

Table I

Date Rcvd	Description	Installment Date	Amt Rcvd	Trustee Arrears	Principal	Interest	Escrow	Late Fees	Other	Principal Balance	Debtor Suspense	Comments
01/01/00	Origination; Interest 10.375%	01/01/00								\$61,175.01		
03/10/00	Installment Payment	02/01/00	\$556.00		\$27.09	\$528.91				\$61,147.92		Surplus \$1.89 paid toward principal
02/08/00	Installment Payment	02/01/00	\$554.11		\$25.44	\$528.67				\$61,122.48		
03/13/00	Installment Payment	03/01/00	\$554.11		\$25.86	\$528.45				\$61,096.82		
04/10/00	Installment Payment	04/01/00	\$554.11		\$25.88	\$528.23				\$61,070.94		
05/08/00	Installment Payment	05/01/00	\$554.11		\$26.10	\$528.01				\$61,044.84		
06/12/00	Installment Payment	06/01/00	\$554.11		\$26.33	\$527.78				\$61,018.51		
07/13/00	Installment Payment	07/01/00	\$554.11		\$26.55	\$527.56				\$60,991.96		
08/14/00	Installment Payment	08/01/00	\$554.11		\$26.78	\$527.33				\$60,965.18		
09/11/00	Installment Payment	09/01/00	\$554.11		\$27.02	\$527.09				\$60,938.16		
10/16/00	Installment Payment	10/01/00	\$554.11		\$27.25	\$526.86				\$60,910.91		
11/10/00	Installment Payment	11/01/00	\$554.11		\$27.48	\$526.63				\$60,883.43		
12/18/00	Late Charge							\$27.71	\$15.00			
01/12/01	Installment Payment	12/01/00	\$654.11		\$27.72	\$526.39				\$60,855.71	\$100.00	
02/12/01	Installment Payment	01/01/01	\$654.11		\$27.96	\$526.15				\$60,827.75	\$100.00	
03/01/01	Hazard Premium						(\$651.00)					
03/12/01	Installment Payment	02/01/01	\$654.11		\$28.20	\$525.91				\$60,799.55	\$100.00	
04/11/01	Installment Payment	03/01/01	\$654.00		\$28.45	\$525.66				\$60,771.10	\$99.89	
05/11/01	Installment Payment	04/01/01	\$554.11		\$28.69	\$525.42				\$60,742.41		
06/01/01	Applied Debtor Suspense		\$399.89				\$399.89				(\$399.89)	
06/08/01	Installment Payment		\$554.11				\$84.22				\$469.89	Table II for monthly escrow calculation
07/10/01	Installment Payment	05/01/01	\$554.11		\$28.94	\$525.17	\$84.22			\$60,713.47	(\$84.22)	
08/13/01	Installment Payment	06/01/01	\$554.11		\$29.19	\$524.92	\$84.22			\$60,684.28	(\$84.22)	
09/12/01	Installment Payment	07/01/01	\$554.11		\$29.42	\$524.69	\$84.22			\$60,654.86	(\$84.22)	
10/01/01							\$84.22				(\$84.22)	
11/01/01							\$84.22				(\$84.22)	
12/12/01	Hazard Premium						(\$651.00)					
01/11/02	02-10228 Bankruptcy filed			Totals			(\$396.79)	\$27.71	\$15.00		\$48.79	Table III
01/11/02	Debtor Suspense Applied						\$48.79				(\$48.79)	
01/11/02	Adjustment to Escrow for POC						\$63.29					1/01/02 escrow payment
02/11/02	Adjustment to Escrow for POC						\$63.29					Table II for monthly escrow calculation
03/15/02	Installment Payment	02/01/02	\$608.00		\$29.70	\$524.41	\$63.29			\$60,625.16	\$544.71	
04/08/02	Applied Debtor Suspense	03/01/02	\$617.40		\$29.96	\$524.15	\$63.29			\$60,595.20	\$235.07	
05/09/02	Installment Payment	04/01/02	\$608.36		\$30.21	\$523.90	\$63.29			\$60,564.99	(\$61.40)	
06/07/02	Installment Payment	05/01/02	\$608.36		\$30.48	\$523.63	\$63.29			\$60,534.51	(\$9.04)	
07/08/02	Installment Payment	06/01/02	\$608.36		\$30.74	\$523.37	\$63.29			\$60,503.77	(\$9.04)	
08/12/02	Installment Payment	07/01/02	\$608.00		\$31.00	\$523.11	\$63.29			\$60,472.77	(\$9.40)	
		08/01/02	\$608.36		\$31.27	\$522.84	\$63.29			\$60,441.50	(\$9.04)	

