IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE

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US BANKRUPTCY
DISTRICT OF DELAWARE

In re:
IMPAC MORTGAGE HOLDINGS, INC., et al.,
Debtors.
Chapter 11
Case No. 26-10593 (CTG)
(Jointly Administered)

APPELLANT WASEEM NAIK'S MOTION FOR STAY PENDING APPEAL PURSUANT TO FRBP 8007

Appellant Waseem Naik ("Appellant"), the same individual who is the contractual borrower on a principal residential mortgage asset within the Debtors' master servicing portfolio, appears pro se as a creditor and interested party. Appellant respectfully moves this Court pursuant to Federal Rule of Bankruptcy Procedure **8007(a)(1)** for an Order staying the enforcement and implementation of the Findings of Fact, Conclusions of Law, and Order (I) Approving the Adequacy of the Disclosure Statement and (II) Confirming the Joint Prepackaged Chapter 11 Plan of Reorganization of Impac Mortgage Holdings, Inc. and Affiliates Thereof (the "Confirmation Order," Docket No. 165), entered on May 29, 2026, pending the final disposition of Appellant's appeal to the United States District Court for the District of Delaware.

PRELIMINARY STATEMENT

Appellant seeks a temporary stay of the Confirmation Order to preserve the status quo and prevent irreversible constitutional and financial injury. Appellant's core objective on appeal is narrow and defined: to obtain a specific legal exemption ("**carve-out**") from the Plan's permanent discharge, release, and injunction provisions. This carve-out is required to protect and continue Appellant's active civil litigation currently pending in the State of New Jersey (the "NJ Litigation"), and to preserve Appellant's constitutional rights to assert independent contractual and consumer protection claims.

Absent a stay, the Debtors will declare the Plan effective. Once the "***Effective Date***" passes, the Plan's sweeping, non-consensual third-party releases will lock into place, abruptly extinguishing Appellant's state law property rights and halting the NJ Litigation. Furthermore,

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the Debtors will argue that the substantial consummation of this prepackaged plan renders Appellant's appeal "equitably moot." The Third Circuit has held that the threat of an appeal being rendered equitably moot constitutes clear, irreparable harm justifying a stay pending appeal. *See* ***In re Tribune Media Co.*****, 799 F.3d 272 (3d Cir. 2015)**; ***In re Continental Airlines*****, 91 F.3d 553 (3d Cir. 1996)**. A stay is the only procedural mechanism available to protect Appellant's due process rights and ensure meaningful appellate review.

BACKGROUND AND PROCEDURAL POSTURE

On April 26, 2026, the Debtors initiated these Chapter 11 proceedings by filing a prepackaged plan of reorganization. Barely 33 days later, on May 29, 2026, this Court entered the Confirmation Order (Docket No. 165).

Prior to the petition date, Appellant was engaged in active, multi-front civil litigation in the State of New Jersey challenging systemic accounting discrepancies, misapplied payments, and structural data integrity flaws embedded within a residential mortgage asset core to the Debtors' servicing portfolio. Embedded within a residential mortgage asset core to the Debtors' servicing portfolio. Specifically, the trial court dockets have been divested of jurisdiction by operation of law, and this dispute now rests exclusively within three separate, active appeals pending before the State judiciary to protect Appellant's principal marital homestead (collectively, the 'NJ Appellate Litigation'):

- **The 2007 Matter & Appeal:** Superior Court of New Jersey, Chancery Division, Mercer County, Docket No. **SWC-F-023693-07**, currently pending on appeal before the Superior Court of New Jersey, Appellate Division under Docket No. **A-002371-25**.
- **The 2015 Matter & Appeal:** Superior Court of New Jersey, Chancery Division, Mercer County, Docket No. SWC-F-028748-15, currently pending on appeal before the Superior Court of New Jersey, Appellate Division under Docket No. **A-002369-25**.
- **The 2024 Matter & Appeal:** Superior Court of New Jersey, Chancery Division, Mercer County, Docket No. **SWC-F-006108-24**, currently pending on appeal before the Superior Court of New Jersey, Appellate Division under Docket No. **A-003247-25**.

As supported by contemporaneous complaint filed with the Office of the United States Trustee of Delaware (attached hereto as **Moving Exhibit A**), significant notice deficiencies marred this accelerated timeline. Appellant did not receive timely formal notice of the confirmation hearing or the voting/objection deadlines (which elapsed on May 21, 2026) to

effectively intervene prior to confirmation. Concurrently herewith, on June 12, 2026, Appellant timely filed a Notice of Appeal to the United States District Court for the District of Delaware.

