deposits	Balance
03/27/2009	ACH TEL PMT XXXXX2648 Home Finance TEL-PMT	$650.00		
03/12/2009	CASHED CHECK 1053 023391566	$200.00		
03/12/2009	DEPOSIT XXXXX1578		$100.00	
03/04/2009	BRANCH DEPOSIT TEL XXXXX1127 0053		$600.00	
03/04/2009	BRANCH DEPOSIT TEL XXXXX5914 0068		$600.00	
03/02/2009	DEPOSIT XXXXX7801		$200.00	
03/02/2009	BRANCH DEPOSIT TEL XXXXX5913 0373		$800.00	
02/26/2009				

<– $600 deposit from 2 of 4 tenants for rent

Exhibit B

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

March 28, 2009

Ms. Brenda Moreno
Modification Department
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081

Subject: Modification of Account No. 40212367

Sent via Facsimile to 713-793-4464 - 15 total pages

Dear Sir/Madam:

The purpose of this letter is to provide an update on my efforts to pay off my debt. My credit dropped precipitously over the past few years due to personal illness, the illness and death of my father, customer defaults and slowing revenue from my business. As a result, my savings were exhausted and my income disappeared. A summary of these unforeseen and financially devastating events is attached (Attachment I – What Happened).

UNEXPECTED CHALLENGES LEAD TO UNPAID BILLS
A series of health, business and family challenges over the past 4 years (since Dec. 2004) have resulted in a loss of income, drain of savings and increased debt. These challenges include, but are not limited to:

- 5 surgeries
- extended radiation treatments
- extended physical therapy after auto accident
- lengthy illness and death of my father
- loss of business revenue and income

Much of the debt incurred since 2004 was unanticipated and unavoidable. For example, I was forced to charge several thousand dollars on credit cards one hour before surgery in August 2006. I incurred over $225,000 due to illness, death and loss of income.

RECOVERY PLAN
My efforts to recover from my losses and also generate income have been daunting, to be sure. I have worked short-term contracts, a tenuous job, various assignments and even temporary work. These efforts coupled with government subsidies have helped me survive. Some creditors have already assisted by restructuring my debt (Attachment II – Summary of Outstanding Credit).

After more than 3 years of searching, last year I landed four positions, however, changes and lost contracts forced my employers to lay me off. I have been searching for employment and contracts since last summer and am hopeful that I will be hired soon. To help me recover financially, I have used my tax return to pay some debts and am preparing a repayment plan for remaining creditors for which I anticipate securing agreement after this mortgage modification has been approved. If my Litton loan is restructured in a similar manner that Chase restructured the second mortgage on my home (see letter dated Feb. 25, 2009), I will be able to repay the mortgage and recover financially. That is, the mortgage interest rate is lowered to 2%, fixed, 30-year and 9 months of payments are put into a non-interest accruing account, payable when the house is sold. My monthly budget under this scenario is outlined in Attachment III – Creditor Repayment Schedule/Budget. Forms 1021 and 4509 are also attached.

I will contact you as soon as possible to determine how to proceed with this mortgage modification.

I thank you in advance for your cooperation.

Yours truly,

Veronica Williams

Attachment I – WHAT HAPPENED

What Happened	Date	Impact
Industry & Economic Downturn	1999	COMDEX defaulted on $80K payment
		Revenues slowed & disappeared
Began Government certification & contract process	Aug. 2001	
GSA MOBIS Contract awarded	12/1/2003	Renewal date 11/30/2008
SBA 8(a) certification awarded	2/17/04	Expires 2/17/13
GSA IT Contract awarded	2004 or 2005	Renewal date
Submitted proposals to DC	2005	$1.3M pending, others Loss Review 3/7/07
Sales Campaign to DHS, DOT & DoD	2005	$8M in leads, waiting on continuing resolution
NJ set-aside awarded	March 2003	$750K contract
NJ set-aside began work	May 2003	
YWCA project began	Aug. 2004	$100K contract
Submitted HUD proposal deal, $20K cost	Sept. 2004	Contract went to competitor
Elected to IRA	Dec. 2004	
Major Surgery	Dec. 2004	8 week recovery, 8 weeks radiation
Father had major seizure	Jan. 2004	
Radiation treatments ended	May 2005	
Put NJ property on the market	June 2005	Performed renovations sale
YWCA project completed	June 2005	Defaulted on $40K+ payment
NJ set-aside cancelled	Sept. 2005	$550K revenue loss
Moved to DC to help father	Sept. 2005	Performed renovations
Put NJ property on the market	Jan. 2006	No sale
Major Surgery	Aug. 2006	8 week recovery
Father passed away	Jan. 2007	
Negotiated YWCA settlement	Feb. 2007	$43K+ - money never received
Submitted TSA proposal to US Homeland Security	Feb. 2007	Decision due March 15, 2007
Begin Campaign for Investment	March 2007	
Put NJ property on the market	March 2007	No sale
Recruited by Robert Half	July 2007	
Rented NJ house	August 2007	
Laid off by Robert Half (after surgery notice)	Sept. 2007	
Double Surgery	Nov. 2007	
Served by sister to get DC house	Nov. 2007	
Worked temp jobs	Dec. - Jan	
Hospitalized for blood Pressure	Jan. 8 2008	
Surrogate mother passed away	March 2008	
Hired attorney to secure YWCA payment	March 2008	Anticipate income of $40K+
Hired by Vistronix/National Archives	April 2008	Income $110K+, $150K+ after Oct. 1
In auto accident March 2006 followed by several weeks of therapy. Awaiting settlement.		Anticipate settlement of $20K+
Laid off after losing Federal contract	Dec. 2008	
Paid attorney deposit to get YWCA $	February 2009	
Court ordered to vacate family home	March 26, 2009	One time cost at least $7,000 PLUS monthly increase of $800
Surrogate mother passed away	March 27, 2009	
Successes		
Traumatic		
Revenue Impact		

Attachment II – SUMMARY OF OUTSTANDING CREDIT

CREDITORS: (Loans, Credit Cards, Delinquent Debt)						
Type	Credit Limit	Balance Owed as of 3/15	Minimum Monthly Payment	Prior Monthly Payment	Paid off, Settled or Payoff	New Monthly Payment
Litton Loan Servicing	260,000	260,500.00	TBD	3,106.95	3,106.95	3,106.95
Chase Home Equity	150,000	150,000.00	TBD	710.00	65.000	650.00
Medical Bills	NA	25,500.00	TBD	50.00	0.00	0.00
NJ Exterminator	NA	500.00	TBD	15.00	0.00	0.00
REMAX	NA	600.00	TBD	15.00	250	0.00
R&R Rokisky	NA	5,500.00	TBD	500.00	3,500	0.00
IRS	NA	5,000.00	TBD	50.00	0.00	0.00
American Express	NA	1,000.00	TBD	15.00	0.00	0.00
American Express	NA	1,300.00	TBD	15.00	1,300	0.00
Bank of America	NA	3,000.00	TBD	15.00	0.00	0.00
Capital One	NA	1,500.00	TBD	15.00	2,175	0.00
Capital One	NA	650.00	TBD	15.00	500	0.00
Capital One	NA	1,000.00	TBD	15.00	2,147	0.00
GM Chase	NA	14,815.00	TBD	15.00	8,888	620.00
Chase	NA	5,000.00	TBD	15.00	2,152	150.00
Citibank	NA	7,500.00	TBD	15.00	4,945	400.00
Wells Fargo	NA	5,500.00	TBD	15.00	0	0.00
		0.00	TBD		0	0.00
Verizon Wireless		470.16	DISPUTED		470.16	TBD
ADT		366.81	DISPUTED		366.81	TBD
Cablevision		167.29	TBD		0.00	0.00
Verizon (6132)		227.63	TBD		0.00	0.00
Verizon (1860)			TBD			TBD
COMCAST		106.23	TBD		0.00	0.00
Wash. Hosp. Center		224.12	TBD		0.00	0.00
LabCorp.		42.00	TBD		0.00	0.00
Rent/Mortgage						1,000.00
TOTAL		$488,865.00		$4,596.95	$29,613.95	$5,976.95

$3,107 is 31% of $10,022

$____ is __% of $_____

2% of $299K

Attachment III – CREDITOR REPAYMENT SCHEDULE/BUDGET

SOURCES OF INCOME-REVENUE	Monthly Amount
INCOME	Figures In Dollars
Job Income	6,375.00
Rental Income	2,900.00
ACT Inc. Revenue	0.00
TOTAL INCOME	9,275.00
COMMITTED EXPENSES	0.00
Mortgage & Rent	3,582.00
Utilities	998.00
Household	420.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	2,440.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	8,455.00
Income less Expenses	**820.00**

Exhibit C

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Attachment III cont'd. –
LITTON LOAN – MODIFICATION CONFIRMATION CBR Balance: $27306.00
(initial Workout Plan offered by Litton Loan; payments returned)

Investor Loan # 8000082616

LOAN WORKOUT PLAN
(Step One of Two-Step Documentation Process)

Loan Workout Plan Effective Date: 7/1/2009
Borrower ("I"): [1] Veronica Williams
Lender ("Lender"): Litton Loan Servicing LP
Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 3/31/2006
Loan Number: 40212367
Property Address ("Property"): 541 Scotland Rd, South Orange, NJ

If I am in compliance with this Loan Workout Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects, then the Lender will provide me with a Loan Modification Agreement ("Modification Agreement"), as set forth in Section 3, that would amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

If I have not already done so, I am providing confirmation of the reasons I cannot afford my mortgage payment and documents to permit verification of all of my income (except that I understand that I am not required to disclose any child support or alimony unless I wish to have such income considered) to determine whether I qualify for the offer described in this Plan (the "Offer"). I understand that after I sign and return two copies of this Plan to the Lender, the Lender will send me a signed copy of this Plan if I qualify for the Offer or will send me written notice that I do not qualify for the Offer. This Plan will not take effect unless and until both I and the Lender sign it and Lender provides me with a copy of this Plan with the Lender's signature.

1. **My Representations.** I certify, represent to Lender and agree:

   A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit and as a result, (i) I am either in default or believe I will be in default under the Loan Documents in the near future, and (ii) I do not have access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;

   B. I live in the Property as my principal residence, and the Property has not been condemned;

   C. There has been no change in the ownership of the Property since I signed the Loan Documents;

   D. I am providing or already have provided documentation for all income that I receive (except that I understand that I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the offer);

   E. Under penalty of perjury, all documents and information I have provided to Lender pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct; and

   F. If Lender requires me to obtain credit counseling, I will do so.

[1] If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Attachment III cont'd. –
LITTON LOAN – MODIFICATION CONFIRMATION CBR Balance: $27306.00

2. **The Loan Workout Plan.** On or before each of the following due dates, I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums and other fees, if any, of U.S. $1,356.07.

Trial Period Payment #	Trial Period Payment	Due Date On or Before #
1	$3,054.83	7/1/2009
2	$3,054.83	8/1/2009
3	$3,054.83	9/1/2009

The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

During the period (the "Trial Period") commencing on the date of this Plan and ending on the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

A. TIME IS OF THE ESSENCE under this;

B. Except as set forth in Section 2.C. below, the Lender will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action, all rights to such notices being hereby waived to the extent permitted by applicable law;

C. If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and the lender may foreclose if I have not made each and every Trial Period Payment that is due before the scheduled foreclosure sale. If a foreclosure sale occurs pursuant to this Section 2.C., this agreement shall be deemed terminated;

D. The Lender will hold the payments received during the Trial Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. If there is any remaining money after such payment is applied, such remaining funds will be held by the Lender and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;

E. When the Lender accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;

F. If prior to the Modification Effective Date, (i) the Lender does not provide me a fully executed copy of this Plan and the Modification Agreement; (ii) I have not made the Trial Period payments required under Section 2 of this Plan; or (iii) the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Plan will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be refunded to me; and

1400 0088 031809174027

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Attachment III cont'd. –
LITTON LOAN – MODIFICATION CONFIRMATION CBR Balance: $27306.00
(checks sent to Litton Loan for payments on Workout Plans)

CASHIER'S CHECK

PNC BANK
PNC Bank, National Association
Washington D.C.

No. 00074041

DATE

PAY TO THE ORDER OF LITTON LOAN SERVICING (LOAN NO. 4001247) $ 3,054.83

THREE THOUSAND FIFTY FOUR AND 83 / 100 DOLLARS

VERONICA WILLIAMS (JULY PAYMENT)

PNC Bank, National Association

OFFICIAL SIGNATURE

⑈00074041⑈ ⑆054000030⑆ 5302606407⑈

CASHIER'S CHECK

PNC BANK
PNC Bank, National Association
Washington D.C.

No. 00074040

DATE

PAY TO THE ORDER OF LITTON LOAN SERVICING (LOAN NO. 4001247) $ 3,054.83

THREE THOUSAND FIFTY FOUR AND 83 / 100 DOLLARS

VERONICA WILLIAMS (AUGUST PAYMENT)

PNC Bank, National Association

OFFICIAL SIGNATURE

⑈00074040⑈ ⑆054000030⑆ 5302606407⑈

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Attachment III cont'd. –

LITTON LOAN – MODIFICATION CONFIRMATION CBR Balance: $27306.00

(payments posted by Litton Loan; will be corrected once Workout Plan is processed)

Litton Loan Servicing

Account: 40212367
Customer: Veronica Williams

TRANSACTION HISTORY

The following information is a summary of account activity for the past 12 months. If the servicing of your loan recently transferred to Litton, you will only see account activity for the period Litton has serviced your loan. Detail Transaction Histories for previous years may be ordered using our Interactive Voice Response (IVR) system at (800) 247-9727. Litton Loan Servicing LP may not have access to your Transaction History prior to the servicing of your loan being transferred to Litton.

You may also view your Escrow History for the past 12 months.

Date	Description	Amount	Principal	Interest	Escrow	Fee/Other
12/15/2008	PAYMENT	$3,106.95	$283.04	$1,767.56	$1,056.35	
12/15/2008	FEE ASSESSMENT	$15.00				$15.00
12/15/2008	CORPORATE FEE PAYMENT	$15.00				$15.00
01/06/2009	CITY TAX PAYMENT	$2,971.29			$2,971.29	
01/08/2009	LENDER PLACED INS PAYMENT	$2,665.00			$2,665.00	
02/10/2009	FEE WAIVER	-$102.53				-$102.53
02/16/2009	FEE ASSESSMENT	$102.53				$102.53
04/03/2009	CITY TAX PAYMENT	$2,971.29			$2,971.29	
05/16/2009	FEE ASSESSMENT	$102.53				$102.53
07/10/2009	CITY TAX PAYMENT	$3,245.00			$3,245.00	
08/16/2009	FEE ASSESSMENT	$102.53				$102.53
08/27/2009	LENDER PLACED INS PAYMENT	$2,660.00			$2,660.00	
10/15/2009	CITY TAX PAYMENT	$3,120.47			$3,120.47	
10/28/2009	PAYMENT	$3,106.95	$284.75	$1,765.85	$1,056.35	

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Attachment III cont'd. –
LITTON LOAN – MODIFICATION CONFIRMATION CBR Balance: $27306.00

10/28/2009	FORBEARANCE SUSPENSE	$3,002.71	$3,002.71

First Prev Page 1 of 1 Next Last

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Exhibit D

Litton Letter to Delay Sale

LITTON LOAN Fax: Sep 25 2009 02:29pm P001/001

4828 Loop Central Drive
Houston, TX 77081
Telephone (713) 218-4592
www.littonloan.com

September 25, 2009

Veronica Willaims
P.O. Box 978
South Orange, NJ 07079

Re: Loan #: 40212367
Property: 541 Scotland Road
South Orange, NJ 07079

Dear Ms. Williams:

This letter is in response to our conversation on September 25, 2009, regarding the referenced loan.

On September 25, 2009, I submitted a request to postpone the foreclosure sale scheduled for October 5, 2009 for thirty (30) days to November 4, 2009. Upon receipt of verification of this, I will notify you in writing.

Should you have questions, please contact our Executive Resolution Team at (713) 218-4592.

Sincerely,

Noel Connell
Executive Resolution Specialist

LITTON LOAN SERVICING LP IS A DEBT COLLECTOR. THIS LETTER IS AN ATTEMPT TO COLLECT YOUR DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IF YOU ARE NOT OBLIGATED ON THE DEBT OR IF THE DEBT HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, THIS IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO ASSESS OR COLLECT THE DEBT FROM YOU PERSONALLY.

Exhibit E

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Modification Agreement: WorkoutPlan_Offer__11-2-09

Investor Loan #: 8000082616

HOME AFFORDABLE MODIFICATION TRIAL PERIOD PLAN
(Step One of Two-Step Documentation Process)

Trial Period Plan Effective Date: 11/1/2009
Borrower ("I")[1]: Veronica Williams
Lender ("Lender"): Litton Loan Servicing LP
Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 3/31/2006
Loan Number: 40212367
Property Address ("Property"): 541 Scotland Rd, South Orange, NJ 07079

If I am in compliance with this Trial Period Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects, then the Lender will provide me with a Home Affordable Modification Agreement ("Modification Agreement"), as set forth in Section 3, that would amend and supplement (1) the Mortgage on the Property and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

If I have not already done so, I am providing confirmation of the reasons I cannot afford my mortgage payment and documents to permit verification of all of my income (except that I understand that I am not required to disclose any child support or alimony unless I wish to have such income considered) to determine whether I qualify for the offer described in this Plan (the "Offer"). I understand that after I sign and return two copies of this Plan to the Lender, the Lender will send me a signed copy of this Plan if I qualify for the Offer or will send me written notice that I do not qualify for the Offer. This Plan will not take effect unless and until both I and the Lender sign it and Lender provides me with a copy of this Plan with the Lender's signature.

1. **My Representations.** I certify, represent to Lender and agree:

   A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit, and as a result, (i) I am either in default or believe I will be in default under the Loan Documents in the near future, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;

   B. I live in the Property as my principal residence, and the Property has not been condemned;

   C. There has been no change in the ownership of the Property since I signed the Loan Documents;

   D. I am providing or already have provided documentation for **all** income that I receive (and I understand that I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the Offer);

   E. Under penalty of perjury, all documents and information I have provided to Lender pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct; and

   F. If Lender requires me to obtain credit counseling, I will do so.

[1] If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

Loan #: 40212367

2. **The Trial Period Plan.** On or before each of the following due dates, I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums, and other fees, if any, of U.S. $1,340.89.

Trial Period Payment #	Trial Period Payment	Due Date On or Before #
1	$2,316.53	11/1/2009
2	$2,316.53	12/1/2009
3	$2,316.53	1/1/2010

The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

During the period (the "Trial Period") commencing on the Trial Period Effective Date and ending on the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

A. TIME IS OF THE ESSENCE under this Plan;

B. Except as set forth in Section 2.C. below, the Lender will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action, all rights to such notices being hereby waived to the extent permitted by applicable law;

C. If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and the lender may foreclose if I have not made each and every Trial Period Payment that is due before the scheduled foreclosure sale. If a foreclosure sale occurs pursuant to this Section 2.C., this agreement shall be deemed terminated;

D. The Lender will hold the payments received during the Trial Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. If there is any remaining money after such payment is applied, such remaining funds will be held by the Lender and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;

E. When the Lender accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;

F. If prior to the Modification Effective Date, (i) the Lender does not provide me a fully executed copy of this Plan and the Modification Agreement; (ii) I have not made the Trial Period payments required under Section 2 of this Plan; or (iii) the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Plan will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be refunded to me; and

Exhibit F

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Powers Kirn, LLC
728 Marne Highway
Suite 209
Moorestown, NJ 08057
Phone 856-802-1000
Fax 856-802-4300
www.powerskirn.com

William M. E. Powers, Jr.
William M.E. Powers, III
Sarah F. Powers
Edward W. Kirn, III
XX Manuel-Coughlin

November 2, 2009

Mr. Louis Childress
Childress & Jackson
East Orange, NJ

Subject: Litton Loan Foreclosure Action Without Valor
Docket No. F-28279-09, Litton Loan No. 40212367

Sent via Facsimile to 973-678-7512 - 2 total pages

Dear Sir/Madam,

In response to your request, this document explains why Litton's foreclosure action should be denied.

I acted in good faith, notifying Litton Loan that I intended to apply for the Federal HAMP Program. Since last January the following key events occurred:

Litton indicated I should delay payments because I had to be at least 3 months in arrears to qualify. Litton would add the delinquent payments to the back end of the loan. I spoke to Francisco Navarro (2/25/09, 10:30 am), sent follow-up letter to Julius Connor, Navarro's supervisor.

I made repeated phone calls, receiving assurance that Litton was working on my application and would offer me a modification plan if my HAMP application was not approved.

To my surprise and chagrin, I was served by HSBC for foreclosure on my home in late July 2009. This was after notifying Litton that I had surgery in May, in height of search and preparation for additional income, in legal action (Braxton, YWCA, AutoAccident) as well as additional challenges.

Litton repeatedly reassured me that they intended to complete processing of the modification – twice, in writing as well as by delaying my foreclosure

So VW used $30K payment to pay down debt to improve chances of getting job
VW sent three payments in certified checks that were returned via US mail
Info provided but not acknowledged

I sent another copy of Profit & Loss statements AND Nov/Dec/partial Jan payments via FEDEX; arrived Wed., Oct. 28, 2009 at 8:30 am. Loan modification reviewer, Bessie Cahee still didn't have it by Fri., October 30, 2009.