Table 1

Date Rcvd	Description	Installment Date	Amt Rcvd	Trustee Arrears	Principal	Interest	Escrow	Late Fees	Other	Principal Balance	Debtor Suspende	Comments
09/09/02	Installment Payment	09/01/02	\$608.36		\$31.54	\$522.57	\$63.29			\$60,406.96	(\$9.04)	
09/13/02	Trustee Payment			\$28.07								
10/14/02		10/01/02	\$608.36		\$31.82	\$522.29	\$63.29			\$60,375.14	(\$9.04)	
11/08/02		11/01/02	\$150.00				\$63.29	\$27.27			\$86.71	
12/09/02	Installment Payment	11/01/02	\$608.34		\$32.37	\$521.74				\$60,342.77	(\$9.04)	
		12/01/02					\$63.29					
12/11/02	Hazard Premium						(\$744.00)					
12/12/02	Trustee Payment			\$291.86								
01/10/03	Installment Payment	12/01/02	\$608.34		\$32.37	\$521.74				\$60,310.40	(\$9.04)	
		01/01/03									(\$16.81)	Table II for monthly escrow calculation
01/17/03	Trustee Payment			\$71.43								
02/07/03	Installment Payment	01/01/03	\$608.34		\$32.37	\$521.74				\$60,278.03		
		02/01/03									(\$16.81)	
02/17/03	Trustee Payment			\$91.80								
03/10/03	Installment Payment	02/01/03	\$608.34		\$32.93	\$521.18				\$60,245.10		
		03/01/03									(\$16.81)	
03/25/03	Trustee Payment			\$121.46								
04/07/03	Installment Payment	03/01/03	\$608.34		\$33.22	\$520.89	\$71.04			\$60,211.88		
		04/01/03									(\$16.81)	
04/18/03	Trustee Payment			\$121.46								
05/09/03	Installment Payment	04/01/03	\$608.34		\$33.50	\$520.61				\$60,178.38		
		05/01/03									(\$16.81)	
05/27/03	Trustee Payment			\$121.46								
06/09/03	Installment Payment	05/01/03	\$608.34		\$33.79	\$520.32				\$60,144.59		
		06/01/03									(\$16.81)	
06/24/03	Trustee Payment			\$121.46								
07/15/03	Installment Payment	06/01/03	\$608.34		\$34.06	\$520.03	\$71.04			\$60,110.53		
		07/01/03									(\$16.81)	
07/23/03	Trustee Payment			\$121.46								
08/07/03	Installment Payment	07/01/03	\$712.59		\$34.36	\$519.73				\$60,076.17		
		08/01/03									(\$16.81)	
09/08/03	Installment Payment	08/01/03	\$712.59		\$34.66	\$519.43	\$71.04			\$60,041.51		
		09/01/03									(\$16.81)	
10/13/03	Installment Payment	09/01/03	\$712.59		\$34.96	\$519.13	\$71.04			\$60,006.55		
		10/01/03									(\$16.81)	
11/07/03	Installment Payment	10/01/03	\$712.59		\$35.26	\$518.83	\$71.04			\$59,971.29		
		11/01/03									(\$16.81)	
12/08/03	Installment Payment	11/01/03	\$712.58		\$35.56	\$518.53	\$71.04			\$59,935.73		
		12/01/03									(\$16.81)	