PRESERVATION OF APPELLANT'S STATUTORY RIGHTS IN ALTERNATIVE FORUMS

The immediate imposition of a stay is further necessitated to protect Appellant's fundamental right and intent to file and prosecute statutory consumer protection, fraud, and data-integrity claims against the Debtors and their sequential downstream sub-servicers in alternative state and federal courts. As documented in Appellant's contemporaneous regulatory filings, the historical ledger contamination, at least **$63,434.35** suspense account manipulation, and automated fee-padding cycles generated by the Debtors have actively poisoned the metrics utilized by active third-party assignees. Absent a stay, the Debtors' prepackaged confirmation order seeks to enforce broad, permanent third-party releases and exculpation clauses that would effectively strip Appellant of his right to seek affirmative judicial relief against non-debtor entities and sequential sub-servicers across outside forums, inflicting severe, irreversible procedural and economic harm.

LEGAL STANDARD

In the Third Circuit, a stay pending appeal under **FRBP 8007** is governed by a well-established four-factor balancing test: (1) whether the movant has made a strong showing of a likelihood of success on the merits; (2) whether the movant will suffer irreparable injury absent a stay; (3) whether a stay will substantially injure other parties; and (4) where the public interest lies. ***In re Revel AC, Inc.*, 802 F.3d 558, 568 (3d Cir. 2015)**. The Third Circuit utilizes a "sliding scale" approach: if the first two critical factors are met, the court balances all four factors to achieve an equitable result.

ARGUMENT

I. Appellant Has Demonstrated a Strong Likelihood of Success on the Merits

Appellant's appeal raises two core constitutional and statutory challenges that independently satisfy the merits threshold, as well as several additional supporting grounds.

A. Fatal Deprivation of Due Process (Mullane Notice Defect)

The Debtors' hyper-accelerated 33-day timeline failed to provide constitutionally sufficient notice to known creditors. Despite actual knowledge of Appellant's active state-court litigation and cataloging Appellant's correct address on their Roster, the Debtors transmitted vital notice via untracked regular U.S. Mail. Consequently, the notice arrived after both the May 21 objection deadline and the May 29 confirmation date had already elapsed, systematically locking out a known Class 5 creditor. The Supreme Court has long held that due process requires notice "reasonably calculated, under all the circumstances, to apprise interested parties of the pendency of the action." ***Mullane v. Central Hanover Bank & Trust Co.*, 339 U.S. 306, 314 (1950)**. Untracked first-class mail to a known litigant, in a proceeding compressed to 33 days, fails that standard.

B. Statutory Invalidation of Non-Consensual Third-Party Releases

The Plan attempts to impose sweeping, non-consensual third-party releases to insulate non-debtor corporate affiliates and servicers from legacy liability. Under the Supreme Court's controlling holding in ***Harrington v. Purdue Pharma L.P.*, 144 S. Ct. 2071 (2024)**, the Bankruptcy Code does not permit a plan to extinguish distinct, non-derivative state law claims against non-debtors without the explicit consent of the affected claimants. As a non-consenting party denied the opportunity to timely object, Appellant cannot be bound by these extra-statutory releases.

C. Additional Merits Issues

In addition to the two controlling grounds above, Appellant identifies the following independent bases supporting appellate success:

- **Structural Disclosure Defects and Mandated Examiner Appointment (11 U.S.C. § 1104(c)(2)):** On Official Form 204, the Debtors list Nationstar Mortgage/Mr. Cooper—their third-largest unsecured creditor—as "**DISPUTED**." This corporate-level dispute is directly intertwined with structural chain-of-title defects on Appellant's residential asset, as Nationstar and Impac have engaged in circular, unauthorized assignments of Appellant's note to shuffle legacy liabilities. Because the Debtors' fixed, liquidated, non-contingent liabilities vastly exceed the $5,000,000 statutory threshold under **11 U.S.C. § 1104(c)(2)**—driven by the disputed Nationstar ledger and a $77,000,000.00 insider Taberna liability—the appointment of an Independent Examiner is statutorily compelled. A pause in execution of the Confirmation Order is required to allow a comprehensive corporate audit of Impac's historical suspense account mapping and intercompany assignment chains.

- **Improper Classification and Structural Gerrymandering Under § 1122:** The Plan commits a fatal classification defect by lumping individual consumer borrowers—who possess active, non-derivative fraud, recoupment, and property-rights defenses—into Class 5 General Unsecured Creditors alongside commercial trade vendors. Forcing consumer victims into a standard Class 5 grouping to extinguish their active property-rights defenses via a nominal $300,000.00 capped corporate cash pool is a patent violation of 11 U.S.C. § 1122. *See* ***In re Jersey City Medical Center*****, 817 F.2d 1055 (3d Cir. 1987)** (establishing Third Circuit standard against gerrymandering of creditor classes).

