

Line Item	Date/ Time	Topic	Details
Revised 12/06/2011 10:40			
		Securitization Trust Loan is in -	Mid Atlantic Capital LLC, a limited liability company (CFL# L040435), with MERS as the grantee under the security instrument * These guys went out of business 2 days after I closed on the loan
	01/26/2007	Mortgage Lender at closing: <b>Mid Atlantic Capital LLC</b> , Loan Amt:237500. Loan Type: Conv/Unknown, Interest Rate: 8.73%, Rate Type: ARM Maturity Date: 2037 Term:30 yrs. Trust Book:10006, Trust Page:81 Trust Doc No.:008527 Warranty Book:5204 Page:263	Trust Deed Info: Parcel ID/ MapCode: 054B01219000 Property Description: Lot 219 Block:219
	02/2007	Loan Transferred – <b>New Century Mortgage</b> , Santa Ana, CA Acc #: 1011932297, Loan Type: Conv	
	unknown date	Loan Transferred to <b>HomEq Servicing</b> , Sacramento, CA, acct #:326222734	
	05/31/2009	Temporary Loan Mod from Servicer: <b>HomEq Servicing</b>	Mortgage payment went from \$1,726.82 to \$1,153.43 due on 06/01/09
	08/01/2010	My Loan <b>HomEq Servicing</b> Loan Transferred from <b>HomEq</b> to <b>Statebridge Company LLC</b>	
	12/16/2010	<b>Statebridge</b> sent “ <b>Notice of Intent to Foreclose Deed</b> ” letter demanding \$2,410.14, when payment was not late.	
	12/27/2010	<b>Statebridge</b> returned my check, (I have the returned check) because they said that they <i>then</i> needed 2 payments.	
	01/18/2011	<b>Statebridge</b> sent a 2 <sup>nd</sup> “ <b>Notice of Intent to Foreclose Deed</b> ” letter demanding \$2,425.14	
	2/1/2011	I had to contact <b>Credability</b> which formally was National Credit Counseling in order to get <b>Statebridge</b> to accept my payments automatically from my checking account and to stop the foreclosing on my house.	Margaret McNeal Margaret.mcneal@credability.org
	04/28/2011	Received a letter from <b>Statebridge</b> stating that my insurance policy covering my mortgage loan showed the “The Mortgagee Payee Clause” was incorrect to comply with my loan agreement.	
	unknown date	I went to Henry County Court House to research my real estate docs and spoke with a clerk named “Rhonda Butler” (770) 288-8065, who advised me that my house appeared to be paid off, according to the docs filed on my house.	
	05/06/2011	I sent a “ <b>Qualified Written Request</b> ” which I will refer to as a <b>QWR</b> , to the <b>Statebridge Company</b> and the Investor: <b>NY Bank of Mellon</b> . The QWR was that <b>Statebridge</b> should give me a response within 20 business days and a resolution in 60 days.	
		I received my first response back from <b>Statebridge</b> , Lisa Hails on May 10, 2011 which acknowledged that <b>Statebridge</b> received the <b>QWR</b> .	
	07/01/2011	I received a 2 <sup>nd</sup> response of docs from <b>Statebridge</b> dated June 30,2011, containing <i>erroneous mortgage payments from another house that I had bought</i> , 4328 CleveMont Rd., Ellenwood, GA 30294, on 05/02/2006 through Countrywide, (who is also gone bankrupt). They also included some copies of my mortgage docs which I had requested.. <b>NY Bank of Mellon never responded.</b>	<ul style="list-style-type: none"> <li>• <b>Statebridge</b> sent me a copy of the Note from original closing which stated <b>Mid Atlantic Capital LLC</b> but no documentation of the current owner of the loan. There are no other Henry County recorded documents on the chain of title.</li> <li>• They also included a handwritten</li> </ul>