Table 1

Date Rcvd	Description	Installment Date	Amt Rcvd	Trustee Arrears	Principal	Interest	Escrow	Late Fees	Other	Principal Balance	Debtor Suspense	Comments
01/09/04	Installment Payment	12/01/03	\$712.59		\$35.87	\$578.22				\$59,899.86		
		01/01/04									\$113.27	
	Debtor Suspense Applied	01/01/04			\$36.18	\$517.93	\$45.21			\$59,863.68	(\$554.11)	
01/29/04	02-10228 Dismissed	Totals		\$1,090.46			\$262.17	\$27.71	\$15.00	\$59,863.68	\$40.64	
	Trustee Payments Applied	08/01/01		(\$1,090.46)	\$36.49	\$517.60				\$59,827.19		\$411.29 applied to poc escrow balance
02/16/04	Late Charge							\$27.71				\$125.06 unapplied
03/16/04	Late Charge							\$27.71				
04/16/04	Late Charge							\$27.71				
04/20/04	04-12889 Bankruptcy Filed	Totals					\$262.17	\$110.84	\$15.00	\$59,827.19	\$40.64	Table IV
05/01/04	Debtor Suspense Applied		\$40.65								(\$40.64)	Suspense applied to POC
	Unapplied Trustee Payment											\$125.06 applied to POC
	POC adjustment	1/04-3/04	\$135.63									added to POC
05/16/04	Late Charge						\$135.63	\$27.71				
06/16/04	Late Charge							\$27.71				
07/16/04	Late Charge							\$27.71				
08/16/04	Late Charge							\$27.71				
09/16/04	Late Charge							\$27.71				
09/22/04	Adf. to Escrow for Adequate Prot	6/04 - 8/04	\$135.63				\$135.63					added to POC
10/13/04	Installment Payment	05/01/04	\$712.08		\$36.18	\$517.91	\$45.21			\$59,791.01	\$112.76	
10/05/04	Installment Payment	09/01/04	\$608.00		\$36.81	\$517.28	\$45.21			\$59,754.20	\$9.01	
	Applied Debtor Suspense	10/01/04	\$45.21				\$45.21				(\$45.21)	
11/09/04	Installment Payment	10/01/04	\$712.08		\$37.13	\$516.96				\$59,717.07		
		11/01/04					\$45.21				\$112.76	
11/12/04	Trustee Payment											
12/08/04	Hazard Premium			\$786.54								
12/13/04	Trustee Payment			\$944.00			(\$651.00)					
12/27/04	Installment Payment	11/01/04	\$712.08		\$37.45	\$516.64				\$59,679.62		
01/07/05	Installment Payment	12/01/04					\$45.21				\$112.76	
		12/01/04	\$712.08		\$37.76	\$516.32				\$59,641.86		
02/08/05	Installment Payment	01/01/05	\$712.08		\$38.09	\$515.99	\$54.25			\$59,603.77	\$103.72	
		01/01/05					\$54.25				\$103.72	
03/09/05	Installment Payment	02/01/05	\$712.08		\$38.42	\$515.66				\$59,565.35		
		03/01/05					\$54.25				\$103.72	
03/09/05	Applied Debtor Suspense	03/01/05	\$544.11		\$38.75	\$515.33				\$59,526.60	(\$554.11)	
04/08/05	Installment Payment	04/01/05	\$712.58		\$39.08	\$515.00	\$54.25			\$59,487.52	\$104.22	
05/06/05	Installment Payment	05/01/05	\$712.58		\$39.42	\$514.66	\$54.25			\$59,448.10	\$104.22	
07/08/05	Installment Payment	07/01/05	\$712.59		\$40.12	\$513.99	\$54.25			\$59,368.22	\$104.23	

Table I

Date Rcvd	Description	Installment Date	Amt Rcvd	Trustee Arrears	Principal	Interest	Escrow	Late Fees	Other	Principal Balance	Debtor Suspense	Comments
07/26/05	04-12889 Dismissed	Totals		\$3,120.00			\$488.23	\$277.10	\$15.00	\$59,368.22	\$483.73	Table V
	Application of Trustee Payments	9/01/01-01/01/02	\$3,120.00	(\$3,120.00)	\$205.83	\$2,564.72						\$78.19 + \$125.06 = \$203.25 unapplied
	Applied Debtor Suspense	02/01/04	\$554.11		\$42.24	\$511.87					(\$483.73)	\$483.73 + 40.64 from debtor suspense; and
08/29/05	Application of POC credits										\$173.51	\$29.74 from Trustee unapplied;
	Hurricane Katrina Landfall											Remaining balance of Trustee unapplied 173.51
12/01/05	Interest Rate Change											
12/07/05	Hazard Premium						(\$651.00)					
	Unapplied Trustee payments						\$173.51					
12/01/06	Interest Rate Change											
03/20/07	Hazard Premium						(\$687.23)					
06/12/07	07-1113 Bankruptcy Filed	Totals					(\$676.49)	\$277.10	\$15.00			Table VI