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

In response to numerous requests, I prepared and submitted the same, extensive information to Litton Loan, several times:

- I submitted modification request February 25, 2009
- I re-submitted modification request March 29, 2009
- I submitted response to Workout Plan August 2, 2009
- I submitted additional information for Workout Plan August 8, 2009
- I submitted response to new Workout Plan September 28, 2009
- I submitted additional information for new Workout Plan October 19, 2009
- I re-submitted additional information for new Workout Plan October 21, 2009
- I re-submitted additional information for new Workout Plan October 28, 2009
- I submitted additional information for Workout Plan November 25, 2009
- I submitted additional information for Workout Plan December 3, 2009

Final, additional info was requested (12 month P&L) despite P&L was provided in 9/28/09 package (p. 2) & 8/8/09 package (p.2) & 8/2/09 package (p. 2) & 3/29/09 package (p. 9) & 2/25/09 package (p. 2)	P&L on Page No.
H:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\RefiLtr_2-25-09/ ProposedRefiLetter_2-25-09.doc	2
H:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\RefiLtr_3-29-09/ Litton_Modification_Application.doc	9
H:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlan_8-09/ Litton_WorkoutPlan_8-2-09.doc	2
H:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlan_8-09/ Litton_WorkoutPlan_8-8-09.doc	2
H:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlan_8-09/ Litton_WorkoutPlan_9-28-09.doc	2
H:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlan_8-09/ Litton_WorkoutPlan_10-19-09_FaxCover.doc	2
H:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlan_8-09/Litton_WorkoutPlan_10-21-09.pdf	
H:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlan_8-09/ VW_P&LS_for_Litton_11-9-09.pdf	
H:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlan_8-09/ VW_P&LS_for_Litton_11-25-09.pdf	
H:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlan_8-09/ VW_P&LS_for_Litton_12-3-09.doc	
H:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlan_8-09\P&L_12-1-09/ VW_BankStmts_9-10-2009_LL.pdf	
H:\VW_thumb\Carolyn_Separation\Mortgage\LittonRefi\WorkoutPlan_8-09\P&L_12-1-09/ VW_BankStmts_forLitton.pdf	

If you have additional questions please call me at 973-715-8580.

Thank you,

Veronica Williams

CHECK NO.	DATE OF CHECK	AMOUNT OF CHECK	ALLOCATED TO		MONTH PAID	TOTAL MONTHLY PAYMENT
#00074041	6/25/2009	$3,054.83				
			November Payment	$2,316.53		
					NOV	$2,316.53
			December Payment	$738.30		
#00074040	6/25/2009	$3,054.83	December Payment	$1,578.23		
					DEC	$2,316.53
			January Payment	$1,476.60		
TBD	TBD	$1,000.00	January Payment	$839.93		
					JAN	$2,316.53
			February Payment	$160.07		
		$2,100.00	February Payment	$2,100.00		
			New Check	$56.46		
						$2,316.53

Exhibit G

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

January 17, 2010

Mr. Larry Litton, Jr.
President
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081-2212

Subject: Modification Agreement/Workout Plan for Mortgage No. 40212367

Sent via facsimile to 713-793-4964 & 713-793-4923 & via Federal Express Tracking No. 793187814845

Dear Mr. Litton,

I need a mortgage modification as soon as possible. Many Litton representatives have been working with me since this effort began in December 2008. I am particularly grateful to Bessie Cahee who has patiently and diligently conveyed requests from others at Litton. I am seeking your assistance to ensure that this effort is completed successfully.

The lack of a mortgage modification agreement prevents me from filing my latest financial statements. My income will, therefore, be reduced for the following reasons:

- Three (3) tenants broke their rental agreements and may not be backfilled before May (see Attachment I)
- A contingent Federal job offer may not be approved with the foreclosure on my record (Federal Security Clearance required and pending)
- A contingent offer from Federal contractor may not be approved with the foreclosure on record (Security clearance required)

My home provides my most reliable source of revenue at this time. Losing my home will impose added financial and health burdens that will surely threaten my survival. Without a modification I will attempt to sell my home to remove the foreclosure status from my record. By the time this is done, however, I expect the two contract jobs pending will no longer be available. That could very well leave me homeless and eliminate my current sources of income.

My revised financial statements (prepared on an accrual basis) will show reduced revenue due to:

- Lost rental income from tenants who broke leases (Heidi Boon, Shelley Peachey, Catharine Swain)
- Revenue from contracts pending security clearance can lo longer be accrued
- Loss of a place to live threatens my ability to earn income on existing contracts (can no longer accrue revenue from existing commitments)

I will provide the financial statements as soon as I have completed the revisions.

I have tried to dig out of my financial predicament without foreclosure, to no avail. I am willing to do anything that is morally and legally possible to remove the foreclosure from my record. I hope to do so without losing my home of more than 26 years. ***Time is of the essence.***

Bessie Cahee, with whom I have worked since last summer, is no longer assigned to my account. The customer service representatives cannot identify an individual for me to speak with. Please let me know how to proceed in working out a mutually beneficial solution. I can be reached at 202-636-8190.

In anxious anticipation, I am

Sincerely yours,

Veronica Williams

cc: B. Cahee, via email to Bessie.Cahee@littonloan.com

Exhibit H

Veronica Ann Williams

Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

FEMA Continent Job Offer

U.S. Department of Homeland Security
Washington, D.C. 20472

FEMA

Greetings,

Your offer of a new position or your continued employment with the *U. S. Department of Homeland Security*, Federal Emergency Management Agency, is contingent upon a favorable suitability determination and a security background investigation.

If you are a current FEMA employee a recent inquiry as to the status of your background investigation paperwork has indicated that the necessary documents are not on file with the Agency. This may be the result of packets being returned for correction that were never resubmitted, a failure to submit the necessary information prior to your entry on duty, or the information in a previously submitted packet has exceeded the timeframe for processing.

In order to conduct the background investigation you are required to complete an online investigation questionnaire (SF 85P) through the e-QIP system. In addition to this electronic form you will be receiving several other security forms included in this mailing. Please complete everything that you receive and return all documents according to the instructions below within 5 to 7 business days. Even if you have previously submitted this documentation in another format, you are required comply with this request at this time. Submission of this information is a condition of employment.

With the return of these forms you must include *an OF 612 (Optional Application for Federal Employment)*. This form must contain complete information on each of employer for two periods of work activity beginning with your current employer and your most recent prior employer. Be sure to include: company/employer name; complete street address to include city, state and zip code; and, a telephone number. If this information is incomplete, or any information is omitted your submission will not be processed. A blank OF612 is enclosed for your convenience.

To access your e-QIP account, please go to Before you begin, open and review the **"Frequently Asked Questions"** link on the e-QIP Gateway page. Please follow the enclosed instructions for resetting your browser security settings. Once you access the system please make sure that you read all instructions carefully. You will be required to enter in your social security number on the first page to begin the process. When the page changes you will be prompted to respond to "Golden Questions" by entering your last name, year of birth and city of birth. You will then be prompted to change these Golden Questions to something of your own choosing. Retain the information as this will serve as your password to regain access to the program. If you receive an error message at this point contact this office as soon as possible for assistance. At the end of the questionnaire, you will be asked to print an archive copy of the form, the certification page and two release forms which are the three final pages. These three signature pages must be signed and included in the security packet. The Questionnaire itself is to be released (transmitted electronically) to the Agency as directed.

Exhibit I

Modification Agreement: WorkoutPlan_Offer__April 2010

LLS Litton Loan Servicing®

4828 Loop Central Drive
Houston, TX 77081
Tel: (800) 999-8501
Fax: (713) 793-4923
www.littonloan.com

3/16/2010

Veronica Williams
PO BOX 978
SOUTH ORANGE, NJ 07079-0978

Re: Loan #: 40212367
Property: 541 Scotland Rd
South Orange, NJ 07079

Dear Mortgagor(s);

Thank you for submitting the revised income information necessary to process your loan modification request.

Upon review of this information, Litton Loan Servicing LP has determined that the trial period for the referenced loan must be restarted. Please refer to the enclosed trial period plan for details about your modification offer.

Should you have questions, please contact our Loss Mitigation Department at (800) 999-8501 or visit our website at www.littonloan.com.

Sincerely,

Loss Mitigation Department

Enclosure: Trial period plan

LITTON LOAN SERVICING LP IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT YOUR DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IF YOU ARE NOT OBLIGATED ON THE DEBT OR IF THE DEBT HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, THIS IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO ASSESS OR COLLECT THE DEBT FROM YOU PERSONALLY.

You may be able to make your payments more affordable!
Call 1-800-999-8501 for immediate assistance.

3/16/2010

Veronica Williams
PO BOX 978
SOUTH ORANGE, NJ 07079-0978

Loan #: 40212367
Property Address: 541 Scotland Rd
South Orange, NJ 07079

Dear Borrower(s):

Congratulations! You are approved to enter into a trial period plan under our modification program. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

What you need to do...
To accept this offer, you must make new monthly "trial period payments" in place of your normal monthly mortgage payment. Send in your monthly trial period payments--instead of your normal monthly mortgage payment--as follows:

1st payment:	$3,333.55 by 5/1/2010
2nd payment:	$3,333.55 by 6/1/2010
3rd payment:	$3,333.55 by 7/1/2010

If you do not make each trial period payment in the month in which it is due, your loan will not be modified.

In addition to making your trial period payments on time, you must send copies of all the documents that are noted on the attached checklist no later than 3/30/2010, so that we can verify the financial information you already provided to us (use the return envelope provided for your convenience). **If the documents are not received by 3/30/2010, this offer will end and your loan will not be modified.**

After all trial period payments are timely made and you have submitted all the required documents, your mortgage would then be permanently modified if you qualify. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) If you have any questions, or if you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure, please call us at **1-800-999-8501** as we may be able to help you.

Sincerely,

Loss Mitigation Department
Litton Loan Servicing LP

Attachments: (1) Checklist; (2) Frequently Asked Questions and (3) Additional Trial Period Plan Information and Legal Notices

LITTON LOAN SERVICING LP IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT YOUR DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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Exhibit J

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

FEMA Job Offer Retracted

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472

May 12, 2010

Veronica Williams
541 Scotland Road
South Orange, NJ 07079

Dear Mrs. Williams

FEMA's Personnel Security Branch adjudicated your recent e-QIP submission (SF-85P Questionnaire) dated September 21, 2009. You responded to the Letter of Interrogatory as required, however, the information you provided was insufficient to mitigate our concerns. Therefore, based on the review the Questionnaire and your response, a final determination has been made to find you unsuitable for employment with FEMA.

This decision makes you ineligible for employment with FEMA.

Sincerely,

Harriett Ames
Branch Chief
Personnel Security Branch

www.fema.gov

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

January 17, 2010

Mr. Larry Litton, Jr.
President
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081-2212

Subject: Modification Agreement/Workout Plan for Mortgage No. 40212367

Sent via facsimile to 713-793-4964 & 713-793-4923 & via Federal Express Tracking No. 793187814845

Dear Mr. Litton,

I need a mortgage modification as soon as possible. Many Litton representatives have been working with me since this effort began in December 2008. I am particularly grateful to Bessie Cahee who has patiently and diligently conveyed requests from others at Litton. I am seeking your assistance to ensure that this effort is completed successfully.

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I will provide the financial statements as soon as I have completed the revisions.

I have tried to dig out of my financial predicament without foreclosure, to no avail. I am willing to do anything that is morally and legally possible to remove the foreclosure from my record. I hope to do so without losing my home of more than 26 years. ***Time is of the essence.***

Bessie Cahee, with whom I have worked since last summer, is no longer assigned to my account. The customer service representatives cannot identify an individual for me to speak with. Please let me know how to proceed in working out a mutually beneficial solution. I can be reached at 202-636-8190.

In anxious anticipation, I am

Sincerely yours,

Veronica Williams

cc: B. Cahee, via email to Bessie.Cahee@littonloan.com

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

ATTACHMENT I

Seton Hall Graduate Students Break Rental Agreements

The rental revenue I reported has been reduced by $2,085 a month because the following tenants broke their leases 2 months after moving in:

1. Heidi Boon ($9,900 balance after 1 year; $20,625 balance after 2 years)
2. Catharine Swain ($7,560 balance after 1 year; $ 0 balance after 2 years)
3. Shelley Peachey ($7,560 balance after 1 year; $15,750 balance after 2 years)

I incurred substantial expense preparing my home (cleaning, plumbing and other repairs), screening tenants and administering the move-ins for these young women. The rent that they paid did not cover these expenses. In addition to $ 43,935 in lost rental revenue, I have incurred additional losses from rental preparation and searching for replacement tenants. In short, their actions have proved devastating for me when I could least afford it.

Exhibit 35

Veronica Williams, Esquire
PO Box 978
South Orange, NJ 07079

Veronica Williams, Pro Se	:	SUPERIOR COURT OF NEW JERSEY
	:	ESSEX COUNTY
Plaintiff(s)	:	LAW DIVISION
	:	
Vs.	:	DOCKET NO.: L-00081-11
	:	
Goldman Sachs Co., & Litton Loan	:	
Serving, LP	:	
Defendant(s)	:	

DOCUMENTS SERVED: CIVIL ACTION SUMMONS AND COMPLAINT

Received by Assurance Process Service on August 4, 2011 to be served on **Litton Loan Servicing, LP c/o CSC at 830 Bear Tavern Road, West Trenton, NJ 08628.** I, Douglas Bramble, being duly sworn, deposes and say that on the **5th of August 2011 at 11:00 a.m.** executed service by delivering a true copy of the documents in accordance with statues in the manner marked below:

CORPORATION SERVICE: Doreen Haeselin, Authorized Agent

Description: White Female, 5'4", 150 lbs, Gray Hair, 55-60 years old, Glasses.

I certify that I have no interest in the above action, am of legal age and have proper authority in the jurisdiction in which this service was made.

Subscribed and sworn before to me on
Aug 6, 2011 by the affiant
Who is personally known to me

Priscilla Semmens
Notary Public

NOTARY PUBLIC
STATE OF NEW JERSEY
PRISCILLA L. SEMMENS
MY COMMISSION EXPIRES JAN. 2, 2012

PROCESS SERVER
D. Bramble
DOUGLAS BRAMBLE
Assurance Process Service
305 Colin Lane
Williamstown, NJ 08094

Veronica Williams, Esquire
PO Box 978
South Orange, NJ 07079

Veronica Williams, Pro Se	:	SUPERIOR COURT OF NEW JERSEY
	:	ESSEX COUNTY
Plaintiff(s)	:	LAW DIVISION
	:	
Vs.	:	DOCKET NO.: L-00081-11
	:	
Goldman Sachs Co., & Litton Loan Serving, LP	:	
Defendant(s)	:	

DOCUMENTS SERVED: CIVIL ACTION SUMMONS AND COMPLAINT

Received by Assurance Process Service on August 4, 2011 to be served on **Goldmand Sachs, Co., c/o CT Corp at 820 Bear Tavern Road, West Trenton, NJ 08628.** I, Douglas Bramble, being duly sworn, deposes and say that on the **5th of August at 10:49 a.m.** executed service by delivering a true copy of the documents in accordance with statues in the manner marked below:

CORPORATION SERVICE: Mary Jane Schultheis, Authorized Agent

Description: White Female, 5'5", 130 lbs, Brown Hair, 55-60 years old, Glasses.

I certify that I have no interest in the above action, am of legal age and have proper authority in the jurisdiction in which this service was made.

Subscribed and sworn before to me on
Aug 6, 2011 by the affiant
Who is personally known to me

Priscilla L Semmens
Notary Public

NOTARY PUBLIC
STATE OF NEW JERSEY
PRISCILLA L. SEMMENS
MY COMMISSION EXPIRES JAN. 2, 2012

PROCESS SERVER
D. Bramble
DOUGLAS BRAMBLE
Assurance Process Service
305 Colin Lane
Williamstown, NJ 08094

SUPERIOR COURT OF NEW JERSEY

CIVIL DIVISION
ESSEX VICINAGE

Chambers of
James S. Rothschild, Jr., J.S.C.

Historic Courthouse
470 Dr. MLK Jr. Blvd
Newark, New Jersey 07102

September 14, 2011

Veronica Williams
541 New Scotland Road
South Orange, NJ 07079

CC:
Bradley Mitchell
Stevens & Lee
100 Lenox Drive, Suite 200
Lawrenceville, NJ 08648

Re: Williams v. Litton Loan
Docket No. L-81-11

Dear Ms. Williams:

I have received your request to adjourn oral argument on your motion to reinstate for trial and motion to amend complaint until February 2012. Because this is a significant delay, the court cannot adjourn the motions at this time. Please withdraw your motions and re-file the motions when you have recovered and able to prosecute the case.

Very truly yours,

James S. Rothschild, Jr.

JSR:ll

JAMES S. ROTHSCHILD, JR., JSC

SUPERIOR COURT OF NEW JERSEY

CIVIL DIVISION
ESSEX VICINAGE

Chambers of
James S. Rothschild, Jr., J.S.C.

Historic Court House
470 Dr. MLK Jr. Blvd
Newark, New Jersey 07102

August 31, 2011

Veronica Williams
541 Scotland Road
South Orange, NJ 07079-3009

Bradley Mitchell
Stevens & Lee
100 Lenox Drive, Suite 200
Lawrenceville, NJ 08648

Re: Williams v. Litton Loan Servicing
Docket No. L-000081-11

Dear Parties:

Please be advised that oral argument for the above matter has been scheduled **to September 16, 2011** at **10:30 a.m.** at Courtroom 400 in the Historic Courthouse (470 Dr. MLK Jr. Blvd, Newark, NJ 07102). Your attendance is required—failure to appear may result in a default judgment or dismissal.

Very Truly Yours,

James S. Rothschild, Jr., J.S.C.

STEVENS & LEE
100 Lenox Drive, Suite 200
Lawrenceville, NJ 08648
(609) 243-9111 Fax (609) 243-9333
www.stevenslee.com

Direct Dial: (609) 987-6680
Direct Fax: (610) 371-7928
Email: blm@stevenslee.com

August 24, 2011

VIA FEDERAL EXPRESS

Law Division Clerk
Essex County Superior Court
County Courts Building
50 W. Market Street
Newark, NJ 07102

Re: *Veronica Williams v. Litton Loan Servicing, LP and Goldman Sachs & Co.*
Docket No. L-000081-11

Dear Sir or Madam:

Enclosed for filing please find an original and one copy of a Notice of Appearance, which is being filed on behalf of Defendant Litton Loan Servicing LP. We ask that you please file the original and return the copy in the enclosed, self-addressed stamped envelope. Please charge our account number **141242** for any filing fee.

Very truly yours,

STEVENS & LEE

Bradley L. Mitchell

BLM:mjb
Enclosures
cc: Veronica Williams (w/enc.)

Bradley L. Mitchell, Esq.
STEVENS & LEE
A PA Professional Corporation
Princeton Pike Corporate Center
100 Lenox Drive, Suite 200
Lawrenceville, New Jersey 08648
(609) 243-9111
BLM@stevenslee.com
Attorneys for Defendants Litton Loan Servicing, L.P.

VERONICA WILLIAMS, Plaintiff, v. LITTON LOAN SERVICING L.P. and GOLDMAN SACHS & CO., Defendants.	: : : : : : : : :	SUPERIOR COURT OF NEW JERSEY ESSEX COUNTY – LAW DIVISION Docket No.: L-81-11 CIVIL ACTION **NOTICE OF APPEARANCE**

PLEASE TAKE NOTICE that the law firm of Stevens & Lee, P.C. hereby appears as counsel for Defendant Litton Loan Servicing in the above-captioned action.

Respectfully submitted,

STEVENS & LEE
Attorneys forDefendants Litton Loan Servicing

Dated: Lawrenceville, NJ
August 24, 2011

By: Bradley Mitchell
Bradley L. Mitchell, Esq.

STEVENS & LEE
100 Lenox Drive, Suite 200
Lawrenceville, NJ 08648
(609) 243-9111 Fax (609) 243-9333
www.stevenslee.com

Direct Dial: (609) 987-6680
Direct Fax: (610) 371-7928
Email: blm@stevenslee.com

August 24, 2011

VIA FEDERAL EXPRESS

James S. Rothschild, Jr., J.S.C.
Essex County Superior Court
County Courts Building
50 W. Market Street
Newark, New Jersey 07102

Re: *Veronica Williams v. Litton Loan Servicing, LP and Goldman Sachs & Co.*
Docket No. L-000081-11

Dear Judge Rothschild:

We write as counsel for Defendant Litton Loan Servicing LP ("Litton"), and ask that Your Honor accept this letter brief in lieu of a more formal brief in response to Plaintiff's pending Motion to Reinstate for Trial (the "Motion"), which is returnable on September 2, 2011.

On July 22, 2011, this case was dismissed, without prejudice, by the Court pursuant to Rule 1:13-7 for lack of prosecution. Specifically, Plaintiff failed to file with the Court a proof of service of the summons and complaint upon Litton, or an acknowledgment of service by Litton, within the time prescribed by the Rule, which resulted in the suit being dismissed.

In support of the Motion, Plaintiff states that "On or about December 23, 2010, a summons was mailed to the defendants. The case defaulted on or about January 23, 2011." See Motion to Reinstate for Trial, paragraph 1. While it appears that Plaintiff did mail a summons to Litton in December, 2010, Plaintiff's statement that the "case defaulted on or about January 23, 2011" is in error. Rule 4:4-4 clearly identifies the methods by which service upon a corporate defendant can be made. Mail service alone that is not subsequently accompanied by an appearance from the defendant or an acknowledgement of service is not proper service under the rules. Litton was thus never properly served with the Summons and Complaint in this case prior to the time it was dismissed by the Court pursuant to Rule 1:13-7. Therefore, as it was never properly served, it is plain that Litton did not default prior to the dismissal on July 22.

Accordingly, in the event the Court grants the Motion and reinstates this case to the active calendar, Litton respectfully requests that: (1) Plaintiff be required to properly serve Litton after restoration in accordance with the Court Rules, and (2) that the case be treated according to the Rules for scheduling purposes from the date that Plaintiff is able to establish proper service of the Summons and Complaint upon Litton.

Respectfully submitted,

STEVENS & LEE

Bradley L. Mitchell

Bradley L. Mitchell

BLM/blm
Enclosures
cc (w/enc.):
Veronica Williams, *pro se*
Law Division Clerk

Exhibit 36

Press Release

FEDERAL RESERVE press release

Release Date: September 1, 2011

For immediate release

The Federal Reserve Board on Thursday announced a formal enforcement action against the Goldman Sachs Group, Inc. and Goldman Sachs Bank USA to address a pattern of misconduct and negligence relating to deficient practices in residential mortgage loan servicing and foreclosure processing involving its former subsidiary, Litton Loan Servicing LP.

Goldman Sachs sold Litton to Ocwen Financial Corporation on September 1, 2011 and has ceased to conduct residential mortgage servicing. Litton is the 23rd largest mortgage servicer in the United States.

The action orders Goldman Sachs to retain an independent consultant to review foreclosure proceedings initiated by Litton that were pending at any time in 2009 or 2010. The review is intended to provide remediation to borrowers who suffered financial injury as a result of wrongful foreclosures or other deficiencies identified in a review of the foreclosure process. The foreclosure review will be conducted consistent with the reviews currently underway at the 14 large mortgage servicers that consented to enforcement actions brought by the banking agencies on April 13, 2011.

If Goldman Sachs re-enters the mortgage servicing business while the action is in effect, it will be required to implement enhanced corporate governance, risk-management, compliance, borrower communication, servicing and foreclosure practices comparable to what the 14 mortgage servicers are implementing.