- **Judicial Estoppel and Bad-Faith Litigation Tactics:** In the active New Jersey matter (Docket No. **SWC-F-028748-15**), Appellant filed a Notice of Appeal on March 5, 2026, divesting the trial court of jurisdiction. Despite actual knowledge of this divestment, Impac filed an unauthorized motion to vacate judgment and writ of execution in the trial court on April 21, 2026. On May 28, 2026—the day immediately preceding the Delaware confirmation hearing—the Debtors' corporate counsel participated in a mandatory **New Jersey Civil Appeals Settlement Program (CASP)** conference and explicitly stated to the presiding state judge that he "***anticipated a change of servicer,***" while intentionally concealing the material fact that his client was confirming a prepackaged Chapter 11 plan in Delaware the following morning. This manipulation triggers judicial estoppel. *See* ***New Hampshire v. Maine*****, 532 U.S. 742 (2001).**

- **Defeat of Holder in Due Course Status Under N.J.S.A. 12A:3-302:** Under **N.J.S.A. 12A:3-302**, a transferee qualifies as a holder in due course only if it takes the instrument without notice of any defense or claim in recoupment. Rocket Mortgage (successor by merger of Nationstar) assigned the purported debt directly to Impac on February 26, 2026—mere weeks before the Chapter 11 petition date. Because Impac acquired this note with actual, documented knowledge of Appellant's multi-decade forensic audit and active state court appellate litigation, Impac took with full notice of non-compliance and is therefore stripped of HDC protections, rendering the underlying mortgage lien legally unenforceable.

- **Void Ab Initio Assignment in Violation of the Automatic Stay (11 U.S.C. § 362):** On December 20, 2023—while a federal automatic stay was active and in full effect under New Jersey Bankruptcy Case No. **21-18795-CMG**—Impac executed an unauthorized Assignment of Mortgage to Nationstar Mortgage. Because this assignment was executed

in direct violation of the automatic stay, it is void as a matter of law. *See* ***Maritime Electric Co. v. United Jersey Bank*****, 959 F.2d 1194 (3d Cir. 1991)** (acts taken in violation of the automatic stay are void, not merely voidable, in the Third Circuit). Rocket Mortgage (as successor to Nationstar) subsequently transferred the legally void note back to Impac on February 12, 2026, in a collusive "ping-pong" strategy designed to launder a contaminated, stay-violating asset through these accelerated Chapter 11 proceedings, triggering the doctrine of unclean hands.

- **Denial of Confirmation for Lack of Good Faith Under § 1129(a)(3):** The Debtors have embraced a $77,000,000.00 debt held by BNY Mellon/Taberna Preferred Funding I & II because Taberna is an insider under common control with Plan Sponsor Hildene, utilizing this insider balance to manufacture artificial plan acceptance while weaponizing the "**DISPUTED**" designation to suppress legitimate consumer and trade liabilities. This conduct constitutes a lack of good faith in plan confirmation. *See* ***In re Combustion Engineering, Inc.*****, 391 F.3d 190 (3d Cir. 2004)** (addressing good faith requirements under **§ 1129(a)(3)**).

II. Appellant Will Suffer Irreparable Injury Absent a Stay

Absent a stay, the Debtors will immediately implement the Plan, triggering the permanent discharge injunctions under **11 U.S.C. § 1141(d)**. The Debtors will then move to dismiss Appellant's pending District Court appeal under the doctrine of "equitable mootness," arguing that the plan has been substantially consummated. The Third Circuit recognizes that the threat of an appeal being rendered equitably moot constitutes clear, irreparable harm justifying a stay pending appeal. ***In re Tribune Media Co.*****, 799 F.3d 272 (3d Cir. 2015)**; ***In re Continental Airlines*****, 91 F.3d 553 (3d Cir. 1996)**. Moreover, the lack of a stay will result in the immediate, unconstitutional extinguishment of Appellant's active state law property rights and consumer recoupment defenses without due process of law—the precise injury that cannot be remedied after the fact.

III. A Stay Causes No Substantial Injury to Other Parties

Granting a stay to pause the execution of the Plan causes minimal, quantifiable economic harm to the Debtors. The Debtors remain in possession of their assets and their daily business operations are unhindered. Conversely, denying the stay permanently annihilates Appellant's decades-long contractual and statutory consumer claims. The balance of equities heavily favors

the preservation of the status quo until the District Court can adjudicate these constitutional issues.