Table II

Description	Balance		Comments
1/00 - 3/01	\$0.00		
3/12/01 Hazard Premium	(\$651.00)		
5/01 Debtor Suspense Payment	\$399.89		
6/01 Payment	\$84.22		Initial Escrow Calculation $((\$651 + \$651 + \$108.50) - \$399.89) / 12 = \$84.22$
7/01 Payment	\$84.22		
8/01 Payment	\$84.22		
9/01 Payment	\$84.22		
10/01 Payment	\$84.22		
11/01 Payment	\$84.22		
12/12/01 Hazard Premium	(\$651.00)		
Balance 12/31/01		(\$396.79)	
02-10228 Bankruptcy filed			
Application of Debtor Suspense	\$48.79		
POC Balance Adjustment	\$348.00	\$0.00	POC Escrow Calculation $\$396.79 + \$63.29 = \$460.08$
POC 1/02 payment adjustment	\$63.29	\$63.29	2002 Mo Escrow Calculation: $651 + 108.50 = 759.50 / 12 = 63.29$
2/02 Payment	\$63.29		
3/02 Payment	\$63.29		
4/02 Payment	\$63.29		
5/02 Payment	\$63.29		
6/02 Payment	\$63.29		
7/02 Payment	\$63.29		
8/02 Payment	\$63.29		
9/02 Payment	\$63.29		
9/02 Payment	\$63.29		
10/02 Payment	\$63.29		
11/02 Payment	\$63.29		
12/02 Payment	\$63.29		
12/11/02 Hazard Premium	(\$744.00)		
Balance 12/31/02		\$15.48	2003 Mo. Escrow Calculation $\$15.48 - (\$744 + 124) = \$852.52 / 12 = \71.04
1/03 Payment	\$71.04		
2/03 Payment	\$71.04		
3/03 Payment	\$71.04		
4/03 Payment	\$71.04		
5/03 Payment	\$71.04		
6/03 Payment	\$71.04		

Table II

Description	Balance		Comments
7/03 Payment	\$71.04		
8/03 Payment	\$71.04		
9/03 Payment	\$71.04		
10/03 Payment	\$71.04		
11/03 Payment	\$71.04		
12/03 Payment	\$71.04		
12/10/03 Hazard Premium	(\$651.00)		
Balance 12/31/03		\$216.96	2004 Mo. Escrow Calculation: $216.96 - (651 + 108.50) = 542.54 / 12 = 45.21$
1/04 Payment	\$45.21		
04-12889 Bankruptcy filed		\$262.17	
2/04 - 4/04	\$135.63		3 (2/04 - 4/04) @ \$45.21 = 135.63 Per 2004 Proof of Claim
5/04 Payment	\$45.21		
6/04 - 8/04	\$135.63		3 (6/04 - 8/04) @ \$45.21 = 135.63 Per 2004 Adequate Protection Order
9/04 Payment	\$45.21		
10/04 Payment	\$45.21		
11/04 Payment	\$45.21		
12/04 Payment	\$45.21		
12/08/04 Hazard Premium	(\$651.00)		
Balance 12/31/04		\$108.48	2005 Mo. Escrow Calculation: $108.48 - (651 + 108.50) = 651.02 / 12 = 54.25$
1/05 Payment	\$54.25		
2/05 Payment	\$54.25		
3/05 Payment	\$54.25		
4/05 Payment	\$54.25		
5/05 Payment	\$54.25		
7/05 Payment	\$54.25		
Balance 7/31/05		\$488.23	
12/05 Hazard Premium	(\$651.00)		
Application of Debtor Suspense	\$173.52		
3/07 Hazard Premium	(\$687.23)		
Balance 3/31/07		(\$676.48)	
07-11113 Bankruptcy filed			POC calculation: 2007 Mo Escrow Calculation-- $687.23 + 114.54 = 801.18 / 12 = 66.81$
			$676.48 + (1/07-6/07 @ 66.81) = 1077.34$
POC Adjustment 1/07-6/07	\$400.86		
POC Adjustment	\$676.48	\$400.86	

Table III
2002 Proof of Claim Reconciliation

6 Payments @ \$554.11	\$3,324.66
Accrued Late Charges	27.71
Foreclosure Fees and Costs	1,968.33
Inspection Fee	15.00
Suspense Balance	(48.79)
Escrow Balance	396.79
Escrow Payment 1/1/02	63.29
BPO	<u>50.00</u>
Total	\$5,796.99