As noted in the April press release, the Federal Reserve believes monetary sanctions are appropriate and plans to announce monetary penalties. These monetary penalties against Goldman Sachs will be in addition to the corrective actions that Goldman Sachs will be taking pursuant to today's action. Goldman Sachs has acknowledged in today's action that it will be responsible for satisfying any civil money penalty that the Board of Governors could have assessed against Litton for its conduct.

For media inquiries, call 202-452-2955.

Attachment (1.46 MB PDF)

Exhibit 37

Bloomberg

Goldman Sachs Will Sell Litton Loan Servicing to Ocwen for $264 Million

By Christine Harper - Jun 6, 2011

Goldman Sachs Group Inc. (GS) agreed to sell Litton Loan Servicing LP to Ocwen Financial Corp. (OCN) for $263.7 million in cash, ending the New York-based bank's 3-1/2 year experiment in processing home-loan payments.

In addition to the cash payment, which may be adjusted at closing, Ocwen will pay about $337.4 million to retire some of Litton's debt, according to a filing by West Palm Beach, Florida-based Ocwen. The sale of Litton comes two months after Goldman Sachs wrote down the value of the mortgage-servicing business by about $200 million.

"It really makes sense for them to sell it, and better for them to sell it sooner rather than later," said David B. Hilder, a New York-based analyst at Susquehanna Financial Group LP who has a positive rating on Goldman Sachs. "They bought it at a time when the business was easier and it looked like there might be some insights to be gained in the mortgage market from having a servicer."

Mortgage servicing firms send out bills, collect payments and handle foreclosures. Goldman Sachs acquired Litton, based in Houston, and 1,000 employees at a time when investors including billionaire Wilbur Ross and Centerbridge Capital Partners LLC purchased mortgage servicers to help them better understand the market, and profit from buying discounted loans. Goldman Sachs said in March that it was considering selling Litton, and a person familiar with the matter said the firm had failed to find enough distressed mortgage loans to buy.

$41.2 Billion Portfolio

Ocwen is getting a portfolio of loans with about $41.2 billion in unpaid principal balance as of March 31, most of them non-prime home mortgages, the filing said. Ocwen agreed to finance about $2.47 billion of servicing advances associated with the business, the statement said. Advances include the principal, interest, taxes and insurance remittances that servicers must make to securities trusts even when homeowners fall behind on those payments.

Goldman Sachs will remain liable for fines and penalties that could be imposed by government authorities relating to Litton's foreclosure and servicing practices before the deal closes, the statement said, and Goldman Sachs will share some of the losses arising out of claims from third parties, such as investors and borrowers, in connection to servicing agreements.

Fines and Penalties

Litton is among the mortgage-servicing businesses cooperating with investigations by 50 state attorneys general into foreclosure practices. The probe began after authorities discovered some firms used faulty paperwork to seize homes.

The inquiries "may result in the imposition of fines or other regulatory action," Goldman Sachs said in its quarterly regulatory filing with the U.S. Securities and Exchange Commission on May 10. "As of the date of this filing, the firm is not aware of foreclosures where the underlying foreclosure decision was not warranted."

Litton's value has declined since Goldman Sachs purchased it in 2007. Most of a $220 million impairment charge that Goldman Sachs took on assets held for sale in the first quarter was related to Litton, the bank said. Litton's mortgage- servicing rights were "not material" to Goldman Sachs as of March, having dropped from $283 million at the end of February 2008, filings show.

Keeping 'Certain Assets'

"Goldman Sachs does not expect the sale to have any material impact on earnings in the second quarter due to the combination of the sales price and the impairment charge announced in the first quarter of 2011 primarily related to Litton," the bank said in a

statement today, adding that the company plans to retain "certain assets."

Goldman Sachs never disclosed how much it paid to acquire Litton from Credit-Based Asset Servicing and Securitization LLC, or C-Bass. Radian Group Inc. (RDN), the second-largest U.S. mortgage insurer and a part owner of C-Bass, disclosed a month before the sale was completed that the unit would be sold for about $467.9 million to an unnamed buyer.

"Dealing with individual homeowners and individual borrowers just doesn't fit the rest of Goldman's business," said Susquehanna's Hilder. "The decline in home prices overwhelmed any benefit."

Ocwen's Advance

In contrast to Goldman Sachs's falling stock price this year, Ocwen's shares gained more than 30 percent in New York Stock Exchange composite trading through last week. The shares gained 7 cents to $12.57 as of 11:52 a.m. in New York. Goldman Sachs fell 72 cents to $134.61.

Ocwen agreed in May 2010 to buy HomEq Servicing, a mortgage-servicing business owned by London-based Barclays Plc (BARC), for about $1.3 billion in cash conditional on the value of certain assets at completion, according to a statement from Barclays at the time. Barclays also agreed to provide Ocwen with about $1 billion in secured financing in connection with the deal and offered assistance in raising more funds, the statement said.

Barclays advised Ocwen on the purchase of Litton and is one of the lenders, along with Bank of America Corp. (BAC) and Royal Bank of Scotland Plc, providing Ocwen's new facility to finance Litton's servicing advances. Ocwen has also received a commitment letter from Barclays to provide a senior secured term loan facility of $575 million to finance the transaction, the filing said.

Before buying Litton, Goldman Sachs had tried to avoid businesses that involved the mass-market or retail customer. David Viniar, Goldman Sachs's chief financial officer, told analysts in September 2006, more than a year before the company bought Litton, that the firm was reluctant to buy a lender because of the "retail concern."

"Goldman Sachs is largely an institutional business," Viniar said at the time. "There are different risks when you're touching the retail customer."

To contact the reporter on this story: Christine Harper in New York at charper@bloomberg.net

To contact the editor responsible for this story: David Scheer at dscheer@bloomberg.net.

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Exhibit 38

- These are just a few of the attempts to work out a solution with Ocwen. I received many voicemails but could not reach a human being when I returned calls.

PLEASE CUT AND PASTE THE LINKS BELOW INTO YOUR BROWSER IF THE HYPERLINK DOES NOT WORK FOR YOU

  - http://finfix.org/proof/DD/LittonOcwenRequest_12-20-11.pdf
  - http://finfix.org/proof/DD/Ocwen-VW_voicemail_12-3-12.wav
  - http://finfix.org/proof/DD/Ocwen-VW_voicemail_1-4-13.wav
  - http://finfix.org/proof/DD/Ocwen-VW_voicemail_1-9-13.wav
  - http://finfix.org/proof/DD/Ocwen-VW_voicemail_1-18-13.wav
  - http://finfix.org/proof/DD/Ocwen-VW_voicemail_1-26-13.wav
  - http://finfix.org/proof/DD/Ocwen-VW_voicemail_1-26-13_3-50pm.wav (1 minute later)
  - http://finfix.org/proof/DD/Ocwen-VW_voicemail_2-5-13.wav
  - more available when time and money permits

This is NOT a comprehensive list of the communication attempts with Ocwen.

Exhibit 39

Veronica Williams

From: Erbey, William <William.Erbey@ocwen.com>
To: Veronica Williams
Sent: Monday, September 24, 2012 6:10 AM
Subject: Read: URGENT: Request Cannot Be Fulfilled

Your message

To: rdemarino@xbp.dhs.state.nj.us; dhs_commissioner@dhs.state.nj.us
Cc: dhs_commissioner@dhs.state.nj.us; beth.connelly@dhs.state.nj.us; Elizabeth.Connelly@dhs.state.nj.us; Kevin.Odowd@gov.state.nj.us; sroberts@xbp.dhs.state.nj.us; Patricia.Geoghan@dhs.state.nj.us
Subject: URGENT: Request Cannot Be Fulfilled
Sent: Sun, 23 Sep 2012 23:33:12 -0400

was read on Mon, 24 Sep 2012 06:10:06 -0400

This E-mail message and any attachments are intended solely for the use of the addressee hereof and may contain information that is confidential, privileged and/or exempt from disclosure under applicable law. Delivery of this message to any person other than the intended recipient shall not constitute a waiver of any right, privilege or exemption. If you are not the intended recipient, please immediately notify the sender by reply E-mail and permanently delete this message from your system without reproducing or disclosing it to any third party. While Ocwen Financial Corporation and its subsidiaries take reasonable precautions to prevent transmission of software viruses, we cannot guarantee the same and we therefore disclaim liability for any damage sustained by you or any third party as a result thereof.

Exhibit 40

CHILDRESS & JACKSON, LLC
ATTORNEYS AT LAW

LOUIS W. CHILDRESS, JR.
ALAN L. JACKSON (1951-2002)

280 SOUTH HARRISON STREET
Suite 303
EAST ORANGE, NJ 07018
Tel: 973 678-5038 Fax: 973 678-7512
childressandjackson@yahoo.com

Of Counsel:
W. RAY WILLIAMS
Member, NJ & PA Bar
DONALD O. EGBUCHULAM
Member, NJ Bar

March 8, 2012

Sarah E. Powers, Esq.
Powers Kirn, LLC
728 Marne Highway, Suite 200
Moorestown, New Jersey 08057

RE: HSBC Bank USA, National Association, as Trustee under the Pooling and Servicing Agreement dated as of September 1, 2006, Fremont Home Loan Trust 2006-C v. Veronica Williams, et al
Docket No.: F-28279-09
Our File No.: 9293

Dear Ms. Powers:

Enclosed please find the Stipulation of Dismissal and Order Vacating Judgement and Execution with original signatures.

Very Truly Yours,
CHILDRESS & JACKSON, LLC

Louis W. Childress, Jr. /(SW)

Louis W. Childress, Jr.

LWC/sw
Encl.

cc: Veronica Williams

#2009-0803

POWERS KIRN, LLC
728 Marne Highway, Suite 200
Moorestown, NJ 08057
(856) 802-1000
Attorneys for Plaintiff

HSBC Bank USA, National Association, as Trustee under the Pooling and Servicing Agreement dated as of September 1, 2006, Fremont Home Loan Trust 2006-C **Plaintiff**	: SUPERIOR COURT OF NEW JERSEY : CHANCERY DIVISION : ESSEX COUNTY : : Docket No.F-28279-09
vs.	: CIVIL ACTION
Veronica Williams, et al. **Defendant(s)**	: **STIPULATION OF DISMISSAL**

The matter in difference in the above entitled action having been amicably adjusted by and between the parties, it is hereby stipulated and agreed that the same be and it is hereby dismissed without costs against either party.

POWERS KIRN, LLC
ATTORNEYS FOR PLAINTIFF

By: _____
Sarah E. Powers

By: _____
Louis W. Childress, Esquire
Attorney for Defendant(s) Veronica Williams

DATED: February 6, 2012

POWERS KIRN, LLC
728 Marne Highway, Suite 200
Moorestown, NJ 08057
(856) 802-1000
Attorneys for Plaintiff

HSBC Bank USA, National Association, as Trustee under the Pooling and Servicing Agreement dated as of September 1, 2006, Fremont Home Loan Trust 2006-C **Plaintiff** vs. Veronica Williams, et al. **Defendant(s)**	: SUPERIOR COURT OF NEW JERSEY : CHANCERY DIVISION : ESSEX COUNTY : : Docket No.F-28279-09 : : CIVIL ACTION : : **ORDER VACATING JUDGMENT** : **AND EXECUTION, DISMISSING** : **FORECLOSURE PROCEEDINGS** : **AND REINSTATING BOND/NOTE** : **AND MORTGAGE**

THIS MATTER being opened to the Court by Sarah E. Powers, Attorney for the Plaintiff, and it appearing that the above entitled action has been amicably settled between the parties, and for good cause shown;

IT IS on this day of ,

ORDERED that the Sheriff of Essex County return the Writ of Execution into the Court marked "unsatisfied"; and it is further

ORDERED that the final judgment that entered and the Writ of Execution which issued on , be and the same are hereby vacated and set aside; and it is further

ORDERED that the above entitled action is hereby dismissed without prejudice and without costs, in favor of or against any party; and it is further

ORDERED that the plaintiff's (bond or note) and mortgage described in the Complaint are

hereby reinstated and in full force and effect as if the above entitled action had never been instituted.

FOR THE COURT

_____
J.S.C.

I hereby consent to the form
and entry of the within Order.

By: _____
Louis W. Childress, Esquire
Attorney for Defendant(s) Veronica Williams

Exhibit 41

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

August 4, 2014

Greenpath Debt Solutions	NovaDebt	Consumer Credit Counseling Service of Greater Dallas
Client # 4553378	**Call-ID# 46156**	**CALL-ID# 46450**
Michael Martin via email	Jason Burak via email	via email to 995HOPE@cccs.net

Subject: Request for Mortgage Write-off (41 total pages)

Dear Madam or Sir:

I would like your assistance in obtaining a full retirement of my mortgages so that I can recover physically and financially.

I have attached information to validate the dramatically reduced value of my property:

ACTION	PRICE	PROPERTY VALUE
Best Current Advertised Price Online	$344,000	
Only Offer in the Last 5 Years	$200,000	$ 200,000
Sandy Damages	$ 90,000	$110,000
Erosion *ESTIMATE*	$ 50,000	$ 60,000
Preparation for Sale	$ 30,000	$ 30,000
Additional Costs to Repair Damage by PSE&G *ESTIMATE*	$ 70,000	**($ 40,000)**

HSBC and Ocwen want to collect over $300,000 instead of the approximately $40,000 that actually remains on this mortgage; my house now as a *negative value* of $40,000. **Currently, 4 of the 9 homes closest to my property have been abandoned** (Attachment III). At least 2 have been empty for many, many years, and the other 2 have been empty over a year. I understand why. I have put my property on the market 3 times since 2005 without a sale. The only offer was less than I could afford.

I have made numerous attempts to rectify problems that have reduced the value of my property and also requested assistance from the Home Affordable Programs. The supporting documents include:

My Last response to Greenpath Debt	Attachment I	Pages 2 - 4
Sandy Damages	Attachment II	Pages 5 - 23
Impending Changes to Neighborhood	Attachment III	Pages 24 - 35
PSE&G Damages	Attachment IV	Pages 36 - 39
2013 Attempt to Secure Help from HARP or HAMP	Attachment V	Pages 40 - 41

I have lived in my home 31 years. It does not make financial sense to buy it *again*, particularly since the neighborhood is in such rapid decline. If I am afforded me the ability to own it, I will work with my neighbors who remain and with town officials to restore this neighborhood.

Otherwise, I may be forced to join the ranks of the homeless.

Rental income from roommates will cover taxes, property maintenance, my food and other living expenses. Once I am fully healed, I shall resume earning income that will be sufficient to sustain me.

Please send your decision via email at HAMP@vawilliams.com or via facsimile to 888-492-5864. I shall await your response. If you have any questions call me at 202-486-4565 or send an email.

Thank you,

Veronica Williams

attachments

ATTACHMENT I

My Last Response to Greenpath Debt

Veronica Williams

From: Veronica Williams <vawilliams@ACT-IT.com>
Sent: Sunday, January 12, 2014 6:57 PM
To: 'martinm@homeafordabledirect.com'
Cc: VWilliams@OfficeThatWorks.com
Subject: Information Requested: Client # 4553378

Importance: High
Sensitivity: Confidential

Tracking:

Recipient	Read
VWilliams@OfficeThatWorks.com	Read: 1/12/2014 8:03 PM
	Read: 1/13/2014 6:36 AM

Information Requested: Client # 4553378

I am glad that Greenpath is willing to take steps to keep me in my home. I look forward to you obtaining a copy of the complete transaction history for this note which originated in 2007. As promised, I am sending data that explains why my property has a miniscule or possibly negative value in this market.

There are several perilous events that caused the value of my property to plummet in recent years. They include but are not limited to:

- **Hurricane Irene** (storm hit 8/27/11 – 9/5/11 FEMA Application No. 381977162 Disaster #4021)
- **Hurricane Sandy** (storm hit Oct 26—Nov. 8 2012 FEMA Application No. 411520801 Disaster #4086)
- **Dramatic Increase in Violent Crime**
  - **Murder 1 block away** http://www.nj.com/news/index.ssf/2012/06/one_dead_after_shooting_in_ora.html http://www.city-data.com/crime/crime-Orange-New-Jersey.html
  - **Home invasion 3 houses away +** Theft, Assault , Break In & "Rash in Crime")
- **High and Growing Property Taxes** (from $4,000 at purchase to $9,000+ now)
- **Decline in Services that residents paying high taxes expect**
- **Few qualified buyers: NJ has highest unemployment in region & 10th highest in US** http://www.bls.gov/web/laus/laumstrk.htm

This is validated by the aforementioned facts as well as serial attempts to sell my property since the height of the market in 2005. I put listed my property in:

- **2005 with ML Realty** http://emailrpt.gsmls.com/public/show_public_report_rpt.do?emailsite=Y&report=clientfull&Id=89491480_26981
- **2006 with ERA Carano Realty** http://emailrpt.gsmls.com/public/show_public_report_rpt.do?emailsite=Y&report=clientfull&Id=89491839_7932
- **2007 with Weichert Realty** http://www.weichert.com/search/offices/Office.aspx%5C?office=01-120

In addition to putting my property on the market 4 times with these realtors, I launched and maintained my own listing at http://southorangegem.officethatworks.com/.

Due to my cessation of income caused by Goldman Sachs, Litton Loan and Fremont, I have not been able to properly maintain the property. Consequently, at least $80,000 in improvements are needed if buyers care to give any consideration to this property. Since 2005 the only offer I have received was less than $200,000. Additional documentation is available.

I am certain that after my upcoming trial, the award will allow me to purchase a property at fair market value as well as receive an award that allows me to live comfortably for the rest of my life. The next owner must pay $100,000 for this property, invest an additional $80,000 and hold it at least 5 years just to breakeven on their investment. This is based on my financial and economic analysis backed by advanced degrees (Finance & Economics) and 31 years of following real estate in this area.

I look forward to learning what you can do to keep me in my home of 31 years.

Thank you,

Veronica Williams
541 Scotland Road
South Orange, NJ 07079-3009

ATTACHMENT II

Sandy Damages

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

June 2, 2014

Ms. Reina Espras
HRAP
Ironbound Community Corp.
Family Success Center - East
29-31 Cortland St.
Newark, NJ 07105

Subject: Victim of Hurricane Sandy (Sandy) Seeking Assistance
Response to Clarification Requested by Salvation Army from Anna Gioglia of the Salvation Army

Sent via Facsimile to 973-748-4525 & Email - 18 total pages

Dear Mss. Espras, McCauliffe, Papiol and Gioglia:

In response to the latest request, I have prepared this letter (DOC-C) to help you better understand how Hurricane Sandy impacted me. To eliminate redundancy and save costs, going forward I shall work only with Ironbound Community Corp. and Catholic Charities to seek assistance from SHRAP, HRAP and other sources.

SANDY'S IMPACT
Hurricane Sandy (Sandy) imposed substantial financial losses from which I have yet to recover. The Timeline below shows the sequence of key events. It is followed by an Impact Summary statement. To clarify the connection to details that were submitted after my February 20, 2014 meeting in South Orange with World Renew Assessment , each item listed below references the letters submitted on March 20, 2014 (Doc-A) and April 23, 2014 (Doc-B). This letter (DOC-C) also includes expenses inadvertently omitted from Doc-A & Doc-B.

TIMELINE (major events only)

DATE	EVENT	REFERENCED IN		
Nov. 15, 2009	Started Effort to Secure Disability	—	Doc-B	Doc-C
Jan. 9, 2012	Unemployment Ends	—	Doc-B	Doc-C
Feb. 7, 2012	SNAP & Public Assistance begins	Doc-A	Doc-B	Doc-C
Sept. 28 - 29, 2012	Hospitalization	Doc-A	Doc-B	Doc-C
Oct. 1 - 6, 2012	Hospitalization	Doc-A	Doc-B	Doc-C
Oct. 26, 2012	Hurricane Sandy	Doc-A	Doc-B	Doc-C
Damage to house (roof, inside & outside), yard, furniture & belongings including recurring mold & erosion				
Nov. 9, 2012	Began incurring expense for Sandy repairs	Doc-A	Doc-B	Doc-C
Jan. 6 - 7, 2013	Hospitalization	Doc-A	Doc-B	Doc-C
Jan. 15, 2013	Applied for FEMA assistance	Doc-A	Doc-B	Doc-C
Jan. 22, 2013	Denied FEMA assistance	Doc-A	Doc-B	Doc-C
Jan. 23, 2013	Began Search for Other Sandy assistance	Doc-A	Doc-B	Doc-C

My home was in the path of, and damaged by, Hurricanes Irene (2011) and Sandy (2012). Irene and other misfortunes depleted my funds before Sandy. FEMA provided some assistance for Irene but nothing for Sandy.

Hurricane Irene damages	$10,000 +	Hurricane Sandy damages	$34,000 +
FEMA provided	$2,501.36	FEMA provided	$0
storm hit 8/27/11 – 9/5/11 FEMA Application No. 381977162 Disaster #4021		storm hit Oct 26—Nov. 8 2012 FEMA Application No. 411520801 Disaster #4086	

My property insurance was paid by my mortgage servicer – Litton Loan; their insurance companies – Southwest Business dba SWBC Investment Company (Policy# AQH0085081, www.swbc.com) &

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

American Modern Home Insurance Group (AMIG Claim# 2393384, www.amig.com) responded to my claim. According to AMIG, Litton was paid $584 for damages to the insured property, yet none of that payment was spent on repairs to that property.

IMPACT SUMMARY
Sandy's damages were quite extensive. This hurricane:

- Created an extensive, ongoing mold problem (Doc B & Doc-C)
- Caused major water damage (Doc B & Doc-C)
- Created an ongoing erosion problem (Doc-C)
- Caused property damage that still needs repair (estimate attached, Doc-C)
- Destroyed bedding & damaged furniture (Doc B)
- Imposed financial losses in excess of $35,000 (see Doc-C , Attachment I)

These Sandy-imposed damages forced me to spend money allocated to medical care and other basic essentials. To pay for repairs that *merely inhibited further damage*, I had to withdraw retirement funds prematurely.

If you have any questions about the $12,606 in damages that I incurred due to Hurricane Sandy, and more than $20,900 in repairs that remain, please respond to this email or send a fax to 888-492-5864 with your questions. Representatives from the Ironbound Community Corporation and Catholic Charities have my phone number.