IV. A Stay Serves the Public Interest

The public interest is profoundly served by maintaining public confidence in the integrity of the judicial system. The bankruptcy courts must not be utilized as a rapid shield to systematically extinguish ongoing, independent state consumer protection and contract litigation without robust adherence to constitutional due process.

REQUEST FOR WAIVER OF SUPERSEDEAS BOND

Pursuant to FRBP 8007, Appellant respectfully requests that this Court waive any requirement for a supersedeas bond, or fix a purely nominal bond amount. Appellant is an individual creditor and consumer borrower appearing *pro se*. Forcing a pro se litigant to post a prohibitive commercial bond to protect a corporate entity from a brief appellate delay would effectively strip Appellant of the right to seek justice. Because the stay simply pauses the implementation of an administrative plan and does not threaten the physical destruction of estate assets, a bond is unnecessary.

CONCLUSION

WHEREFORE, Appellant Waseem Naik respectfully requests that this Court enter an Order:

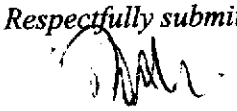
1. **GRANTING** a Stay Pending Appeal, halting the enforcement, implementation, and execution of the Confirmation Order (Docket No. 165) until the United States District Court for the District of Delaware issues a final judgment on the pending appeal; thereby preserving the status quo and preventing the Debtors, their successors, or sequential downstream sub-servicers from dismissing, advancing, or modifying any of Appellant's active state-level appeals currently pending under Docket Nos. **A-002371-25, A-002369-25, and A-003247-25**;
2. **PRESERVING** Appellant's independent rights and remedies, by ensuring that this Stay explicitly prevents the Debtors' Plan from activating permanent third-party releases, exculpation clauses, or injunctions that would block, preempt, or bar Appellant from

filing or prosecuting affirmative consumer protection, fraud, or data-integrity claims against non-debtor entities and sequential sub-servicers in outside state and federal forums;

3. **MODIFYING** the Confirmation Order to grant an absolute, surgical carve-out separating individual mortgage consumer victims into a distinct class whose claims and active state court property defenses are fully exempted from the permanent discharge injunctions of **11 U.S.C. § 1141**; and

4. **GRANTING** such other and further relief as this Court deems just and proper.

Respectfully submitted,



Waseem Naik
Appellant, Pro Se
Dated: June 12, 2026

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE

In re:	)	
IMPAC MORTGAGE HOLDINGS, INC., et al.,	)	Chapter 11
Debtors.	)	Case No. 26-10593 (CTG)
	)	(Jointly Administered)
	)	

PROPOSED ORDER GRANTING APPELLANT WASEEM NAIK'S MOTION FOR STAY PENDING APPEAL PURSUANT TO FRBP 8007

Upon consideration of Appellant Waseem Naik's ("Appellant") Motion for Stay Pending Appeal Pursuant to FRBP 8007 (the "Motion"); the Court having reviewed the Motion, any opposition thereto, and the record in the above-captioned chapter 11 cases; the Court having found that: (i) Appellant has made a strong showing of likelihood of success on the merits of the pending appeal; (ii) Appellant will suffer irreparable injury absent a stay; (iii) issuance of a stay will not substantially injure other parties in interest; and (iv) the public interest favors a stay; and the Court having determined that good and sufficient cause exists for the relief granted herein; it is hereby

ORDERED, ADJUDGED, AND DECREED THAT:

1. **The Motion is GRANTED** as set forth herein.

2. **Stay of Confirmation Order.** The enforcement, implementation, and execution of the Findings of Fact, Conclusions of Law, and Order (I) Approving the Adequacy of the Disclosure Statement and (II) Confirming the Joint Prepackaged Chapter 11 Plan of Reorganization of Impac Mortgage Holdings, Inc. and Affiliates Thereof (the "Confirmation Order," Docket No. 165) is hereby **STAYED** in its entirety pending the issuance of a final judgment by the United States District Court for the District of Delaware on Appellant's pending appeal (the "District Court Appeal").

3. **Preservation of State Court Appeals.** Pending the final disposition of the District Court Appeal, the Debtors, the Reorganized Debtors, any successor entity, any sequential downstream sub-servicer, and all persons or entities acting in concert with them are hereby **ENJOINED** from taking any action—whether directly, indirectly, or through any agent or successor servicer—to

dismiss, advance, stay, modify, or otherwise interfere with Appellant's active state-level appeals currently pending before the Superior Court of New Jersey, Appellate Division, under the following docket numbers:

- A-002371-25;
- A-002369-25; and
- A-003247-25.