			doc that was titled, "Assignment of Note". According to Jay Patterson, Forensic Specialist -that doc did not have to be recorded because it is not assigning a mortgage.
	07/28/2011	I sent <b>Statebridge</b> a letter entitled, "Notice and Demand to Validate Debt Claim", which requested proof of ownership of the property or I will withhold mortgage payment until proof is given.	This letter demanded <b>Statebridge</b> to provide proof that the investor owned this property.
	08/01/2011	I placed my mortgage payment into an interest bearing account until proof is given of real ownership of mortgage.	Best Bank account #4849027636 routing# 061192669
	08/03/2011	Received letter from <b>Statebridge</b> acknowledging that they received the QWR, signed by Lisa Montoya.	
	09/02/2011	Received a certified mail from Statebridge	<ul style="list-style-type: none"> <li>• <b>Statebridge</b> sent me a copy of the Security Deed from original closing which stated <b>Mid Atlantic Capital LLC</b> but no documentation of the current owner of the loan. There are no other Henry County recorded documents on the chain of title.</li> <li>• They also included a doc that was titled, "Assignment of Note". According to Jay Patterson, that doc did not have to be recorded because it is not assigning a mortgage.</li> </ul>
	11/02/2011	Received "Notice of Intent to Accelerate Loan" from <b>Statebridge</b> dated 11/02/2011, demanding \$4,916.42 by 12/7/2011.	
	11/04/2011	I attended NACA seminar and applied for NACA to negotiate with <b>Statebridge</b> for an permanent affordable mortgage payment (lloan modification)	See NACA Disclaimer & Action Plan
	11/04/2011	I emailed Lisa Montoya and explained that I recently had a med/financial hardship and I signed a 3 <sup>rd</sup> party agreement for NACA to negotiate a 30 yr fixed perm loan mod for me.	
	11/05/2011	Received an email from Lisa Montoya stating that <b>Statebridge</b> does not offer permanent loan mods and they do not participate in HAMP programs.	See email titled Denise Gat4ewood – '1064 Rowanshyre Cir, McDonough GA 30253 Page 1 of 3
	11/11/2011	Contacted <b>Operation Rest</b> and appealed for help with my mortgage.	See letter from Denise Gatewood dated 11/11/2011
	11/11/2011	Submitted Budget to <b>Operation Rest</b> with a mortgage payment = 30%. <i>Please note that I am currently enrolled in a temporary loan mod that is set to accelerate in 2014.</i>	
	11/16/2011	Jay Patterson conducted a search on the loan for the securitization documents and concluded that it is in a private placement trust owned by <b>Protium Master Grantor Trust</b> . The loans in this trust originally came from <b>Barclay's</b> . <b>Barclay's</b> created this trust to off load these loans from their balance sheets. <b>Barclay's</b> is repurchasing the loans from this trust. There are no public documents for this trust. He informed me that I would have to subpoena them to court if I wanted to see that information.	
	11/11/2011	Sent certified letter to President of <b>Statebridge, Kevin Kanouff</b> and Servicer Specialist <b>Lisa Montoya</b> requesting a copy of the Promisory Note. Titled letter to lender template -	

		president	
	11/18/2011	Received a response from <b>Statebridge</b> of a copy of the original promissory note which states Mid State Capital as owner of the note.	
	11/23/2011	Received an email from <b>Lisa Montoya</b> of <b>Statebridge</b> stating that she entered a request to have an inspection done on my property and will attempt to do an in-house modification for me. She also stated that she attempted to contact NACA but has not heard back from them.	
	11/29/2011 12:59	I received a call from <b>Jennine</b> wanting to do an inspection on my property for <b>Statebridge Company LLC</b> . She stated that she did not work for Statebridge Company LLC but she was calling from a <b>Statebridge</b> phone number that showed up on the caller ID (303) 770-1976.	(303) 770-1976 at 12:59pm
	11/29/2011 01:30pm	Contacted <b>Latrice Latin Esq.</b> and scheduled an appointment to come in tomorrow at 11:30.	
	11/29/2011 02:15	A unknown person called and said she was <b>Debra</b> , an inspector and she wanted to come to my house to do an inspection. She asked if it would be alright if she could come right away. I told her "OK".	Her number was either (770) 265-0263 at 2:11pm or (404) 760-0500 2:15pm. I didn't call them to prove which one belonged to Debra, the inspector due to the nature of the incident.
	11/29/2011 03:00	I realized that I had no proof of who this person really was and so I decided to ask the inspector to please leave when she arrived.	
	11/29/2011 03:15	A inspector arrived at my home stating that she was sent by <b>Statebridge Company</b> to take pictures of my house. I asked her if she would kindly leave. She became angered, quickly snapped some pics and said, "Somebody's going to have to pay for this!", then she left.	
	11/29/2011 03:19	I called <b>Henry County Police</b> and reported a lady just entered my house and I didn't have any proof of who she really was. The Officer took the report and left.	
	11/29/2011	I received a final call from <b>Statebridge Company</b> at 4:24pm. They left no answer.	(303) 770-1976 at 4:24pm