I trust that this is the last step required to receive assistance that I have sought since Sandy hit in 2012. In hopeful anticipation, I am

Sincerely yours,

Veronica Williams

Cc w/o attachments: Marlon Greer, Operation HOPE, Inc.
Vieno Wurret, Operation HOPE, Inc.

Veronica Ann Williams
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ATTACHMENT I
Summary of Sandy Imposed Costs

UPDATED 5/9/14

EXPENSE	PAID	ESTIMATE	REMAINS TO BE PAID	ESTIMATE	
	AMOUNT IN DOLLARS		AMOUNT IN DOLLARS		
Mold Removal by Service Pro	3,600.00	√	5,000.00	√	
Medicine (not covered by SHRAP)	350.00		450.00		
Repairs to property (roof, hole in backyard, etc.)	800.00	√	7,000.00	√	
Plumbing problems (drain cleaners, snaking, plumbers – ongoing)	670.00	√			
Replace damaged goods (towels from cleanup, mattresses from old smell, etc.)	316.81		3,000.00	√	
Cleanout (supplies and fees to local teenagers)	500.00	√	$300.00	√	
Sandy share of Hospitalizations (Oct. 2012 & Jan. 2013) and medical expenses (due to added stress from mortgage fraud & Sandy aftermath)	5,000.00	√	NA		
Washing machine repair (plumbing related)	150.00	√		√	
Replace bed & linens (3 full mattresses, 2 damaged frames, 3 sets of linens, at least 15 towels)	150.00	√	3,000.00	√	
Replaced office chair (old ones in garage; new chair in living room office)	250.00	√	2,500.00	√	
Extermination for pests that appeared after Sandy			2,500.00	√	
Removed and cut damaged trees – Tree Tech	1,318.75				
Estimate from Andre Wheatley			27,231.50		
Estimate from R. Gray			27,000.00		
	$13,105.56	$0.00	$77,981.50		
GRAND TOTAL ALL EXPENSES					**$91,087.06**

C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Budget\Budget-ACT Plan_v6.xls

DAMAGES: Include side table on ground floor, towels and linens to clean up water, floors on ground floor, leather chair and sofa on the ground floor.

NOTE: Tree Tech expense was inadvertently omitted from page 2 of letter dated April 23, 2014, Doc-B. There may be additional expenses that I have forgotten.

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
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ATTACHMENT II
Estimate to Complete Repairs of Damages Caused by Sandy

BID MEMO	BID NO.		DATE: 5/31/2014
JOB	Veronica Williams		
LOCATION	541 Scotland Road, South Orange, Nj 07079		
FIRM		PREPARED BY	Keith Gray
ADDRESS		APPROVED BY	J Gray LLC
City/State/Zip	South Orange NJ 07079	99 Carolina Avenue Newark NJ 07106	NJ lic 13vho4034000
TYPE OF WORK	General Repairs	PHONE	973 943 7510

WORK INCLUDED	AMOUNT OF BID
J. Gray LLC is prepared to complete the following:	
Bedroom Office on First Floor: Remove damaged vinyl floor, check for mold, replace with new vinyl flooring	
flooring Labor and Material	2,500.00
Family Room: Strip, patch damaged spots and refinsh floors, replace missing damaged molding and trim	2,000.00
Exterior Patio: Remove existing brick pavers, and excavate ground to install, drainage system, gravel and	
new pavers, Remove existing retaining wall and replace with new retaining wall with footing and extra	
support and rebar, Labor and Material	18,000.00
Replace damage tile in 1st floor bathroom Labor and Material	300.00
Remove and Replace damaged warped tile vinyl flooring in foyer downstairs: Labor and Material	1,800.00
Master Bedroom Shower Caulk and Regrout shower ereas	800.00
Remove and replace windo sill in kithchen	600.00
Replace missing and damaged tile on roof, inspect gutters	1,000.00
TOTAL BID	27,000.00

EXCLUSIONS AND QUALIFICATIONS

ACKNOWLEDGEMENT OF ADDENDA	TAX	
DELIVERY	EXCLUDED	
	INCLUDED	
	RECEIVED BY	

Quote provided in spreadsheet; file available upon request.

Veronica Ann Williams
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Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

ATTACHMENT II cont'd.
Estimate to Complete Repairs of Damages Caused by Sandy
FEMA SAID THERE WAS NO DAMAGE – HELP DENIED TWICE

INSIDE ATTIC DAMAGE FROM ROOF SHINGLES THAT WERE BLOWN AWAY

ROOF SHINGLES THAT WERE BLOWN AWAY

CHIMNEY DAMAGE MORE EXTENSIVE THAN FEMA SAID

Graphics files available upon request. FEMA appeals for roof and rejections available.
To see the property before hurricane damage visit http://southorangegem.officethatworks.com/

Veronica Ann Williams
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ATTACHMENT II cont'd.
Estimate to Complete Repairs of Damages Caused by Sandy
FEMA SAID THERE WAS NO DAMAGE – HELP DENIED TWICE

FINAL LETTER TO FEMA REQUESTING FUNDS TO FIX ROOF AND OTHER REPAIRS

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

ATTACHMENT I – Request Compensation for FEMA's Errors

July 23, 2012

FEMA-The Individuals and Households Program
The National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055

Re: Appeal of Request for Funds to Repair Damage to Home: Remove Mold
FEMA Registration ID# 38-1977162 Disaster #4012

Correspondence to FEMA regarding this disaster:

DATE OF LETTER	NAME OF FILE	ESTIMATES & INFO INCLUDED
September 16, 2011	FEMA_appeal_9-16-11.pdf	Scott's Roofing, Neph's Construction
November 28, 2011	FEMA_appeal_11-28-11.pdf	List of Contractors
December 8, 2011	FEMA_appeal_12-16-11.pdf	Neph's Construction
December 26, 2011	FEMA_appeal_Roof_12-26-11.pdf	A-Riteway Construction
December 27, 2011	FEMA_appeal_Roof_ADJ_12-26-11.pdf	American Modern Home Insurance Co.(AMHIC) paid $584.00
February 15, 2012	FEMA_appeal_Roof_2-15-12.doc	Quotes for Repair & Pictures of Damage

Sent via facsimile to 800-827-8112 & via email to DAIP@dhs.gov , a total of 4 pages

Dear Sir/Madam:

As instructed by a FEMA hotline representative last Thursday, I am submitting this appeal of my grant from FEMA. I would like it increased to cover the cost of the removal of mold produced by Hurricane Irene and misdiagnosed by previous FEMA inspections of my home. **I was told not to worry for the stains could be removed with cleanser**. You can imagine my shock and chagrin when an inspector sent by the State of New Jersey's Clean Energy Program correctly identified the mold damage. **It had spread considerably since the FEMA inspectors were here**. Quotes for removal from two local contractors are attached.

FEMA DENIED ANY FUNDS FOR DAMAGE BY SANDY

FEMA

W. Craig Fugate
Administrator
Federal Emergency Management Agency

Chris Christie
Governor
State of New Jersey

National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055
1-800-621-FEMA(3362)
Fax No.: 1-800-827-8112

Date: 1/22/2013

FEMA Application No. 411520801

Disaster No. 4086

Ms Veronica A Williams
541 Scotland Rd
South Orange, NJ 7079

Dear Ms Veronica A Williams:

We recognize this is a difficult time for you and your family and understand many people need help following a disaster. We are committed to providing you any help we can, including important information to begin your recovery.

The Federal Emergency Management Agency (FEMA) and State of New Jersey have carefully considered all available information regarding your request for assistance. Our decision(s) regarding your request is explained below.

CATEGORIES	DETERMINATION
Housing Assistance	IID,INS - Ineligible Insufficient Damage, Insured
Total Grant Amount:	$0.00

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

ATTACHMENT III
Estimate to Remove 2nd Occurrence of Mold Caused by Sandy
(Estimate to Restore Yard is included in Attachment I)

NOTE: My property is located on the downslope of a hill that leads into the valley (above Valley Road (West Orange) to the north; below Valley Road (South Orange) to the south). The location, combined with the force of winds and rain from Sandy, caused water to gush around the house. The force of the water and wind brought water into the house and also caused soil erosion. After thousands of dollars in repairs last year, water marks on the house, destroyed patio and walkways, and a recurring sinkhole remain.

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

ATTACHMENT III cont'd.
Estimate to Remove 2nd Occurrence of Mold Caused by Sandy
(Estimate to Restore Yard is included in Attachment I)

PURE SERVICE PRO
Water + Fire + Mold + Restoration
634 Eagle Rock Avenue, Suite 401
West Orange, NJ 07052
Main: 973-810-0100 | Fax: 973-928-8771

Estimate 3005

DATE: 5/29/2014
TERMS: 40% Deposit

This estimate is for:
541 Scotland Road
South Orange, NJ

Pure Service Pro, LLC:
Your Inspector is Andre Wheatley

Customer Phone: (202) 636-8190

ITEM	DESCRIPTION	QUANTITY	TOTAL
Outside French Drain S...	Outside French Drain System installed in grass/dirt. 5 foot wide, 5 foot deep. 3/4 rocks, drainage piping, fabric & trench grading, Mastic and Rubberized Membrane. This will take place around the full perimeter of the house and will require us to remove anything within a five foot perimeter around the house including any stairs, decks and ect	1	22,000.00T
3/4 " Stone & A.D.S Pi...	Place 3/4" clean stone and 4 inch perforated A.D.S pipe graded approximately 1 inch per 10 feet	1	0.00T
Additional 3/4" Stone	Place additional 3/4" clean stone over 4" piping.	1	0.00T
Bubler Pot	Install below surface bubler pot. (underground discharge)	1	0.00T
Drainage Board	Install drainage board against the wall and across the footing.	1	0.00T
Exterior Crack Repair	Exterior crack repair above ground clean, open and seal with hydraulic cement.	1	0.00T
Line Trench With Fiber...	Line trench with fiber fabric		0.00T
Misc	This estimate doesn't include replacing any of the items moved to excavate and waterproof.		0.00T
Mitigation & Remediat...	Contracted area(s): Basement in Main Area where water has made contact with the block wall, drywall and paneling, Containment, 2 Step Air scrubbing, 2 Step Hepa Vacuuming, Contaminate Removal, 2 Application Antimicrobial Application, 2 Application Antimicrobial Covering and Post Inspection.		3,450.00T
NOTES:		SUBTOTAL:	$25,450.00
		SALES TAX: (7.0...	$1,781.50
		TOTAL:	$27,231.50

Thank you for your business!
www.PureServicePro.com
contact@PureServicePro.com

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

ATTACHMENT IV
Requested by Catholic Charities

NJ Divisional Head Quarters
P.O. Box 3170
4 Gary Road
Union, NJ 07083-3170

Case Management

Forms

Consent to Release Confidential Information 1.4
(Taken from UMCOR Manual)

Signing and returning this form authorizes **The Salvation Army** to share certain personal information collected about you or your family with other disaster relief and voluntary organizations participating in The Salvation Army.

The Salvation Army needs to share this information in order to coordinate available disaster relief services and assistance, and to reduce the paperwork and applications necessary in order for you or your family to receive disaster relief assistance and services from multiple relief organizations. All disaster relief organizations participating in the long term recovery are committed to respecting your privacy and using the information solely for the purpose of coordinating and providing disaster relief assistance.

With the exception of certain limited circumstances, it is the policy of The Salvation Army not to release information about individual or family disaster relief assistance, or other personal information obtained through the provision of disaster relief services, without the written consent of the individual or family. Therefore, we need your written consent to share this information to assist you or your family with obtaining the disaster relief services in the most expeditious and least cumbersome manner.

CONSENT AND RELEASE

I, Veronica Williams hereby authorize **The Salvation Army**
Client Name
to share any of my information in its possession, including my name, address, other personal information and the type of assistance I am receiving as a result of Hurricane Sandy with the organizations/entities listed above, in order to coordinate available disaster relief services and assistance. If you wish to limit this release to specific information, please specify the information that may be released.

I understand that I may revoke this consent at any time by contacting my assigned Disaster Case Manager except when action has already been taken to obtain and/or release such information to community VOAD partner organizations.

My signature on this release indicates that I have read the above, or had it read to me, and that I understand the terms and conditions. I have also had the opportunity to ask any questions. I am also signing this release on behalf of my children that are under the age of eighteen (18).

Veronica Williams	May 1, 2014
Signature	*Date*
Identification	

Veronica Ann Williams

Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

ATTACHMENT IV
Requested by Catholic Charities

(Taxpayer Identification Number will only be given to approved authority upon approval of grant)

Form **W-9** (Rev. January 2005) Department of the Treasury Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give form to the requester. Do not send to the IRS

Print or type — See Specific Instructions on page 2.

Name (as shown on your income tax return): Veronica A. Williams

Business name, if different from above

Check appropriate box: X Individual/ Sole proprietor ☐ Corporation ☐ Partnership ☐ Other _____ ☐ Exempt from backup

Address (number, street, and apt. or suite no.): P.O. Box 978

Requester's name and address (optional)

City, state, and ZIP code: South Orange, NJ 07079-3009

List account number(s) here (optional)

Part I **Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see

Social Security Number

or

Employer identification number

Note: *If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.*

Part II **Certification**

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

Certification Instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the

Sign Here Signature of U.S. person **THIS WILL BE PROVIDED IF NECESSARY** Date

Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

Note. *If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.*

For federal tax purposes you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional

Foreign Person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exemptions.

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

COPY OF April 23, 2014 letter

April 23, 2014

Ms. Reina Espras
HRAP
Ironbound Community Corp.
Family Success Center - East
29-31 Cortland St.
Newark, NJ 07105

Ms. Lois McCauliffe
Social Worker
SHRAP
Township of Bloomfield
1 Municipal Plaza
Bloomfield, NJ

Ms. Emma Papiol
Catholic Charities (Roman Catholic Archdiocese of Newark)
37 Evergreen Place
East Orange, NJ 07018

Ms. Anna Gioglia
SHRAP
Salvation Army
13 Trinity Place
Montclair, NJ 07042

Subject: Victim of Hurricane Sandy (Sandy) Seeking Sandy Assistance
Additional Information Requested

Sent via Facsimile to HRAP 973-748-4525 & Email to SHRAP, Catholic Charities & Salvation Army - 2 total pages

Dear Mss. Espras, McCauliffe, Papiol and Gioglia:

As you know, I need, and qualify for, Sandy assistance. A copy of my initial request is attached. In response to request, I have prepared and am sending additional information:

- Payments Delayed due to Sandy
- Costs incurred due to Sandy
- Additional damages due to Sandy

Hurricane Sandy exacerbated a financial burden that had already been increased by Hurricane Irene, health challenges and other circumstances beyond my control. As a result, a few existing debts remain unpaid and new expenses were also imposed due to Hurricane Sandy.

HURRICANE SANDY CONTRIBUTED TO DELAY IN PAYING BILLS RECEIVED LATE
These bills are for additional, unexpected charges and have not been paid because:

- The insurance company or healthcare provider imposed charges without my knowledge nor approval
- An invoice was not provided to me until long after services were rendered and after my budget had been exhausted
- A claim submitted to my insurance company but an invoice had not been provided to my company nor I

I would like to pay each provider for healthcare services rendered, including the payments that I did not agree to. Capital One has repeatedly refused to respond to my requests to explain a why they accepted payments in bad faith, and why their collection dept. as well as different collectors accepted multiple payments from me for the same debt. American Express has reduced my outstanding balance in good faith. These debts have prevented me from securing contracts and consulting jobs, so payment of these bills will also help me recover. The outstanding bills include:

HEALTHCARE PROVIDER	DATE OF SERVICE	AMOUNT DUE
East River Anesthesiology	9/22/2011	$500.00
Hospital for Special Surgery		$0
Dr. David Mayman		$0
Dr. Arthur West		$304.85
All Care Physical Therapy		$316.81
Sports Training Physical Therapy		CLOSED
American Express		$1,378.76
Capital One		$3,992.31

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Due to serial fraudulent actions by Fremont, Litton Loan/Goldman Sachs, HSBC and others, I faced Hurricanes Irene and Sandy with existing severe financial and health challenges. I will provide a summary of activities leading to civil complaint Docket ESSX L – 004753 13 filed with the Superior Court of New Jersey, Essex Division.

HURRICANE SANDY IMPOSED NEW COSTS, ABOVE & BEYOND DAMAGES BY HURRICANE IRENE

I incurred several expenses as a direct result of Hurricane Sandy. These include, but are not limited to, water damage, creation of a severe mold problem, expanded roof damage, increased yard and soil erosion, plumbing problems (my property & surrounding properties), and parts of my house were broken off by wind and rain.

EXPENSE	**PAID**	**ESTIMATE**	**REMAINS TO BE PAID**	**ESTIMATE**	
	AMOUNT IN DOLLARS		**AMOUNT IN DOLLARS**		
Mold Removal by Service Pro	$3,600.00	√	$5,000.00	√	
Medicine (not covered by SHRAP)	$350.00		$450.00		
Repairs to property (roof, hole in backyard, etc.)	$800.00	√	$7,000.00	√	
Plumbing problems (drain cleaners, snaking, plumbers – ongoing)	$670.00				
Replace damaged goods (towels from cleanup, mattresses from old smell, and more)	$316.81		$3,000.00	√	
Cleanout (supplies and fees to local teenagers)		√		√	
Hospitalizations (Oct. 2012 & Jan. 2013) and medical expenses (due to added stress from mortgage fraud & Sandy aftermath)	$5,000.00	√	NA		
Washing machine repair (plumbing related)	$150.00	√		√	
Replace bed & linens (3 full mattresses, 2 damaged frames, 3 sets of linens, at least 15 towels)	$150.00	√	$3,000.00	√	
Replaced office chair (old ones in garage; new chair in living room office)	$250.00	√	$2,500.00	√	
GRAND TOTAL ALL EXPENSES					**$32,236.66**

A signed affidavit and receipts are attached. If you have additional questions please call me at 202-486-4565.

Thank you for your help,

Veronica Williams

attachments

cc: American Express, Acct: ACT Inc.
All-Care Physical Therapy & Sports Training, LLC
Capital Endoscopy & Surgery Center LLC.
Dr. Arthur West Gastroenterology Consultants of Washington, DC Fax 202-877-5844
The Law Office of John Sabrea
Capital One, Acct: ACT Inc.
East River Anesthesiology c/o Billing Services Inc.
Pure Service Pro
Sports Training Physical Therapy

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

COPY OF March 20, 2014 letter

March 20, 2014

Ms. Reina Espras
HRAP
Ironbound Community Corporation
Family Success Center - East
29-31 Cortland St.
Newark, NJ 07105

Ms. Lois McCauliffe
Social Worker
SHRAP
Township of Bloomfield
1 Municipal Plaza
Bloomfield, NJ

Ms. Tijuana Dunkley
Catholic Charities (Roman Catholic Archdiocese of Newark)
37 Evergreen Place
East Orange, NJ 07018

Subject: Seeking Sandy Assistance from The Home Repair and Advocacy Program (HRAP), Catholic Charities, Sandy Homeowner and Renter Assistance Program (SHRAP) and other sources

Sent via Facsimile to HRAP, 973-748-4525 & Email to SHRAP & Catholic Charities - 2 total pages

Dear Mss. Espras, McCauliffe and Dunkey:

I need, and qualify for, Sandy assistance. I am in dire need because:

I have used my savings and borrowed money to remove mold, replace floors damaged by water, patch roof leaks, fill huge holes and make other repairs caused by Sandy. My Sandy related expenses have depleted my account and caused me to cut back on needed medications. Despite help from SNAP, HEAP and SSI, I am living well below poverty level and am unable to complete repairs on my home.

- In 2010 I lost my savings and income after being defrauded by my mortgage company
- In 2011 I underwent 2 major invasive surgeries
- In 2011 I was a victim of Hurricane Irene (storm hit 8/27/11 – 9/5/11 FEMA Application No. 381977162 Disaster #4021)
- In 2012 I had 2 hospitalizations due to stress related illness
- In 2012 I was a victim of Hurricane Sandy (storm hit Oct 26—Nov. 8 2012 FEMA Application No. 411520801 Disaster #4086)
- In 2013 I had another stress-related hospitalization
- In 2014 the bullying from the "mortgage financial pack" continues, despite having filed legal action to rectify the problem

Delays by the IRS, on-going physical therapy and convalescence have prevented me from earning income during this period. While I expect that to change, as I persevere in my quest for fairness and continue to recover, I need funds now. My monthly budget and non-capital debt are listed on the next page.

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Here is a snapshot of my monthly expenses:

EXPENSES	as of 3/12/14	AMOUNT
Food		200.00
Medicine		450.00
Other Medical		150.00
Personal	Personal Care	181.00
Gas		45.00
Dr. Sang-Prit-Sch	Doctors appts - monitoring	75.00
Other health		100.00
PSE&G		150.00
SO Water		20.00
SO Sewer		5.00
Cablevision		60.00
Phone		25.00
PNC VISA		50.00
EZ Pass		10.00
Yard		70.00
Tax Prep		750.00
Cap One settle		650.00
Other	Non-Capital Debt	10,500.00
TOTAL		$13,491.00
ONE TIME		$11,900.00
MONTHLY		$1,591.00

In addition to the bills above, most of my bills are delinquent. These include, but are not limited to PSE&G, water, internet (supports phone and job search), phone and medical bills (see attachments). I would be very grateful to receive any help you can provide.

If you have additional questions please call me at 202-486-4565.

Thank you for your help,

Veronica Williams

attachments

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

DELINQUENT BILL: PSE&G

Monthly Statement
FEBRUARY 2014
Account number 67 283 358 03 Invoice number: 602702990819

67 283 358 03

For service at
541 SCOTLAND RD
SOUTH ORANGE VILLAGE TWP NJ
07079-3009

VERONICA WILLIAMS
PO BOX 978
SOUTH ORANGE NJ 07079-0978

1 800 436-PSEG (7734)
Emergencies 24 hours/7days
Customer service
7 AM - 8 PM Mon - Fri
7 AM - 5 PM Sat

Visit our website
www.pseg.com

Inquiries by mail
PSE&G
PO Box 14444
New Brunswick NJ 08906-4444

Important Dates
Your payment
is due March 20, 2014.

Your meter(s) are scheduled to be read on or about April 01.