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Past Due Balance Due at Dismissal of 2002 Bankruptcy

Past Due Payments		
8/1/01 - 1/1/02 @ \$554.11	\$3,324.66	
Less Trustee Payment (8/1/01 installment)	<u>(554.11)</u>	
5 Past Due 9/1/01 - 1/1/02		\$2,770.55
Past Due Escrow		
Negative Balance on Filing	396.79	
Add Escrow Charge 1/1/02	63.29	
Less Debtor Suspense Account on Filing	<u>(48.79)</u>	
	411.29	
Less Trustee Payment	<u>(411.29)</u>	
		0.00
Accrued Late Charges (2)	55.42	
Inspection Fee	15.00	
Attorneys' Fees and Costs	1,968.33	
BPO	<u>50.00</u>	
Total Costs and Fees		<u>2,061.04</u>
Subtotal		\$4,831.59
Less Unapplied Trustee Payment		<u>(125.06)</u>
		\$4,734.24

Table IV
2004 Proof of Claim Reconciliation

Balance Due at Dismissal of 2002 Case	\$4,734.24	
Additional Past Due Payments		
3 (2/1/04-4/1/04) @ \$554.11	1,662.33	
Additional Past Due Escrow Payments		
3 (2/1/04-4/1/04) @ \$45.21	135.63	
Additional Late Charges		
3 (2/1/04-4/1/04) @ \$27.71	83.13	
Additional BPO	50.00	
Additional Attorneys' Fees and Costs	1,528.61	
Less Debtor Suspense Balance (4/1/04)	<u>(40.64)</u>	
		\$8,153.30
Plus Consent Order:		
Attorneys' Fees and Costs	500.00	
Postpetition Past Due Payments		
3 (6/04-8/04) @ \$554.11	1,662.33	
Late Charges		
5 (5/04-9/04) @ \$27.71	138.55	
Postpetition Past Due Escrow Payments		
3 (6/04-8/04) @ \$45.21	<u>135.63</u>	
		<u>\$2,436.51</u>
Total		\$10,589.81

Table V
Past Due Balance July 2005

Previous Past Due Installments			
5 (9/1/01-1/1/02) @ \$554.11		\$2,770.55	
Less 2004 Trustee Payments		(2,770.55)	
3 (2/1/04-4/1/04) @ \$554.11		1,662.33	
3 (6/1/04-8/1/04) @ \$554.11		<u>1,662.33</u>	
			\$3,324.66
Additional Credits			
Debtor Suspense Balance 4/04	40.64		
Debtor Suspense Balance 7/05	483.73		
Unapplied Trustee Payments ¹	<u>203.25</u>		
(2002 of \$125.06 plus	727.62		
2004 (\$3,120.00 - \$2,770.55-			
\$78.19))			
Pay 2/1/04 Installment			(\$554.11)
Less Unapplied Funds			<u>(\$173.51)</u>
			\$2,597.04
Past Due Escrow			
3(2/1/04 - 4/1/04) @ \$45.21		135.63	
3(6/1/04 - 8/1/04) @ \$45.21		135.63	
Less 2004 Trustee Payments		<u>(271.26)</u>	
			\$0.00
Late Charges (910			
12/00, 11/02, 2/04-9/04		277.10	
Inspection Fees		15.00	
BPOs (2)		100.00	
Attorney's Fees and Costs		<u>3,996.94</u>	
			<u>\$4,389.04</u>
Total			\$6,986.08

¹ Unapplied funds from 2002 Bankruptcy of \$125.06 plus unapplied funds from 2004 bankruptcy (((\$3,120.00 - \$2,770.55- \$274.26)= \$78.19)

Table VI
Past Due Balance June 12, 2007

Past Due installments		
5 (3/04 - 4/04; 6/04 - 8/04) @\$554.11	\$2,770.55	
4 (8/05 - 11/05) @ \$554.11	2,216.44	
12 (12/05 - 11/06) @ \$569.66	6,835.92	
7 (12/06 - 6/07) @ \$621.54	4,350.78	
Negative Escrow (balance 12/31/06)	(676.49)	
Escrow 6 (1/1/07 - 6/1/07) @ \$66.81	400.86	
Attorneys' Fees and Costs	7,280.96	
Late Charges (10)	277.10	
Inspection Fee	15.00	
BPO (2)	<u>100.00</u>	
Total		\$24,924.10