Account Summary **(Total balance $597.59)**

PSE&G balance from last bill	$408.55
Current PSE&G - Gas	151.14
Current PSE&G - Electric	91.37
Monthly Installment - see pg. 4	51.00
Other PSE&G Charges and Credits - USF Credits Included - see pg. 4	49.08
Amount Due On Mar 20, 2014	**$342.59**

Gas Bill Savings! For usage from February 1, 2014 to February 28, 2014, PSE&G will reduce the BGSS-RSG commodity charge by $0.25 per therm (including NJ Sales and Use Tax) for customers receiving PSE&G's BGSS-RSG supply service, as permitted by the NJ Board of Public Utilities. As a result of this change in the supply portion of your bill, a typical residential heating

Veronica Ann Williams
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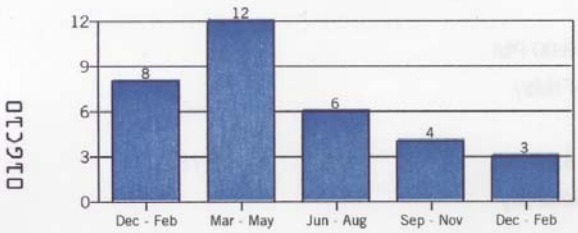
DELINQUENT BILL: WATER

SOUTH ORANGE VILLAGE WATER SERVICES
Customer Service Center
101 SOUTH ORANGE AVENUE, SOUTH ORANGE, NJ 07079
Telephone: (973) 266-8869

USAGE HISTORY
Quarterly usage in hundred cubic feet



Next meter reading date: on or about 05/07/14

Billing Date	**02/13/14**
Account Number	**48-999992724**
	119666
Previous Balance	$5.26
Payments Through 02/14/14	$0.00
Balance Forward - ***PAST DUE****	$5.26
Current Charges	$46.54
TOTAL AMOUNT DUE	**$51.80**

Past Due Balance may be subject to late charges, collection and/or termination

SERVICE TO: VERONICA WILLIAMS **SERVICE ADDRESS: 541 SCOTLAND RD SOUTH ORANGE NJ**

Meter Number	Service From	Service To	Days of Service	Meter Reading Previous	Meter Reading Present	Usage	Unit of Measure	Reading Type	Rate
32713052A	11/07/13	02/06/14	91	559	562	3	CCF	Actual	PWQ

EQUIVALENT TO 2244 GALLONS

Interest Charge	10.08
Water Charge	36.46
TOTAL CURRENT CHARGES	**46.54**

SEE REVERSE SIDE FOR IMPORTANT ACCOUNT INFORMATION

IMPORTANT MESSAGES

BILLS ARE DUE UPON PRESENTATION

EFFECTIVE 7/1/2012, CURRENT WATER RATE IS $5.87 PER 100 CUBIC FEET (EOWC = $4.61 + SO. ORANGE VILLAGE = .65 + NEWARK WATER SURCHARGE = .61 = $5.87)

ONLINE BILL PAYMENT NOW AVAILABLE! WE ACCEPT VISA & MASTERCARD CREDIT/DEBIT CARDS, DISCOVER AND ECHECKS. VISIT WWW.EOWATER.COM TO PAY YOUR BILL ONLINE.

The 2013 Annual Water Quality Report is available to view at www.eowater.com Hardcopies are available at the E.O. Water Commission, East Orange City Hall, East Orange Health Department, East Orange Public Library and South Orange Village Hall.

0000RE 429034 048 PLEASE DETACH HERE AND RETURN THE BOTTOM PORTION WITH YOUR PAYMENT IN THE RETURN ENVELOPE PROVIDED. 1313 OCT07 10022013

SOUTH ORANGE VILLAGE WATER SERVICES
Customer Service Center
101 SOUTH ORANGE AVENUE
SOUTH ORANGE, NJ 07079

Temp - Return Service Requested

SERVICE ADDRESS: 541 SCOTLAND RD
SOUTH ORANGE NJ

Account Number	**48-999992724**
Balance Forward - ***PAST DUE****	$5.26
Current Charges	$46.54
TOTAL AMOUNT DUE	**$51.80**

Please make payable to: EAST ORANGE WATER COMMISSION

Payment Amount Enclosed $ _____

Veronica Ann Williams

Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978

Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

BILL: TAX

TOWNSHIP OF SOUTH ORANGE
ESSEX COUNTY
TAX COLLECTOR'S STUB - RETURN WITH PAYMENT **2013-2**

BLOCK NO.	LOT NO.	QUALIFICATION	BANK CODE
0408	07		660

TAX ACCOUNT NO.		DUE MAY 1, 2013
457000		2,958.23
		ADJ.
CASH / CHECK	INT.	BAL. 2,958.23

LOC: 541 SCOTLAND RD
OWNR: WILLIAMS, VERONICA

TOWNSHIP OF SOUTH ORANGE
ESSEX COUNTY
TAX COLLECTOR'S STUB - RETURN WITH PAYMENT **2013-1**

BLOCK NO.	LOT NO.	QUALIFICATION	BANK CODE
0408	07		660

TAX ACCOUNT NO.		DUE FEB. 1, 2013
457000		2,958.23
		ADJ.
CASH / CHECK	INT.	BAL. 2,958.23

LOC: 541 SCOTLAND RD
OWNR: WILLIAMS, VERONICA

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

OTHER BILLS INCLUDE, BUT ARE NOT LIMITED TO:

DELINQUENT BILL: PHONE

DELINQUENT BILL: SEWER

DELINQUENT BILL: MEDICAL – Dr. West

DELINQUENT BILL: MEDICAL – Dr. Sangosse

DELINQUENT BILL: MEDICAL – Dr. Pritsiolis

DELINQUENT BILL: MEDICAL -- LabCorp

DELINQUENT BILL: MEDICAL – Sports Training Physical Therapy

DELINQUENT BILL: MEDICAL – All-Care Physical Therapy & Sports Training, LLC

ATTACHMENT III

Impending Changes to Neighborhood

Letter to South Orange Board of Adjustment

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

August 1, 2014

South Orange Board of Adjustment
c/o Ojetta Davis, Secretary
The Village of South Orange
76 South Orange Ave., Suite 302
South Orange, NJ 07079

Subject: **I Support Seton Hall's Purchase of the Marylawn Property**

Dear Board Members:

To stop the growth of abandoned properties and the blight, rodents and other pests that accompany empty properties, I support the sale of the Marylawn property to Seton Hall. The dire condition of the buildings on the property was affirmed at the May 8, 2014 Board of Adjustment meeting. I have seen wild turkeys and deer take up residency in the yards of another empty property in our neighborhood.

A WIN-WIN PROPOSITION

During the 31 years that I have lived in my home, I have heard Realtors refer to our neighborhood as "the outlier". Our section of South Orange is surrounded by commercial properties on 3 sides and sit at the rear of larger homes on the 4th side (see Attachment I). This neighborhood is bordered by Montrose Avenue on the south, Vose Avenue on the west, Randolph Place on the north, and Henderson Drive on the east. The commercial properties include Temple Sharey Tefilo-Israel, Marylawn, The South Orange Country Day School, and four apartment complexes. I have found all to be excellent neighbors.

There have been many properties in our section of South Orange that had remained empty for a year or more, and several are empty now (see Attachment II). I propose a plan that will change our designation from The Outliers to **The New Professionals**. To facilitate this, while protecting property owners in this area, the Village of South Orange's Board of Adjustment should give us each a *commercial zoning option* without the need for further approval. Here's why:

- **We're already in a buffer zone**. The commercial buildings to the West, South and, especially North of our section places us in a defacto buffer zone. (see Attachment III).
- We could **maintain the character of our community** by encouraging doctors, lawyers, accountants and other professionals to establish offices in The New Professionals section.
- **Proximity to transportation**: a short walk to Mountain Station & NJ Transit Bus Stop (92 Crosstown) stop, easy access to Routes 280, 78, GSP & NJ Turnpike
- A **Loyalty Reward** (i.e. tax abatement) would soften the blow to homeowners in The New Professionals section who choose to sell and purchase another property in South Orange.
- **More Tax Revenue**. This warrants a full analysis but jobs and tax revenue to South Orange would be welcome.

Indeed, South Orange has undergone a major transformation since I bought my home in 1983. It is no longer the small, quiet town that closed down by 10:00 pm. The advancement has brought conveniences of good local restaurants, coffee shops, SOPAC and more. These bring costs such as higher cost of services and higher crime. Nonetheless, I love my new South Orange.

Thank you,

Veronica Williams

attachments

cc: Homeowners in The New Professionals section
Montrose Neighborhood Association

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

ATTACHMENT I – OUR SECTION OF SOUTH ORANGE

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

LEGEND

NO	ADDRESS		TOWN	OWNER	SQ FT	BLOCK	LOT	YR. BLT	FOR SALE	SALE DATE	AMOUNT
1	461 Vose Ave	TaxRecord	SO								
2	469 Vose Ave	TaxRecord	SO								
3	475 Vose Ave	TaxRecord	SO								
4	477 Vose Ave	TaxRecord	SO								
5	533 Vose Ave	Tax Record	SO								
6	537 Vose Ave	TaxRecord	SO								
7	55 Randolph Pl p. 95	TaxRecord	O								
8	65 Randolph Pl p. 94	TaxRecord	O								
9	60 Randolph Pl	TaxRecord	SO								
10	54 Randolph Pl	TaxRecord	SO								
11	522 Vose Ave	TaxRecord	SO								
12	516 Vose Ave	TaxRecord	SO								
13	510 Vose Ave	TaxRecord	SO								
14	504 Vose Ave	TaxRecord	SO								
15	448 Vose Avenue	TaxRecord	SO								
16	444 Vose Avenue	TaxRecord	SO								
17	62 Montrose Ave	TaxRecord	SO								
18	445 Scotland Rd 405 Scotland Rd	TaxRecord TaxRecord	SO								
19	63 Montrose Ave	TaxRecord	SO								

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NO	ADDRESS	TOWN	OWNER	SQ FT	BLOCK	LOT	YR. BLT	FOR SALE	SALE DATE	AMOUNT
20	73 Montrose Ave TaxRecord	SO								
21	77 Montrose Ave TaxRecord	SO								
22	511 Scotland Rd TaxRecord	SO								
23	517 Scotland Rd TaxRecord	SO								
24	523 Scotland Rd TaxRecord	SO								
25	529 Scotland Rd TaxRecord	SO								
26	535 Scotland Rd TaxRecord	SO								
27	541 Scotland Rd Tax Record	SO								
28	105 Thatcher Ln TaxRecord	SO								
29	111 Thatcher Ln TaxRecord	SO								
30	119 Thatcher Ln TaxRecord	SO								
31	129 Thatcher Ln TaxRecord	SO								
32	137 Thatcher Ln TaxRecord	SO								
33	528 Scotland Rd TaxRecord 102 Thatcher Ln (corner of Scotland & Thatcher)	SO								
34	520 Scotland Rd TaxRecord	SO								
35	512 Scotland Rd TaxRecord	SO								
36	504 Scotland Rd TaxRecord	SO								
37	505 Henderson Dr. TaxRecord 115 Montrose Ave TaxRecord (corner of Henderson & Montrose)	SO								
38	511 Henderson Dr TaxRecord	SO								

Veronica Ann Williams

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Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

NO	ADDRESS	TOWN	OWNER	SQ FT	BLOCK	LOT	YR. BLT	FOR SALE	SALE DATE	AMOUNT
39	521 Henderson Dr. TaxRecord	SO								
40	529 Henderson Dr TaxRecord	SO								
41	530 Henderson Dr. TaxRecord	SO								
42	140 Thatcher Ln TaxRecord	SO								
43	522 Henderson Dr TaxRecord	SO								
44	514 Henderson Dr. TaxRecord	SO								
45	506 Henderson Dr. Tax Record	SO								
46	7 Keasby Rd BHT TaxRecord	SO								
47	9 Keasby Rd BHT TaxRecord	SO								
48	2 Halsey Pl BHH TaxRecord	SO								
49	4 Halsey Pl BHH TaxRecord	SO								
50	6 Halsey Pl BHH TaxRecord	SO								
	BHT–Behind Thatcher ♦ BHH–Behind Henderson									
	751 Vose Ave TaxRecord	O								
	765 Vose Ave TaxRecord	O								
	787 Vose Ave TaxRecord	O								
	740 Vose Ave TaxRecord	O								
	761 Scotland Rd. TaxRecord 1 property from SO	O								
	725 Scotland Rd TaxRecord	O								

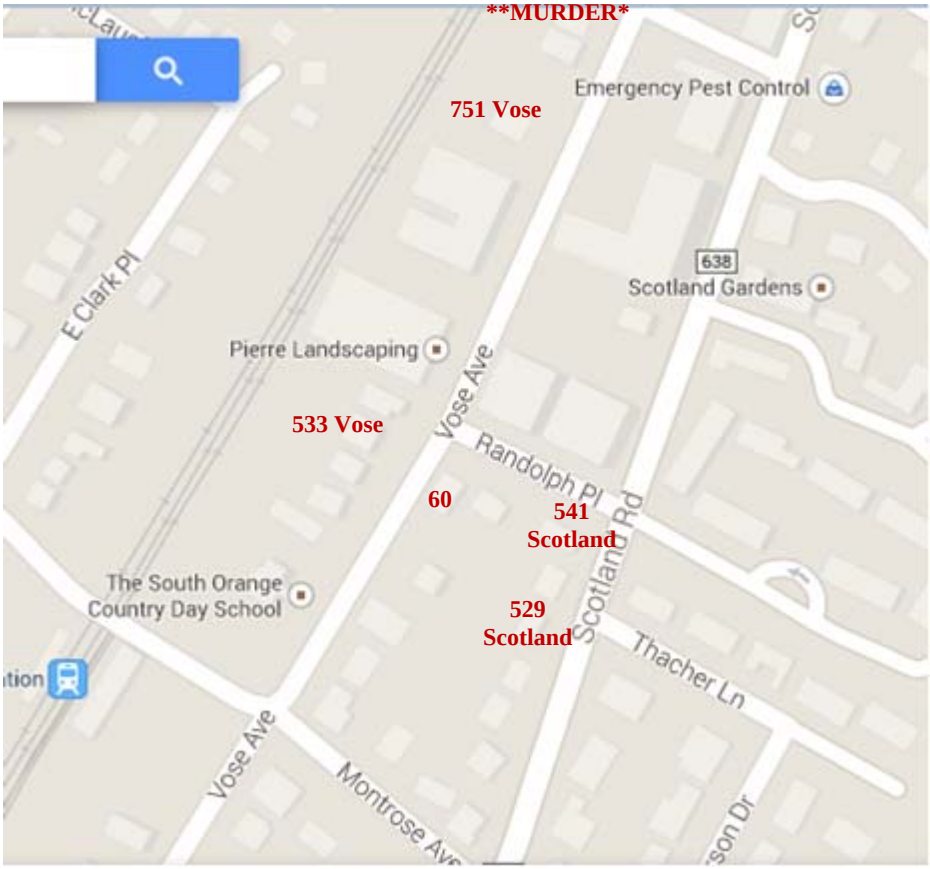
Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

NO	ADDRESS	TOWN	OWNER	SQ FT	BLOCK	LOT	YR. BLT	FOR SALE	SALE DATE	AMOUNT
	737 Scotland Rd TaxRecord	O								
	754 Scotland Rd TaxRecord	O								
	776 Scotland Rd p. 93 TaxRecord	O								
	775 Keasby Rd TaxRecord	O								
	763 Keasby Rd TaxRecord	O								
	442 Lawn Ridge Rd TaxRecord	O								
	450 Lawn Ridge Rd TaxRecord	O								
	548 Scotland Road TaxRecord PART OF 761 SCOTLAND ROAD, ORANGE BEHIND THATCHER LANE	SO								
	12 Keasby Rd TaxRecord	SO								
	8 Keasby Rd TaxRecord	SO								
	3 Halsey Pl TaxRecord	SO								
	1 Halsey Pl TaxRecord	SO								
	140 Montrose Ave TaxRecord	SO								
	432 Scotland Road TaxRecord	SO								
	59 W Montrose TaxRecord (between East Clark Place & Clark St)	SO								
	52 Montrose Ave W TaxRecord	SO								

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

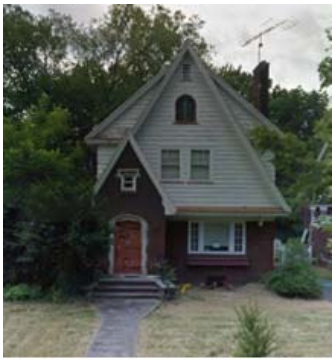
ATTACHMENT II – HOMES CURRENTLY OR PREVIOUSLY ABANDONED

4 of the 9 properties closest to 541 Scotland are currently abandoned



C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_Prepaid\Case_LittonLoan\1_Denbeaux\HAMP - 541-neighborhood-map.doc

Empty houses:



533 Vose in South Orange has been empty for years

751 Vose in Orange – 2 lots away – empty for years – unsightly!!

60 Randolph in South Orange has been empty over a year

Veronica Ann Williams
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ATTACHMENT II – HOMES CURRENTLY OR PREVIOUSLY ABANDONED cont'd.

535 Scotland Road had been empty for years – needs repairs

751 Vose in Orange has been empty for years – unsightly!

522 Vose, Next to 54 Randolph – sight of home invasion

529 Scotland Road – had been empty for years

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

ATTACHMENT III – OUR BUFFER ZONE

A Zoning Buffer, as decribed by the American Society of Planning Officials (now American Planning Association), "is an attempt to solve the ever-present problem of incompatible land uses". APA explains that "Just by using the word "buffer," we assume that two or more things are antagonistic. And indeed, the idea that the activities taking place on one piece of land may be harmful to those on a neighboring parcel is almost as old as zoning itself". A buffer zone is an appropriate description of our section of South Orange.

Our section of South Orange is surrounded by commercial properties on 3 sides and sit at the rear of larger homes on the 4th side (see Attachment I). This neighborhood is bordered by Montrose Avenue on the south, Vose Avenue on the west, Randolph Place on the north, and Henderson Drive on the east. The commercial properties include Temple Sharey Tefilo-Israel, Marylawn, The South Orange Country Day School, and four apartment buildings.

A visual perspective is provided by the South Orange and Orange Zoning and Tax Maps. The tax maps show that our section is bordered by the following commercial properties:

PROPERTY ADDRESS		SOUTH ORANGE ORANGE	DIRECTION FROM SECTION (North, South, East, West)
787 Vose Ave	**TaxRecord**	Orange	North
55 Randolph Pl	**TaxRecord**	Orange	North
65 Randolph Pl	**TaxRecord**	Orange	North
754 Scotland Rd	**TaxRecord**	Orange	North
9 Keasby Rd BHT	**TaxRecord**	South Orange	East
2 Halsey Pl BHH	**TaxRecord**	South Orange	East
4 Halsey Pl BHH	**TaxRecord**	South Orange	East
6 Halsey Pl BHH	**TaxRecord**	South Orange	East
432 Scotland Road	**TaxRecord**	South Orange	South
445 Scotland Rd **405 Scotland Rd**	**TaxRecord** **TaxRecord**	South Orange	South
461 Vose Ave	**TaxRecord**	South Orange	West
BHT – behind Thatcher ♦ BHH – behind Henderson			

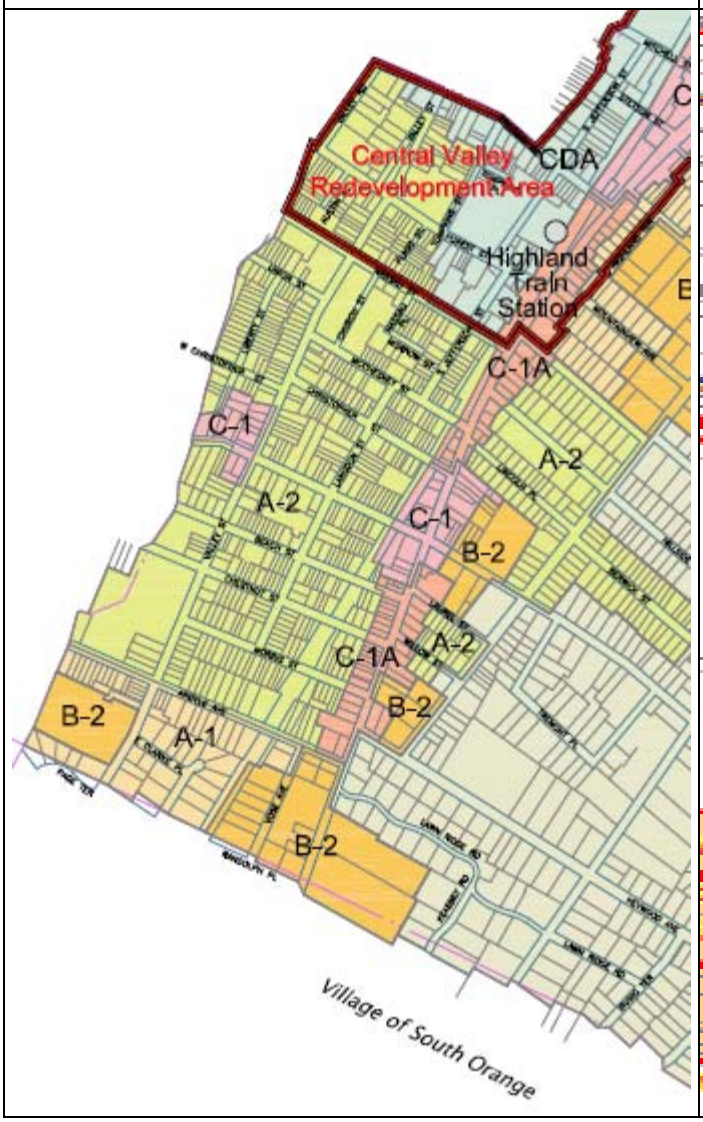
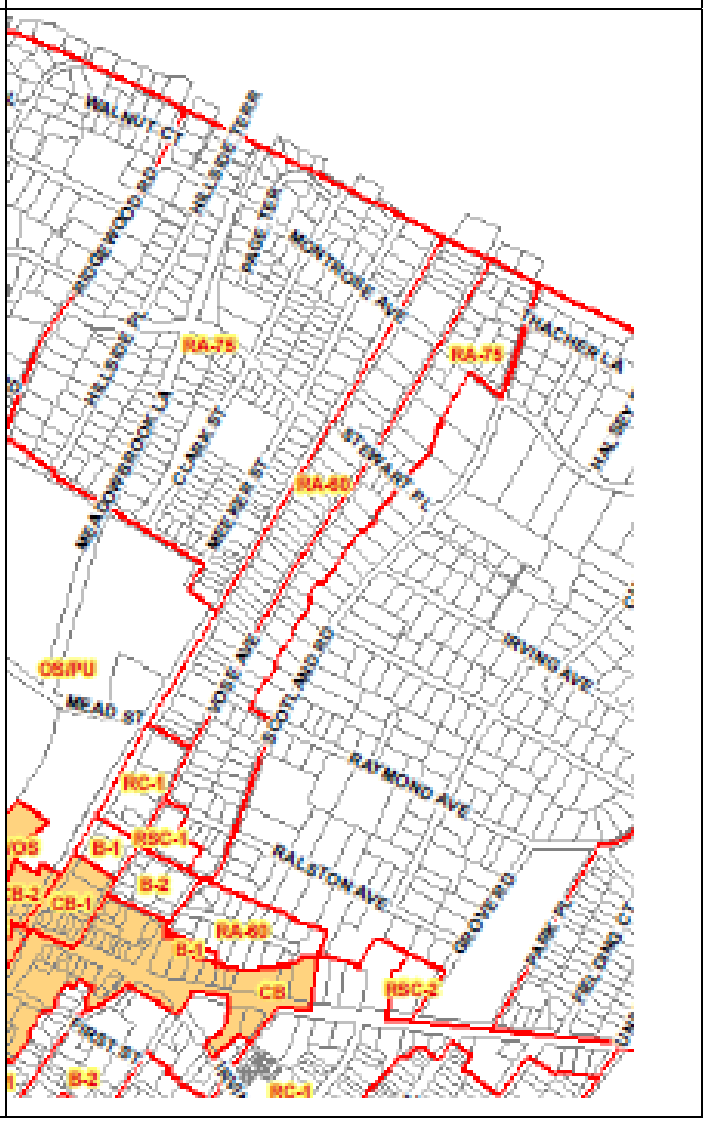
We do not share the benefit of a dual-zoned buffer area that is enjoyed by other areas in South Orange: Prospect and Irvington Avenue, South Orange Avenue East (doctors' offices), Valley Street (from Village Center to Maplewood border). In other words, the buffer between South Orange Business District and South Orange residential areas. Since we control our commercial district, the Ridgewood border provides a sharp contrast to distinguish the residential neighborhoods to the west.

The new stores along Scotland road north of South Orange, attract more customers from outside of the local neighborhoods than years before. After Orange moved its Police Department headquarters from 595 Lincoln Ave to 29 Park St. (27 Park St.), the already higher rate of crime rose even more. After many assaults and a few murders, crime fell somehwat. The increased pedestrian and auto traffic from commercial establishments in Orange just north of South Orange, give our section the burden of a buffer zone without the benefit. The benefits include increased tax revenue, increased benefits to buyers which leads to fewer empty properties. The burden includes:

- **Increased traffic** – pedestrian & auto --> more trash, noice, target of theft, accidents
- **Rerouted traffic** (Scotland Rd. closings have prohibited me from exiting my driveway)
- **Egregious solicitations** – not just Jehovah Witnesses, people asking to park, asking for money, asking for jobs, asking for ride (girl in danger), had to call police on trespasser who parked their car in my driveway
- **Higher infestation of Pests**: rates, mice, termites, turkeys, etc.

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

The Zoning and Tax Maps for South Orange and Orange, that follow, provide a clear visual display of our section of South Orange and our surrounding community. The sections from these maps that reflect our neighborhood are shown on the next pages. Note that the commercial area in Orange (B-2 & C-1A) begins on the South Orange border and continues 2.34 miles. The commercial area in South Orange, on the other hand, is located in the center of South Orange, 0.82 miles from our section.

ORANGE ZONING MAP (partial)	SOUTH ORANGE ZONING MAP (partial)
	

Veronica Ann Williams
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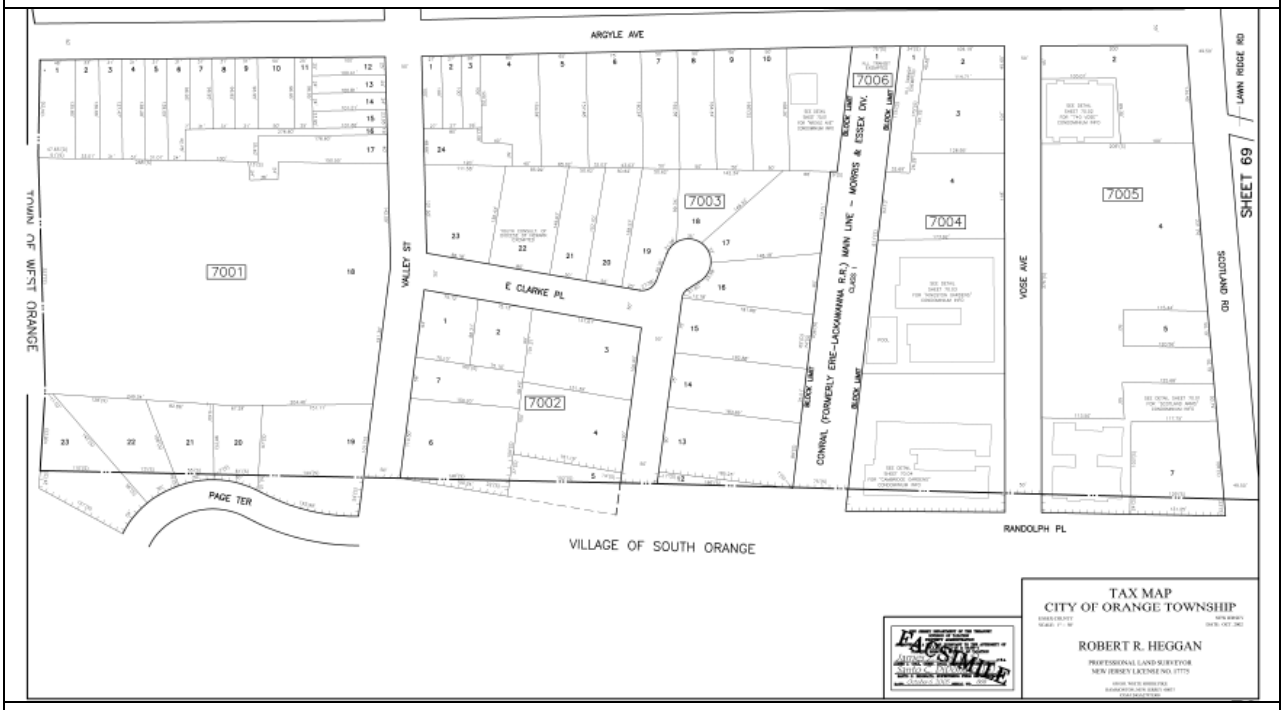
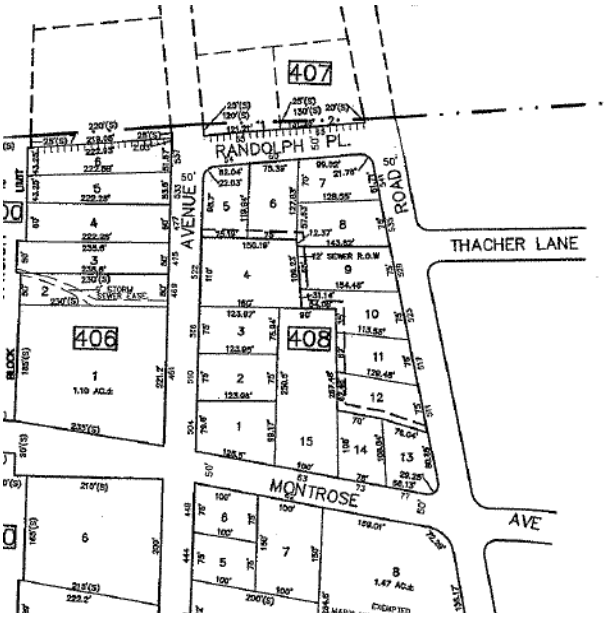
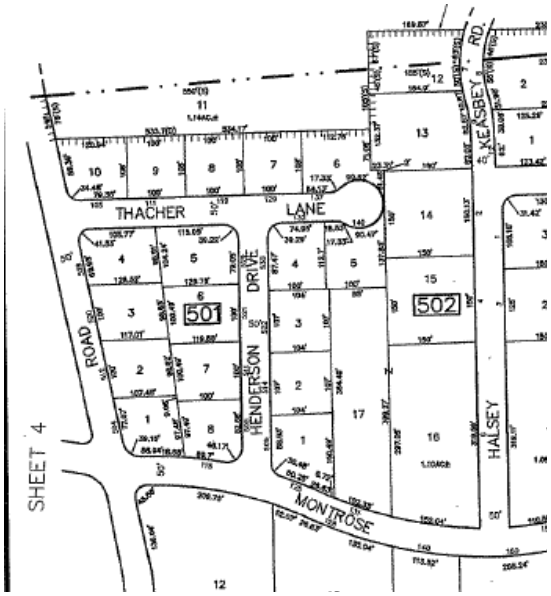
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

ORANGE TAX MAP – EXCERPT (p. 94)



SOUTH ORANGE TAX MAP – EXCERPT (pp. 6 & 7)





ATTACHMENT IV

PSE&G Damages

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

July 25, 2014

Mr. Ralph LaRossa
President and Chief Operating Officer (PSE&G)
Public Service Electric & Gas Company
80 Park Plaza
Newark, NJ 07101

Subject: Repairs to Properties for Damages Caused by PSE&G Substation & Other Infrastucture

Sent via Facsimile to 908-709-1082 & 973-297-0227 & Email - 3 total pages

Dear Mr. LaRossa:

PSE&G has been very helpful and responsive over the 31 years that I have lived at 541 Scotland Road in South Orange. I trust that you will continue your good service by rectifying this problem completely and as quickly as possible. We need PSE&G to pay for extensive damage caused by your underground infrastructure to several properties in South Orange and nearby communities.

Underground Substation Causes More Erosion
Problems stemming from PSE&G's underground infrastructure (including the underground substation at Scotland Road and Randolph Place and other subterranean infrastructure throughout the area) have existed at least since 1985. Soil erosion, plumbing and other related problems to my property began accelerating after the massive explosion that occurred about 2009 or 2010.

Since the explosion, I have not noticed any activity. For the 29 years that I have lived at 541 Scotland Road prior to the explosion, PSE&G crews were in the underground substation regularly. The pictures taken of the inside of underground substation show a much darker, murkier condition than had existed when I first saw it years before. The intense and dark smoke emitted from the Clean Ventures truck after the cleaning treatment shows just how dire the condition in underground substation has become. The smoke in the first picture (see page 3: Environmental Cleanup Crew **THICK, BLACK SMOKE**) is so black that you can barely differentiate it from the trees.

Repairs Underway (PSE&G: $5.6B in Reliability Projects http://www.psegtransmission.com/reliability-projects)
Indeed, Hurricanes Irene and Sandy had an impact on us all. Problems with the underground substation undoubtedly paved the way for an exacerbated condition that allowed weather and deterioration to spread damage from underground substation to surrounding properties. PSE&G has completed some work and is slated to perform more massive repairs, construction and cleanup throughout our neighborhood.

PSE&G crews, trucks and heavy equipment have been working on Scotland Road, Vose Avenue and connecting streets for months. The entire, contiguous repair area that encompasses my property appears to be surrounded by Wyoming Avenue, Scotland Road, Stewart Place and McChesney Street. We are glad that PSE&G is upholding its responsibility to repair and maintain its infrastructure. We trust that PSE&G will step up and uphold its responsibility to pay for damages to surrounding properties caused by its infrastructure.

In hopeful anticipation of expedient reparation, I am

Sincerely yours,

Veronica Williams

cc w/attachments: J. Hamilton, Clean Venture, via email
My Neighbors (including Montrose Neighborhood Association) via email

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

PICTURES

LOCATION OF PICTURES BELOW C: \CriticalFiles\CURRENT_Post2010\Veronica Williams\FedGrant_FEMA\Sandy-PSE&G_work

Street Marked for Work
Vose Ave 6/16/14

PSE&G Crew Working in Hole
6/16/14

Street Marked for Work
Vose Ave 6/16/14

Street Marked for Work
Vose Ave 6/16/14

Street Marked for Work
Randolph Pl June 2014

Street Marked for Work
Randolph Pl June 2014

Street Marked for Work
Vose Ave June 2014

Street Marked for Work
Vose Ave June 2014

LOCATION OF PICTURES BELOW C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\FedGrant_FEMA\Sandy-PSE&G_work-6-16-14

PSE&G Crew Working in Hole
6/16/14

PSE&G Crew Working in Hole
6/16/14

Supplies of PSE&G Crew
Working in Hole 6/16/14

PSE&G Crew Working in Hole
6/16/14

PSE&G Crew Working in Hole
6/16/14

Other PSE&G Trucks & Crew
Waiting On Site 6/16/14

Veronica Ann Williams
Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
Residence – NO MAIL: 541 Scotland Road ❖ South Orange, NJ 07079-3009

Other PSE&G Trucks & Crew Waiting On Site 6/16/14

Other PSE&G Trucks & Crew Waiting On Site 6/16/14

Other PSE&G Trucks & Crew Waiting On Site 6/16/14

Other PSE&G Trucks & Crew Waiting On Site 6/16/14

Other PSE&G Trucks & Crew Waiting On Site 6/16/14

Environmental Cleanup Crew with PSE&G 6/16/14

FIRST EMISSION

Environmental Cleanup Crew **THICK, BLACK SMOKE** 6/16/14

FIRST EMISSION CONT'D.

Environmental Cleanup Crew **THICK, GREY SMOKE** 6/16/14

Environmental Cleanup Crew with PSE&G 6/16/14

ATTACHMENT V

2013 Attempt to Secure Help from HARP or HAMP

Veronica Williams

From: CustomerCare@GreenPath.com
Sent: Saturday, April 27, 2013 5:30 PM
To: vwtemp@officethatworks.com
Subject: GreenPath Debt Solutions
Attachments: Src_0427131650040007.pdf

GreenPath is committed to helping you achieve your financial goals!

Please review the attached document. If you have any questions, please let us know.

Kind Regards,
GreenPath Debt Solutions.

Please help us to ensure that emails from GreenPath, Inc. make it to your inbox by adding customercare@greenpath.com to your address book or safe list.

Instructions will differ for each specific email provider. Please search help topics within your email provider's site regarding contacts, address book, or safe list to locate the steps necessary to add us and to be sure that you receive our important emails

The attachment is in Adobe Acrobat format. Many computers will recognize this format and open it automatically when you click on the document. If you do not have this software, you can download a free copy by going to the following internet address:

http://www.adobe.com/products/acrobat/readstep2.html.

If you continue to have problems, please contact GreenPath Debt Solutions Customer Care at 1-866-229-0485. Please do not respond to this email. This is a system generated email.

Exhibit 42

36500 Corporate Drive
Farmington Hills, MI 48331
Phone: (866) 476-7284
Fax: (248) 699-1613

04/27/2013

Veronica Williams
541 Scotland Rd
South Orange, NJ 07079

Dear Veronica Williams,

Thank you for contacting GreenPath regarding your housing situation. We are a housing counseling agency approved by the Department of Housing and Urban Development (HUD) and are funded in part by federal grants. As a result, we are required to ensure that you are progressing towards your housing goals and that no further assistance is needed from our agency.

It has been approximately two months since we first met with you and we have been unable to reach you for confirmation that your situation has been resolved. Please call us within 30 days of 4/27/2013 to provide us with an update on your housing situation. This will ensure that your file is complete and accurate.

Your prompt response is greatly appreciated and we look forward to hearing from you soon.

Sincerely ,

Lisa Ferri

Exhibit 43

Voicemail from Michael Martin

The message from Michael Martin in only available in an audio file. It will be transcribed if we receive a donation for this purpose. The audio recording may be heard by visiting http://finfix.org/proof/DD/HAMP_Greenpath_MichaelMartin_Response_10-15-14.wav .

Exhibit 44

Decline of 541 Scotland Road Property

I maintained my property even as nearby properties needed repair. After defendants decimated my ability to earn an income, my property declined.

BEFORE **AFTER**

Web site to help sell property launched 2005
http://541ScotlandRoadSouthOrangeNJ.OfficeThatWorks.com

For Details About Property Problems Visit: http://finfix.org/proof/DD/HAMP_Request_8-4-14.pdf

Exhibit 45

366 KINDERKAMACK ROAD
WESTWOOD, NEW JERSEY 07675
201.664.8855
FAX: 201.666.8589
www.denbeauxlaw.com
email: info@denbeauxlaw.com

DENBEAUX & DENBEAUX
ATTORNEYS AT LAW

Marcia W. Denbeaux*
Joshua W. Denbeaux*
Adam Deutsch*
Abigail D. Kahl*
Nicholas A. Stratton*
Of Counsel
Mark P. Denbeaux*
*Admitted in NJ and NY

April 24, 2013

Veronica Williams
541 Scotland Road
West Orange, NJ 07079

Re: HSBC Bank USA, National Association, as Trustee for
Fremont Home Loan Trust 2006-C, Mortgage-Backed Certificates, Series 2006-C
Docket No. F-000839-13 vs. Veronica Williams et. al.

Veronica Williams vs. Goldman Sachs Co. & Litton Loan Servicing L.P.
Docket/Case No. L-00081-11

Dear Ms. Williams:

This letter is to confirm our agreement to provide legal services for you in connection your litigation against Goldman Sachs & Co., Litton Loan Servicing, and potentially Ocwen Loan Servicing, LLC and other entities and to defend your interests against the foreclosure action filed against you by HSBC Bank.

Legal Services Covered by Agreement: While others may work on your behalf, I will have the primary responsibility for your representation. This firm shall provide legal services for you at the trial level. These shall include court appearances, research, investigation, communications, drafting of court and other related documents, discovery of information including if needed deposition of witnesses, preparation for trial, telephone and in-person conferences with you and others, obtaining of necessary experts, interviewing of witnesses, periodic review of your matter and review and analysis of incoming documents and communications.

Legal Services Not Covered by Agreement: This agreement is not intended to cover any services other than those necessary to prosecute your rights.

Preliminary Investigation: You agree to pay $[redacted] for our preliminary review of your file including a preliminary expert report we will order. This is a nonrefundable payment. During this preliminary file review process, you will provide all relevant documents in your possession or to which you have access. At the conclusion of our review of your documents and information and the preliminary expert report, we will determine if we are able to represent you in the referenced litigation.

Legal Fees: Our fees are calculated on the basis of the time spent, and there will be other expenses which are not included in the hourly rate. We cannot predict or guarantee what the extent of your obligation to this firm will be. We maintain records with regard to the time which we expend on your behalf. In recording that time we take into consideration the total time involved in providing the service. For example, the time involved in a telephone call often

exceeds the actual time spent on the telephone. Prior to the call, we may be required to review your file, a letter, or other communication which prompted the call. After the telephone call, we may prepare a memorandum to memorialize the call. Similar principles exist with regard to the dictation of letters and other services rendered. With this in mind, certain services, including the charge for a telephone call or letter, may exceed the actual time spent on the telephone or dictating the letter.

Our standard hourly rates for legal services range from $[redacted] per hour for partners to [redacted] per hour for associate attorneys and $[redacted] per hour for per diem attorneys.

Our standard contingency fee is [redacted]% of all recovery.

After discussion with you and if we are able to represent you, we have agreed to an adjusted or combined legal fee of:

1. $[redacted] per month in legal fees, plus all expenses (please see Costs and Expenses, below); and
2. A contingency legal fee of [redacted]% of all sums recovered, reduced by the legal fees paid by you pursuant to paragraph 1, above.

Costs and Expenses: In addition to legal fees, you are responsible for the following costs and expenses: any expert fees; court costs; accountant fees; appraiser fees; service fees; investigator fees; deposition costs; overnight mail charges; messenger services and any other necessary expenses. When an expert is retained, that expert will be retained by you directly. You will be solely responsible to pay that expert. We will not engage any expert on your behalf or incur any expense in excess of $[redacted] without prior authorization from you.

Payment of Invoices: Your monthly fee is due on the first of each month. Please note that we reserve the right to suspend work on your behalf until such time as the invoice is paid. Further, if at any time you become more than $[redacted] in arrears, we may withdraw from your representation.

At the completion of your case we will store your file for a period commensurate with all applicable rules, or longer, depending upon the nature and content of your file. If the file has to be retrieved from storage, you will be charged a retrieval fee of $[redacted].

Client Rights and Responsibilities: Attached to this letter is a Statement of Client Rights and Responsibilities in Civil Actions, which you should review carefully.

Termination; Withdrawal from Representation: You may, of course, terminate our representation of you at any time. Similarly, we may withdraw from your representation if any of the provisions of this agreement are not complied with. In this regard we specifically draw your attention to the provisions entitled Payment of Invoices.

Collection of Fees: In the unlikely event that we are required to institute legal proceedings to collect fees and costs, the prevailing party will be entitled to a reasonable attorney's fee and other costs of collection. Naturally, we do not expect that any such problems will arise between us and we look forward to a productive and successful relationship.

We will work diligently on your behalf and provide you with the best representation that we can, but we cannot guarantee that advice given or actions taken will achieve a particular result.

Our purpose is always to provide the highest quality of legal representation.

Very truly yours,

DENBEAUX & DENBEAUX

By: Joshua W. Denbeaux
JWD:am

THIS WILL ACKNOWLEDGE THAT I FULLY UNDERSTAND THE CONTENTS OF THE WITHIN LETTER RETAINER AGREEMENT CONSISTING OF FOUR (4) PAGES INCLUDING THIS LETTER AND THE FOLLOWING STATEMENT OF CLIENT RIGHTS AND RESPONSIBILITIES IN CIVIL ACTIONS.

_[redacted]_____
VERONICA WILLIAMS

STATEMENT OF CLIENT RIGHTS AND RESPONSIBILITIES IN CIVIL ACTIONS

A. **Client Rights**

1. Clients have the right to have their attorneys diligently advocate their interests within the bounds of the law and legal ethics.

2. Clients have the right to have the fee arrangement fully and completely explained prior to entering into any agreement for services.

3. Clients have the right to have a written retainer agreement describing the financial terms of the relationship between the client and the attorney.

4. Clients have the right to refuse to enter into any unacceptable fee arrangement or modification of a fee arrangement.

5. Clients have the right to be provided information as to the attorney(s) who will be primarily responsible for their matter and all other legal staff who will be working on the matter as well as information as to the costs for those individuals.

6. Clients have the right to be provided bills on a regular basis, itemized as to the charges and time spent on each activity.

7. Clients have the right to be informed of and be present at any court proceeding involving their case unless otherwise directed by the Court.

8. Clients have the right to be provided copies of all documents presented to the court by any party in their matter unless otherwise ordered by the court.

9. Clients have the right to be afforded reasonable access to their attorneys.

10. Clients have the right to make the final decision as to whether, when, and how to settle their cases and as to economic and other positions to be taken with respect to issues in the case.

STATEMENT OF CLIENT RIGHTS AND RESPONSIBILITIES IN CIVIL ACTIONS con't'd.

B. **Client Responsibilities**

1. Clients shall provide full and accurate information to their attorneys regarding their matter.

2. Clients shall be available to participate in a timely fashion regarding their matter and to respond reasonably to requests from their counsel.

3. Clients shall advise their attorneys promptly of any change in their lives that might reasonably be expected to affect the handling of their matter.

4. Clients shall pay for the legal services including costs rendered on their behalf within the time period set forth in the retainer agreement.

5. Clients shall be required to review diligently all bills submitted by their attorneys and within a reasonable time to raise any objections regarding billing.

6. Clients shall not take any position in their matter for any improper purpose, such as to delay the proceeding or intentionally to increase the cost to other litigants.

7. Clients shall not seek to use their attorneys for any improper means.

8. Clients must recognize and be responsible for the costs associated with any action initiated or requested by the client.

9. Clients shall provide sufficient time for their attorneys to explain to them the financial costs and other ramifications of a potential action in their matter and reasonably to consider the advice of their attorney.

Exhibit 46

366 KINDERKAMACK ROAD
WESTWOOD, NEW JERSEY 07675
201.664.8855
FAX: 201.666.8589
www.denbeauxlaw.com
email: info@denbeauxlaw.com

Marcia W. Denbeaux*
Joshua W. Denbeaux*
Adam Deutsch*
Abigail D. Kahl*
Nicholas A. Stratton*
Of Counsel
Mark P. Denbeaux*
*Admitted in NJ and NY

June 7, 2013

Sent Via New Jersey Lawyers Service

Clerk, Superior Court of New Jersey
Law Division
Veteran's Courthouse
50 W. Market Street
Newark, New Jersey 07102

Re: Veronica Williams v. Litton Loan Servicing, HSBC Bank USA, Freemont Home Loan trust 2006-C Mortgage-Backed Certificates Series 2006-C; Goldman Sachs; Ocwen, Stern & Eisenberg, PC Powers Kirn, LLC

Dear Sir/Madam:

This firm represents the Plaintiff Veronica Williams in the above-referenced matter.

Enclosed for filing, please find an original and one copy of the Plaintiff's Case Information Statement and Complaint. Kindly file the documents, returning a filed copy to this office in the envelope provided.

This firm's check in the amount of $200.00 is also enclosed.

Thank you.

Very truly yours,

DENBEAUX & DENBEAUX

Joshua W. Denbeaux

JWD:am

cc: Veronica Williams

Enclosures

NEW JERSEY LAWYERS SERVICE
NEW PROVIDENCE UNION CHERRY HILL
TEL: (908) 686-7300 FAX: (908) 686-5300
www.NJLS.com

TRACKING # 17399371
Ship Date: 6/7/2013 2:09 PM

Account No: **1679A**-04
DENBEAUX & DENBEAUX
Denbeaux & Denbeaux
366 KINDERKAMACK ROAD
WESTWOOD,NJ 07675-1675

* 1 7 3 9 9 3 7 1 *

RECIPIENT
Clerk, Superior Court of New Jersey
Law Division
50 W MARKET ST
Room 131 NCB
Newark,NJ 07102-1607

01

SIGNATURE REQUIRED

BILLING REFERENCE
Reference No: williams

AFFIX THIS PART TO YOUR SHIPMENT

CUT HERE CUT HERE CUT HERE

SHIPMENT RECEIPT FOR YOUR RECORDS

INFORMATION YOU REQUESTED HAS BEEN TRANSMITTED TO NJLS.
NO FURTHER ACTION IS REQUIRED ON YOUR PART

NEW JERSEY LAWYERS SERVICE
NEW PROVIDENCE UNION CHERRY HILL
TEL: (908) 686-7300 FAX: (908) 686-5300
www.njls.com
SIGNATURE REQUIRED

Account No: 1679A

TRACKING # 17399371

FROM
DENBEAUX & DENBEAUX
Denbeaux & Denbeaux
366 KINDERKAMACK ROAD
WESTWOOD,NJ 07675-1675

BILLING REFERENCE
Reference No: williams
Case Name: Williams

SHIP TO
Law Division
Clerk, Superior Court of New Jersey
50 W MARKET ST
Room 131 NCB
Newark,NJ 07102-1607

ITEM DESCRIPTION
file complaint

Appendix XII-B1

CIVIL CASE INFORMATION STATEMENT (CIS)

Use for initial Law Division
Civil Part pleadings (not motions) under *Rule* 4:5-1
Pleading will be rejected for filing, under *Rule* 1:5-6(c), if information above the black bar is not completed or attorney's signature is not affixed

FOR USE BY CLERK'S OFFICE ONLY
PAYMENT TYPE: ☐ CK ☐ CG ☐ CA
CHG/CK NO.
AMOUNT:
OVERPAYMENT:
BATCH NUMBER:

ATTORNEY / PRO SE NAME	TELEPHONE NUMBER	COUNTY OF VENUE
Joshua W. Denbeaux	(201) 664-8855	Essex

FIRM NAME (if applicable)	DOCKET NUMBER (when available)
Denbeaux & Denbeaux	

OFFICE ADDRESS	DOCUMENT TYPE
366 Kinderkamack Road Westwood, NJ 07675	Complaint
	JURY DEMAND ■ YES ☐ NO

NAME OF PARTY (e.g., John Doe, Plaintiff)	CAPTION
Veronica Williams, Plaintiff	Veronica Williams v. Litton Loan Servicing, HSBC Bank USA, Freemont Home Loan trust 2006-C Mortgage-Backed Certificates Series 2006-C; Goldman Sachs; Ocwen, Stern & Eisenberg, PC Powers Kirn, LLC
CASE TYPE NUMBER (See reverse side for listing) 599	IS THIS A PROFESSIONAL MALPRACTICE CASE? ☐ YES ☐ NO IF YOU HAVE CHECKED "YES," SEE *N.J.S.A.* 2A:53 A -27 AND APPLICABLE CASE LAW REGARDING YOUR OBLIGATION TO FILE AN AFFIDAVIT OF MERIT.
RELATED CASES PENDING? ■ YES ☐ NO	IF YES, LIST DOCKET NUMBERS F-000839-13
DO YOU ANTICIPATE ADDING ANY PARTIES (arising out of same transaction or occurrence)? ☐ YES ■ NO	NAME OF DEFENDANT'S PRIMARY INSURANCE COMPANY (if known) ☐ NONE ■ UNKNOWN

THE INFORMATION PROVIDED ON THIS FORM CANNOT BE INTRODUCED INTO EVIDENCE.

CASE CHARACTERISTICS FOR PURPOSES OF DETERMINING IF CASE IS APPROPRIATE FOR MEDIATION

DO PARTIES HAVE A CURRENT, PAST OR RECURRENT RELATIONSHIP?	IF YES, IS THAT RELATIONSHIP:
■ YES ☐ NO	☐ EMPLOYER/EMPLOYEE ☐ FRIEND/NEIGHBOR ☐ OTHER (explain) ☐ FAMILIAL ■ BUSINESS

DOES THE STATUTE GOVERNING THIS CASE PROVIDE FOR PAYMENT OF FEES BY THE LOSING PARTY? ☐ YES ■ NO

USE THIS SPACE TO ALERT THE COURT TO ANY SPECIAL CASE CHARACTERISTICS THAT MAY WARRANT INDIVIDUAL MANAGEMENT OR ACCELERATED DISPOSITION

DO YOU OR YOUR CLIENT NEED ANY DISABILITY ACCOMMODATIONS?	IF YES, PLEASE IDENTIFY THE REQUESTED ACCOMMODATION
☐ YES ■ NO	
WILL AN INTERPRETER BE NEEDED? ☐ YES ■ NO	IF YES, FOR WHAT LANGUAGE?

I certify that confidential personal identifiers have been redacted from documents now submitted to the court, and will be redacted from all documents submitted in the future in accordance with *Rule* 1:38-7(b).

ATTORNEY SIGNATURE:

Side 2

CIVIL CASE INFORMATION STATEMENT
(CIS)

Use for initial pleadings (not motions) under *Rule* 4:5-1

CASE TYPES (Choose one and enter number of case type in appropriate space on the reverse side.)

Track I - 150 days' discovery

151 NAME CHANGE
175 FORFEITURE
302 TENANCY
399 REAL PROPERTY (other than Tenancy, Contract, Condemnation, Complex Commercial or Construction)
502 BOOK ACCOUNT (debt collection matters only)
505 OTHER INSURANCE CLAIM (including declaratory judgment actions)
506 PIP COVERAGE
510 UM or UIM CLAIM (coverage issues only)
511 ACTION ON NEGOTIABLE INSTRUMENT
512 LEMON LAW
801 SUMMARY ACTION
802 OPEN PUBLIC RECORDS ACT (summary action)
999 OTHER (briefly describe nature of action)

Track II - 300 days' discovery

305 CONSTRUCTION
509 EMPLOYMENT (other than CEPA or LAD)
599 CONTRACT/COMMERCIAL TRANSACTION
603N AUTO NEGLIGENCE – PERSONAL INJURY (non-verbal threshold)
603Y AUTO NEGLIGENCE – PERSONAL INJURY (verbal threshold)
605 PERSONAL INJURY
610 AUTO NEGLIGENCE – PROPERTY DAMAGE
621 UM or UIM CLAIM (includes bodily injury)
699 TORT – OTHER

Track III - 450 days' discovery

005 CIVIL RIGHTS
301 CONDEMNATION
602 ASSAULT AND BATTERY
604 MEDICAL MALPRACTICE
606 PRODUCT LIABILITY
607 PROFESSIONAL MALPRACTICE
608 TOXIC TORT
609 DEFAMATION
616 WHISTLEBLOWER / CONSCIENTIOUS EMPLOYEE PROTECTION ACT (CEPA) CASES
617 INVERSE CONDEMNATION
618 LAW AGAINST DISCRIMINATION (LAD) CASES

Track IV - Active Case Management by Individual Judge / 450 days' discovery

156 ENVIRONMENTAL/ENVIRONMENTAL COVERAGE LITIGATION
303 MT. LAUREL
508 COMPLEX COMMERCIAL
513 COMPLEX CONSTRUCTION
514 INSURANCE FRAUD
620 FALSE CLAIMS ACT
701 ACTIONS IN LIEU OF PREROGATIVE WRITS

Centrally Managed Litigation (Track IV)

285 STRYKER TRIDENT HIP IMPLANTS
288 PRUDENTIAL TORT LITIGATION
289 REGLAN
290 POMPTON LAKES ENVIRONMENTAL LITIGATION
291 PELVIC MESH/GYNECARE
292 PELVIC MESH/BARD
293 DEPUY ASR HIP IMPLANT LITIGATION
295 ALLODERM REGENERATIVE TISSUE MATRIX
623 PROPECIA

Mass Tort (Track IV)

266 HORMONE REPLACEMENT THERAPY (HRT)
271 ACCUTANE/ISOTRETINOIN
274 RISPERDAL/SEROQUEL/ZYPREXA
278 ZOMETA/AREDIA
279 GADOLINIUM
281 BRISTOL-MYERS SQUIBB ENVIRONMENTAL
282 FOSAMAX
284 NUVARING
286 LEVAQUIN
287 YAZ/YASMIN/OCELLA
601 ASBESTOS

If you believe this case requires a track other than that provided above, please indicate the reason on Side 1, in the space under "Case Characteristics.

Please check off each applicable category ☐ **Putative Class Action** ☐ **Title 59**

Joshua Denbeaux
Denbeaux & Denbeaux
366 Kinderkamack Road
Westwood, New Jersey 07675
(201) 664-8855 / Fax: (201) 666-8589
Counsel for Plaintiff Veronica Williams

VERONICA WILLIAMS, Plaintiff v. LITTON LOAN SERVICING, HSBC BANK USA, N.A., FREEMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES, SERIES 2006-C; GOLDMAN SACHS; OCWEN, STERN & EISENBERG, PC, POWERS KIRN, LLC , Defendants.	SUPERIOR COURT OF NEW JERSEY LAW DIVISION: ESSEX COUNTY DOCKET No.: ESX-L- COMPLAINT AND JURY DEMAND

I, Veronica Williams, of full age, hereby counter-complain of Plaintiffs as follows:

JURISDICTION AND VENUE

1. The New Jersey Superior Court has jurisdiction over this matter as the property in question is located in the City of South Orange, County of Essex and State of New Jersey, because the Defendant resides in the State of New Jersey, because Plaintiff transacts business within the State of New Jersey and because all causes of action arose from conduct undertaken within the State of New Jersey.

2. Venue is appropriately laid in the Essex Viciniage because the Defendant resides in the County of Essex and Plaintiff conducts business within the County of Essex.

PARTIES

3. Veronica Williams is the Plaintiff in this matter. She resides in her home at 541 Scotland Road, South Orange, New Jersey, which she refinanced on or about March 31, 2006.

4. Defendant Litton Loan Servicing was the lender who serviced Defendant's refinanced mortgage on her residence immediately after closing the refinance loan.

5. Defendant HSBC Bank USA, N.A. is the Trustee for Defendant Fremont Home Loan Trust 2006-C Mortgage-Backed Certificates, Series 2006-C was the entity who alleged in its Complaint filed January 9, 2013, under docket F-28279-09, to have acquired the loan via assignment on or about September 1, 2006.

6. Defendant Fremont Home Loan Trust 2006-C Mortgage-Backed Certificates, Series 2006-C was the entity who alleged in its Complaint filed January 9, 2013, under docket F-839-13, to have acquired the loan via assignment on or about September 1, 2006.

7. Defendant Goldman Sachs acquired ownership of Defendant Litton Loan Servicing in or about December 2007.

8. Defendant Ocwen acquired Litton Loan Servicing from Goldman Sachs on or about September 2011.

9. Defendant Powers & Kirn LLC is the law firm that previously represented HSBC Bank USA, N.A. as Trustee under the Pooling and Servicing Agreement dated as of September 1, 2006, Freemont Home Loan Trust 2006-C in its second effort to wrongfully foreclose on Plaintiff's home and wrongfully collect a debt.

10. Defendant Stern & Eisnenberg PC, LLC is the law firm that now represents represented HSBC Bank USA, N.A. as Trustee under the Pooling and Servicing Agreement dated as of

September 1, 2006, Freemont Home Loan Trust 2006-C in its second effort to wrongfully foreclose on Plaintiff's home and wrongfully collect a debt.

ALLEGATIONS COMMON TO ALL COUNTS

The Loan Workout Plan Breach

11. Plaintiff Veronica Williams is the president of Absolute Computer Technologies (ACT) Inc. and holds a BA in Economics from Brandeis University and an MBA from Northwestern University.

12. ACT Inc. is a management-consulting and technology-services firm based in Washington, D.C., servicing private and public clients since 1986.

13. Plaintiff's clients have included American Express, the United States Army, Motorola, IBM, the New York Board of Trade, and Cingular.

14. On or about March 31, 2006, Litton Loan Servicing (Litton), , serviced Defendant's mortgage loan for the subject property at 541 Scotland Road, South Orange, New Jersey.

15. In or about 2009, Defendant was delinquent in payment of residential debt for unexpected and unavoidable reasons.

16. Defendant negotiated a Loan Workout Plan with Litton effective July 1, 2009, consisting of three monthly arrears payments.

17. On or about June 25, 2009, Defendant sent Litton her timely payments due on or before July 1 and August 1, respectively, pursuant to the Loan Workout Plan.

18. Defendant timely notified Litton in advance that the September payment, the third of three payments pursuant to the Loan Workout Plan, would be delayed because of major water damage in the rental portion of the subject property that required immediate repairs in order to continue to produce income.

19. On or about September 11, 2009, Defendant satisfied her obligation to pay Litton the third monthly arrears payment pursuant to the Loan Workout Plan.

20. Litton returned Defendant's monthly arrears payments rather than recognizing them.

21. On or about September 25, 2009, Litton informed Defendant that it would delay foreclosure until November 4, 2009.

22. Litton modified and reinstated the Loan Workout Plan offered to Defendant by lowering the amounts due for the three monthly payments and by setting three new due dates beginning November 1, 2009.

23. On or about October 28, 2009 Defendant timely resubmitted all three Loan Workout Plan payments in full to Litton Loan.

24. Although Litton inexplicably failed to recognize the same arrears payments provided earlier, Litton recognized the October 28 payments in amounts totaling $9,216.61.

25. Litton's failure to recognize Defendant's monthly arrears payments when originally submitted by Defendant was a breach of the Loan Workout Plan.

26. Litton's breach was part of business model that required a percentage of its loans in collection to default.

27. By breaching the contract with Plaintiff, Litton and the true owner of the loan stood to collect money from insurance proceeds that made the breach more profitable than honoring the loan as performing.

28. Plaintiff advised the law firm of Powers Kirn LLC that the foreclosure suit it was prosecuting was in violation of the modification contract entered into. Powers Kirn LLC continued to prosecute the action in a harassing manner for a long time despite being advised of the existing modification and breach by the bank.

29. In the resultant foreclosure litigation, Plaintiff dismissed the action after Defendant objected to the fraudulent conduct of Litton that caused her the injury she suffered.

30. Litton's misconduct caused the destruction of Defendant's business.

31. In January 2013 a new foreclosure complaint was again wrongfully filed under docket 0839-13.

FEMA Background Check Disruption

32. In or about 2009, the Federal Emergency Management Agency (FEMA) offered Defendant a position as an independent contractor.

33. The only condition for FEMA's employment of Defendant was the acquisition of a favorable suitability determination based on a security background investigation.

34. On or about September 20, 2009, Defendant initiated the security background investigation required for FEMA's employment.

35. On or about November 17, 2009, FEMA responded to Defendant's security background investigation by issuing a pending unsuitable decision. The only indication FEMA provided to Defendant for her pending unsuitable decision was past due balances on mortgage debt. FEMA provided Defendant thirty calendar days in which to appeal her pending unsuitable decision.

36. On or about December 12, 2009, Defendant issued FEMA a timely and thorough response to appeal her pending unsuitable decision. All outstanding past due balances on loans were documented to be settled or in current payment, except for the Litton balance, due to Litton's protracted and uncooperative modification process.

37. Defendant explained in her timely and thorough response to FEMA that she had proactively sought to mitigate and rectify her account with Litton but Litton failed to recognize her timely payments.

38. On or about May 12, 2010, FEMA deemed Defendant unsuitable for employment.

COUNT I

VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT (FDCPA)

(ALL DEFENDANTS)

39. Plaintiff incorporates by reference all prior facts and allegations in this Complaint as if set forth here at length again.

40. Defendants have provided Plaintiff with inconsistent written documentation indicating who the owner(s) and servicer(s) of the mortgage loan are.

41. Defendant Litton Loan Services, its successors, and agents, attempted to collect a disputed debt in violation of the Fair Debt Collection Practices Act by:

a. Using foul and abusive language

b. Contacting Plaintiff repetedly in a harassing manner after the debt was disputed by Plaintiff.

c. Refusal to validate the debt upon demand

d. Harassing plaintiffs by calling at inconvenient hours, repeatedly, with the intention of causing plaintiff distress.

42. The foregoing list is a partial list of known violations and is provided in the pleadings to provide notice of the claim for violation of the Fair Debt Collection Practices Act. Further violations are likely to be discovered during litigation.

43. Defendants acted in concert to violate the FDCPA.

44. Defendant Powers and Kirn LLC acted as a third party debt collector in seeking to foreclose on Plaintiff's home. After being notified that a modification contract was executed and that Defendant breached the contract, Powers Kirn LLC continued to prosecute the foreclosure action and to send harassing debt collection correspondence to Plaintiff.

45. As a result of the actions of defendants which violate FDCPA, plaintiffs have suffered embarrassment, loss of sleep, depression, other physical symptoms of stress, fees paid to attorneys, loss of income, and other financial and physical harm.

COUNT II

VIOLATION OF NEW JERSEY CONSUMER FRAUD ACT (CFA)

(All Defendants)

46. Plaintiffs incorporate by reference all prior facts and allegations in this Complaint here as if set forth at length again.

47. The defendants' decision to solicite, offer and enter into a modification agreement for which it had no intention to honor constitutes an unconscionable commercial practice.

48. The defendants' decision to continue prosecuting the foreclosure action in violation of the contract between the parties, constituted an unconscionable commercial practice.

49. Defendants' continued harassment of the plaintiff, after executing a permanent modification constitutes acts of unconscionable commercial practice.

50. Defendants' public listing of the plaintiff's home for foreclosure sale, even after its rights to do so were extinguished, constitutes an unconscionable commercial practice.

51. The foregoing listing of the defendants' combined acts of unconscionable commercial practice are not exhaustive, and are designed to put defendants on notice that their various actions to foreclose on the plaintiffs' home following the modification agreement were all acts of unconscionable commercial practice.

52. On information and belief, defendants paid other actors, individuals or businesses, to assist them in their unconscionable commercial practices. Those other entities and persons are identified in the pleadings as John Does I-X.

53. As a result of the defendants' acts of unconscionable commercial practices, plaintiffs have suffered damages and injury.

COUNT III

BREACH OF CONTRACT

(All Defendants)

54. Plaintiffs incorporate by reference all prior facts and allegations in this Complaint here as if set forth at length again.

55. There exists a contract between plaintiffs and Litton Loan Servicing. The contract was entered into by Litton in its individual capacity and on behalf of the other defendants to this action.

56. The contract extinquished the plaintiff's default on the mortgage note that HSBC Bank USA, N.A. as Turstee for Fremont Home Loan Trust 2006-C, Mortgage-Backed Certificates, Series 2006-C sued to enforce under docket F-28279-09 and again under docket F-839-13

57. Plaintiffs made payments and performed in accordance with their obligations under the contract. Litton Loan Services thereafter refused to continue accepting monthly payments made by Plaintiff.

58. On information and belief, Litton Loan Services was instructed to stop accepting modification payments by the true owner of the loan. Litton Loan Services has claimed that the owner of the loan at the relevant time was HSBC Bank USA, N.A. as Turstee for Fremont Home Loan Trust 2006-C, Mortgage-Backed Certificates, Series 2006-C.

59. Despite Plaintiffs compliance with the contract. Defendant wrongly continued to prosecute a foreclosure complaint and litigated the matter to final judgment.

60. Litton Loan Services and HSBC Bank USA, N.A. as Turstee for Fremont Home Loan Trust 2006-C, Mortgage-Backed Certificates, Series 2006-C later entered into a consent order vacating final judgment, a writ of execution, and dismissing the foreclosure action in its entirety. This act was an admission of Defendants wrongdoing.

61. Defendants Litton Loan Services and its successors in interest, HSBC Bank USA, N.A. as Turstee for Fremont Home Loan Trust 2006-C, Mortgage-Backed Certificates, Series 2006-C, were aware fo the existence of a modification loan and intentional breach by Defendant.

62. As a result of the Defendants actions, the contract was breached and Plaintiff was harmed.

63. Plaintiff has suffered damages.

COUNT IV

INTENTIONAL INFLICTION OF EMOTIONAL DISTRESS

(*All Defendants*)

64. Plaintiff incorporates by reference all prior facts and allegations in this Complaint here as if set forth at length herein.

65. The defendants' actions were intentional, and were designed to cause plaintiff distress.

66. The aim of these actions was to force plaintiff out of her home in breach of an agreement to not continue pursuing any such action.

67. The aim of these actions was to harass plaintiff and to cause disruption to her business and personal life.

68. In order to compel Plaintiff to leave her home, defendants jointly engatged in a series of actions which were designed to make the plaintiff unhappy, cause her distress and force her to give up in an inappropriate war of attrition.

69. These acts were pursued even thought he defendants knew that they lacked the legal right to continue foreclosure actions or otherwiseharass plaintiff.

70. As a result of the relentless barrage of harassment by defendants jointly, plaintiff has suffered health problems and has incurred injury.

WHEREFORE, plaintiff demands:

a. Compensatory Damages

b. Punitive Damages

c. Statutory Damages

d. Restitution

e. Attorneys fees and costs

f. All other relief which this Court determines to be just and fair

DESIGNATION OF TRIAL COUNSEL

Plaintiff hereby designates Joshua W. Denbeaux, Esq. as trial counsel on the action herein pursuant to the New Jersey Rules of Court.

CERTIFICATION PURSUANT TO *R.* 4:5-1(B)(2)

Defendant hereby certifies that there are not any other pending actions in any other court or arbitration, no other such proceedings are presently contemplated and there are no other non-parties who should be joined with this action at this time, other than the foreclosure action, presently pending,

DEMAND FOR TRIAL BY JURY

Defendant herein demands a trial by jury and will not be satisfied with a jury of less than six.

DENBEAUX & DENBEAUX
Attorneys for Plaintiff

Dated: June 3, 2013

By: JOSHUA W. DENBEAUX

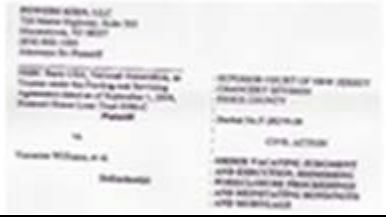
Exhibit 47

Legal Costs Soared as Time Passes – 2009 and still ongoing

Starting June 2013, the costs and time of this matter escalated as defendants' attorneys engaged us in Lots of legal filings, hearings and other activities. HSBC started foreclosure proceedings again, although neither Litton Loan, Goldman Sachs, Ocwen nor HSBC addressed the questions and issues I posed.

Documents are being gathered. THIS INFORMATION HAS NOT YET BEEN DOUBLE-CHECKED. The Docket Numbers, attorneys and Judges associated with these actions have been identified as:

Docket L-004753-13	**Judge Dennis F. Carey, III** **Judge ????** **Judge RANDAL C. CHIOCCA**	http://judgepedia.org/Dennis_F._Carey,_III ???????????????? ???????????????? https://www.judiciary.state.nj.us/directory/judgtara.pdf http://judgepedia.org/Randal_C._Chiocca
Per Se		
Denbeaux and Denbeaux - WITHDREW 10/27/14	Veronica Williams 541 Scotland Road P.O. Box 978 South Orange, NJ 07079 And via Facsimile to 888-492-5864 Or via Email to LittonLoan	 VERONICA WILLIAMS, Plaintiff v. LITTON LOAN SERVICING, HSBC BANK USA, N.A., FREEMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES, SERIES 2006-C; GOLDMAN SACHS, OCWEN, STERN & EISENBERG, PC, POWERS KIRN, LLC, Defendants.
Attorney for HSBC : Jeanette J. O'Donnell	Jeanette J. O'Donnell Powers Kirn, LLC 728 Marne Highway Suite 200 Moorestown, NJ 08057 Phone 856-802-1000 Fax 856-802-4300 www.powerskirn.com	
Attorney for HSBC: C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_Prepaid\Case_LittonLoan\1_Denbeaux\HSBC_Attorney_To_Foreclosure_8-25-14.pdf	David M. Lambropoulos Stern & Eisenberg, PC 1040 N. Kings Highway, Suite 407 Cherry Hill, NJ 08034 Phone 609-397-9200 Fax 856-667-1456 www.sterneisenberg.com	
Attorney for Goldman Sachs: And all other parties as of 10/2014 C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_Prepaid\Case_LittonLoan\1_Denbeaux\Goldman Sachs Answer to Complaint-by DuaneMorris-Seiden.pdf	Stuart I. Seiden Duane Morris 30 S. 17th St. Philadelphia, PA 19103 Phone 215-979-1141 Fax 215-827-5536 Email siseiden@duanemorris.com www.duanemorris.com	
Mediator assigned by court: C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_Prepaid\Case_LittonLoan\1_Denbeaux\COURT - Mediation Schepisi-Prop_date-ltr_6-20-	John A. Schepisi Esq. Schepisi & McLaughlin 473 Sylvan Avenue PO Box 1313 Englewood Cliffs, NJ 07632-1313 Phone 201-569-9898 Fax 201-569-5350	

14i.pdf		
C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_Prepaid\Case_LittonLoan\1_Denbeaux\COURT - Notice of MFJ_9-10-14.pdf	David M. Lambropoulos Stern & Eisenberg, PC 1040 N. Kings Highway, Suite 407 Cherry Hill, NJ 08034 Phone 609-397-9200 Fax 856-667-1456 www.sterneisenberg.com	
Docket F-28279-09	**Judge Harriet Farber Klein, J.S.C.**	
C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_Prepaid\Case_LittonLoan\1_Dhakan_Update_May2012\ ForeclosureDismissed_3-8-2012.pdf	Attorney ?? Jeanette J. O'Donnell Powers Kirn, LLC 728 Marne Highway Suite 200 Moorestown, NJ 08057 Phone 856-802-1000 Fax 856-802-4300 www.powerskirn.com	
Docket L-00081-11	**Judge James S. Rothschild**	http://judgepedia.org/James_S._Rothschild,_Jr.
C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_Prepaid\Case_LittonLoan\ Docket_L-00081-11_Hearing&Response_2011.pdf	Bradley L. Mitchell, Esq Stevens & Lee Princeton Pike Corporate Center 100 Lenox Drive, Suite 200 Lawrenceville, NJ 08648 609-243-9111 BLM@stevenslee.com http://www.stevenslee.com/	
Docket F- 28279-09	**Judge Harriet Farber Klein, J.S.C.**	http://judgepedia.org/Harriet_Farber_Klein
	Louis Childress East Orange, NJ	
C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_Prepaid\Case_LittonLoan\1_Dhakan_Update_May2012 \ ForeclosureDismissed_3-8-2012.pdf	Sarah E. Powers, Esq. Powers & Kirn, LLC 728 Marne Highway, Suite 200 Moorestown, NJ 08057 856-802-1000	

ADDITIONAL INFORMATION WILL BE PROVIDED ON A NEED TO KNOW BASIS ONLY

Exhibit 48

Internal Revenue Service
PO Box 1190
Ogden, UT 84402

Department of the Treasury

Person to Contact:
Jerri L Gibson
Employee ID
Number: 1000142994
Tel: 1-801-620-3360
Fax: 1-855-857-5865
Contact Hours: 8 am to 4 pm

Date: September 16, 2014

ABSOLUTE COMPUTER TECHNOLOGIES INC
PO BOX 978
SOUTH ORANGE NJ 07079-0978

In Re:
Penalty Appeals
Amount of Assessed Penalty(s):
$2,730.00
I.R.C. Section(s):
6699 Failure to File Form 1120S
Tax Period(s) Ended:
12/2011 & 12/2012

Dear Ms. Williams:

I completed my review of your request to adjust the penalties assessed against you. Based on the information submitted, I am pleased to advise you the penalties will be abated (removed) in full. When this action has been completed, you will receive an adjustment notice from the Service Center, which originally assessed the penalty.

If you have any additional questions, please contact me at the telephone number listed above.

Sincerely,

Jerri L Gibson

Jerri L Gibson
Appeals Tax Specialist

Exhibit 49

Exhibit 50

Veronica Williams

From: Veronica Williams <[redacted]
Sent: Friday, October 24, 2014 9:05 AM
To: 'Adam Deutsch'
Cc: 'Sal Sanchez'; 'Joshua Denbeaux'; 'Nick Stratton'; 'A May'; VWilliams[redacted]
Subject: RE: Veronica Williams v. Ocwen et al.

Importance: High
Sensitivity: Confidential

I understand your concern. I have nothing to lose and am not afraid of proceeding.

While I much prefer to proceed with Denbeaux & Denbeaux, I will regrettably accept your decision to withdraw. If your firm chooses not to go forward, please let me know by Monday, Oct. 27th. I will need time to extend the discovery date and prepare for mediation and trial. We will also need to confirm how our agreement will be terminated.

If you decide to continue to represent me, I need you to read everything I've sent and help me complete a response by Oct. 31st. That means, spending a lot of time next week.

All the best,

Veronica

Veronica Williams
541 Scotland Road
South Orange, NJ 07079-3009

Phone [redacted]

From: Adam Deutsch [mailto:[redacted]
Sent: Thursday, October 23, 2014 4:20 PM
To: [redacted]
Cc: Sal Sanchez; Joshua Denbeaux; Nick Stratton; A May
Subject: FW: Veronica Williams v. Ocwen et al.

Veronica,

I received the following email from opposing counsel yesterday afternoon. It is a serious issue that requires your attention.

Defendant has issued a frivolous litigation letter. Normally I am not concerned about these letters, but I do think it is a significant concern in your case. Read it for the specifics. In generally the way this works is as follows: If we lose the case, Defendants and their attorney can sue not only you but also the law firm under the frivolous claims act. Liability can be substantial.

As you know from our recent discussions, I do not believe you have a viable case. You are a very smart and driven person. The problem is, that we talk every week and every week I am told evidence is coming and it doesn't. We are out of time to produce new evidence and have been for a few weeks. That said, I have told you that if you were able to produce quickly, we could try to get it in. With each passing day I am growing more concerned. Having received this letter, the concern is no longer about whether you will have a successful case, it is also about the potential liability you are now exposing yourself to.

During your deposition you suggested the damages to you are in the millions of $. You are now looking at a situation where if you choose to go forward with the case you may end up owing thousands of dollars to the Defendants and their attorney for pursuing a frivolous case.

I have asked that Josh reach out to you to discuss the severity of the situation. He is currently tied up.

Even with the threat of frivolous litigation, I believe that we can get a settlement in the ballpark of $20,000 simply for stopping the bleeding and saving the other side from expending costs to go to trial. I strongly suggest you take this very seriously.

Adam Deutsch, Esq.
Senior Associate Attorney
Denbeaux & Denbeaux
[redacted]

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From: Seiden, Stuart I. [mailto[redacted]
Sent: Wednesday, October 22, 2014 4:51 PM
To: Adam Deutsch
Subject: Veronica Williams v. Ocwen et al.

FRIVOLOUS PLEADING PURSUANT TO RULE 1:4-8

Adam,

On behalf of the Defendants Litton Loan Servicing, Ocwen Loan Servicing, Goldman Sachs Mortgage Corporation and HSBC Bank USA, N.A., Freemont Home Loan Trust 2006-C Mortgage-Backed Certificates, Series 2006-C (hereinafter "Defendants"), and pursuant to Rule 1:4-8 (Frivolous Litigation), we hereby give you notice of our demand that Plaintiff Veronica Williams ("Williams") voluntarily withdraw the Complaint ("the Complaint") filed in this action as the contents of the Complaint violate the provisions of this Rule. The claims against Defendants are not warranted by the evidence or by existing law.

The Complaint claims that the Defendants violated the Fair Debt Collection Practices Act ("FDCPA"), the New Jersey Consumer Fraud Act ("CFA"), Breached a Contract, and Intentional Infliction of Emotional Distress. With discovery closing, Williams has not provided any documents that confirm the allegations in the Complaint.

As to the FDCPA count, the debt was valid and owed. That is undisputed. Williams has no evidence that any of the evidence of any violation of the FDCPA. At her deposition, Williams admitted that Goldman Sachs Mortgage Corporation did not contact her and neither did HSBC Bank USA, N.A., Freemont Home Loan Trust 2006-C Mortgage-Backed Certificates, Series 2006-C. Her complaints against the loan servicers, Litton and Ocwen, are not based on what transpired having reviewed the comments log. Williams did not convey any proof that Litton or Ocwen improperly contacted Williams related to the debt or any other violation of the FDCPA. Just because Williams believes that she was owed a loan modification doesn't make that a violation of the FDCPA. The FDCPA count must be dismissed.

As to the CFA claim, it too fails as a matter of law. Every action that Williams complained of at the deposition was directed at Litton. However, Litton did not violate the CFA. Williams Complaint is essentially the allegation that she believed she was going to get a loan modification and when she did not get one, the timing was poor as her business ventures required her to be current on her loan. However, there is no law that requires a borrower to receive a loan modification and Williams has not proven that any money was accepted by Litton to evidence that she was paying under a modification agreement. In fact, Williams admitted that Litton returned checks during the time Williams was communicating with Litton about a loan modification. The fact that the Judge handling the Foreclosure action has stricken her Answer is further evidence that she did not have a loan modification. Williams testified that she could afford her loan and purposely went into default to obtain a modification. That is abuse of the system and could be seen as fraud. There has been no violation of the CFA by the Defendants. There was no unlawful practice by any of the Defendants.

As for the Breach of Contract claim, there has been no breach of contract. The mortgage itself could be the only contract Williams might reference. Therefore, right off the bat, every Defendant except the mortgagee must be dismissed immediately. Moreover, Williams testified that her loan was not in default and she purposely defaulted to obtain a modification. She was discussing a modification with Litton. That is not a breach of contract by the Defendants. Williams further testified that she had money that could have been used to pay her mortgage, but instead paid other unsecured debt. None of the Defendants, including the mortgagee, breached a term in the mortgage.

As to Williams' claim that the Defendants caused an Intentional Infliction of Emotional Distress. Again, the Complaint is her belief that Litton was required to give her a loan modification. Yet, she hasn't proven that she applied timely, timely provided all the required documents and timely made the required monthly payments for any loan modification. The Litton comments log and payment support the dismissal of the Complaint. If Williams has been distressed, it was caused when she purposefully defaulted on her loan to attempt to obtain a modification.

Finally, please bring all of the remaining documents that Williams referenced during her deposition with you to the deposition on Monday. Please discuss these documents with Sal as he took copious notes of the documents Williams referenced. Williams appeared to be selective in what she said and what documents she turned over in discovery.

This email constitutes notice pursuant to Rule 1:4-8 that if the claims alleged against Defendants are not voluntarily dismissed, and if counsel fees are expended to resolve this matter on behalf of Defendants, an application for sanctions, including attorneys' fees, will be made at the appropriate time under the Rule.

Thank you for your attention to this matter.

DuaneMorris
www.duanemorris.com
Stuart I. Seiden
Associate
[redacted]
E-MAIL | BIO | VCARD

DM BLOGS *Check out our Duane Morris Law Blogs*

Veronica Williams

From: Adam Deutsch [redacted]
Sent: Thursday, October 23, 2014 4:20 PM
To: vawilliams@[redacted]
Cc: Sal Sanchez; Joshua Denbeaux; Nick Stratton; A May
Subject: FW: Veronica Williams v. Ocwen et al.

Veronica,

I received the following email from opposing counsel yesterday afternoon. It is a serious issue that requires your attention.

Defendant has issued a frivolous litigation letter. Normally I am not concerned about these letters, but I do think it is a significant concern in your case. Read it for the specifics. In generally the way this works is as follows: If we lose the case, Defendants and their attorney can sue not only you but also the law firm under the frivolous claims act. Liability can be substantial.

As you know from our recent discussions, I do not believe you have a viable case. You are a very smart and driven person. The problem is, that we talk every week and every week I am told evidence is coming and it doesn't. We are out of time to produce new evidence and have been for a few weeks. That said, I have told you that if you were able to produce quickly, we could try to get it in. With each passing day I am growing more concerned. Having received this letter, the concern is no longer about whether you will have a successful case, it is also about the potential liability you are now exposing yourself to.

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Adam Deutsch, Esq.
Senior Associate Attorney
Denbeaux & Denbeaux
366 Kinderkamack Road
Westwood, NJ 07675
(Main Firm) 201-664-8855
[redacted]

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From: Seiden, Stuart I. [redacted]
Sent: Wednesday, October 22, 2014 4:51 PM

To: Adam Deutsch
Subject: Veronica Williams v. Ocwen et al.

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This email constitutes notice pursuant to Rule 1:4-8 that if the claims alleged against Defendants are not voluntarily dismissed, and if counsel fees are expended to resolve this matter on behalf of Defendants, an application for sanctions, including attorneys' fees, will be made at the appropriate time under the Rule.

Thank you for your attention to this matter.

DuaneMorris

www.duanemorris.com

Stuart I. Seiden
Associate

Duane Morris LLP
30 South 17th Street
Philadelphia, PA 19103-4196

[redacted]

E-MAIL | BIO | VCARD

DM BLOGS ***Check out our Duane Morris Law Blogs***

For more information about Duane Morris, please visit http://www.DuaneMorris.com

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Exhibit 51

Veronica Williams

From: Veronica Williams
Sent: Friday, October 31, 2014 3:24 PM
To: 'Adam Deutsch'; 'Joshua Denbeaux'
Cc: 'A May'; VWilliams@; 'Sal Sanchez'; 'Nick Stratton' My Response to
Subject: Duane Morris due Nov. 1, 2014

Importance: High

I have not finished my evaluation of how to proceed. I expect to make a decision soon after the Discovery end date of Nov. 17, 2014, if not before.

The due date for Duane Morris' letter dated July 11, 2014 is tomorrow. My response can be downloaded at http://finfix.org/proof/DD/Goldman_Sachs-From_Messinger-RFA_Doc_VW-RESPONSE_10-31-14.rtf . I will send this to KF[redacted]@duanemorris.com, b[redacted]@duanemorris.com, s[redacted]@duanemorris.com at 4:30 pm today. I will call Josh first.

Best regards,

Veronica

Veronica Williams
[redacted]3009

Phone [redacted]
Email [redacted]

From: Adam Deutsch [mailto:a[redacted]]
Sent: Monday, October 27, 2014 8:50 AM
To: [redacted]
Cc: Joshua Denbeaux; A May
Subject: Deposition of Litton

Veronica,

Per Josh's message, the firm is withdrawing from representation.

I need to know immediately if you are going to take the deposition of Litton that is scheduled to take place today.

I just tried calling you but got no answer.

Please let me know and we can keep our reporter scheduled.

Adam Deutsch, Esq.
Senior Associate Attorney
Denbeaux & Denbeaux
[redacted]
(Main Firm) [redacted]
(Direct Line) [redacted]
(Fax Line) [redacted]

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Exhibit 52

Veronica Williams

From: Veronica Williams
Sent: Monday, October 27, 2014 9:26 AM
To:
Subject: Please Help Me Combat Mortgage Fraud

Please Help Me Combat Mortgage Fraud

PLEASE SHARE THIS MESSAGE WITH EVERYONE YOU KNOW

There have been over 25 million foreclosures in the US since 2000. That is 28.9% of all homeowners!

Nearly 6 million Americans have been forced from their homes. Many were the victims of mortgage fraud. I too am one of these victims. I bought my home over 31 years ago. Now, I find myself fighting the firms that deceived me.

Will you help? After 6 long years of deception, crafty legal maneuvers, and character assassination, I will finally have my day in court in January 2015.

This fight is about much more than saving my home. I have lost contracts, jobs and was hospitalized multiple times due to stress. I am all in to win my battle against Ocwen, HSBC, Goldman Sachs and those who have taken my income and health.

Learn more, and if you can, make a contribution at www.FinFix.org or www.GoFundMe.com/LegalFundStopFraud.

Share this message with anyone and everyone who wants to help me win and serve as an example of the cost of mortgage fraud.

Thank you,

Veronica Williams
Victim of Mortgage Fraud
www.VeronicaWilliams.com

You are receiving this email because I 'm counting on you to spread the word.
If you do not want to receive future emails please accept our apology and use the opt-out below.

Exhibit 53

Rec'd 10/23/14

SUPERIOR COURT OF NJ
CIVIL DIVISION
ESSEX VICINAGE

2014 OCT 14 A 10: 38

FINANCE DIVISION
RECEIVED/FILED
29

Adam Deutsch, Esq. 016542010
Denbeaux & Denbeaux
366 Kinderkamack Road
Westwood, New Jersey 07675
(201) 664-8855 / Fax: (201) 666-8589
Counsel for Plaintiff Veronica Williams

VERONICA WILLIAMS, Plaintiff v. LITTON LOAN SERVICING, HSBC BANK USA, N.A., FREEMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES, SERIES 2006-C; GOLDMAN SACHS; OCWEN, Stern & Eisenberg, PC, Powers Kirn LLC, Defendants.	SUPERIOR COURT OF NEW JERSEY LAW DIVISION: ESSEX COUNTY DOCKET No.: ESX-L-4753-13 **STIPULATION EXTENDING DISCOVERY AND ADJOURNING THE TRIAL**

Counsel for remaining parties, having first conferred with the Office of the Clerk of Essex County Superior Court, hereby agree and enter into this **STIPULATION AGREEMENT** as follows:

1. The Trial presently scheduled for November 17, 2014 is hereby adjourned to January 15, 2015.
2. Discovery is hereby re-opened and shall continue until November 1, 2014.
3. Any motions for summary judgment shall be filed returnable December 19, 2014.

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