4. Preservation of Alternative Forum Rights. Pending the final disposition of the District Court Appeal, the Plan's third-party release provisions, exculpation clauses, and permanent injunctions are hereby **STAYED AND SUSPENDED** to the extent they would block, preempt, or bar Appellant from filing or prosecuting affirmative consumer protection, fraud, or data-integrity claims against non-debtor entities and sequential downstream sub-servicers in outside state and federal forums. Appellant's independent rights and remedies against such non-debtor entities are expressly preserved and shall not be deemed released, discharged, or enjoined by operation of the Plan or the Confirmation Order during the pendency of this Stay.

5. Carve-Out from Discharge and Release Provisions. The Confirmation Order is hereby **MODIFIED** to grant an absolute carve-out (the "Consumer Borrower Carve-Out") exempting individual residential mortgage borrowers, including Appellant, from the permanent discharge, release, and injunction provisions of 11 U.S.C. § 1141 and from any third-party release provisions contained in the Plan. The Consumer Borrower Carve-Out shall specifically preserve:

- All active state court property-rights defenses, recoupment claims, and consumer protection claims held by individual residential mortgage borrowers whose notes are or were included in the Debtors' master servicing portfolio;
- All claims and defenses arising under applicable state law, including but not limited to claims of fraud, misrepresentation, accounting irregularities, and chain-of-title defects; and
- Appellant's specific claims and defenses currently asserted in the NJ Litigation, as defined in the Motion.

6. No Effective Date Pending Appeal. The Debtors are hereby **PROHIBITED** from declaring or implementing the "Effective Date" of the Plan, as defined therein, until such time as the

United States District Court for the District of Delaware issues a final judgment on the District Court Appeal or this Order is otherwise vacated or modified by a court of competent jurisdiction.

7. Supersedeas Bond Waived. Pursuant to Federal Rule of Bankruptcy Procedure 8007, the requirement that Appellant post a supersedeas bond as a condition of the stay granted herein is hereby **WAIVED**. The Court finds that Appellant is an individual creditor and consumer borrower appearing pro se, and that requiring the posting of a commercial bond would effectively deny Appellant meaningful access to appellate review without commensurate benefit to the estate.

8. Scope of Stay. This Order shall remain in full force and effect until the earliest of: (a) the issuance of a final, non-appealable judgment by the United States District Court for the District of Delaware affirming the Confirmation Order; (b) further Order of this Court upon motion by any party in interest; or (c) further Order of the United States District Court for the District of Delaware.

9. Reservation of Rights. Nothing in this Order shall be construed to prejudge the merits of the District Court Appeal, or to constitute a finding on any issue of law or fact raised therein. All rights of all parties are expressly reserved.

10. Retention of Jurisdiction. This Court retains jurisdiction to hear and determine all matters arising from or related to the implementation, interpretation, and enforcement of this Order.

SO ORDERED this _____ day of _____, 2026.

_____
United States Bankruptcy Judge

_____
United States Bankruptcy Court for the District of Delaware

Submitted by:

Waseem Naik
Appellant, Pro Se
Dated: June 12, 2026

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE

In re:	)	
IMPAC MORTGAGE HOLDINGS, INC., et al.,	)	Chapter 11
Debtors.	)	Case No. 26-10593 (CTG)
	)	(Jointly Administered)
	)	

CERTIFICATE OF SERVICE

I, Waseem Naik, hereby certify that on June 12, 2026, I caused true and correct copies of the following documents to be served upon the parties listed below:

- **Appellant Waseem Naik's Motion for Stay Pending Appeal Pursuant to FRBP 8007;**
- **Proposed Order Granting Appellant Waseem Naik's Motion for Stay Pending Appeal; and**
- **Declaration of Waseem Naik in Support of Motion for Stay Pending Appeal.**

METHOD OF SERVICE

Service was effectuated by depositing true and correct copies of the above-referenced documents in the United States Mail, first-class postage prepaid, addressed to the parties listed below. Where counsel has appeared of record and maintains an electronic filing account, service was also effectuated via the Court's CM/ECF electronic notification system upon the filing of these documents.

PARTIES SERVED

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U.S. Trustee
Office of the United States Trustee
J. Caleb Boggs Federal Building
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Lockbox 35
Wilmington, DE 19801
(302)-573-6491

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

Executed on: June 12, 2026

/s/ Waseem Naik
Waseem Naik, Appellant Pro Se
22 Hanover Ct.
Princeton, NJ 08540
waseemnaik@gmail.com
609-379-2677

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE

In re:	)	
IMPAC MORTGAGE HOLDINGS, INC., et al.,	)	Chapter 11
Debtors.	)	Case No. 26-10593 (CTG)
	)	(Jointly Administered)
	)	

DECLARATION OF WASEEM NAIK IN SUPPORT OF MOTION FOR STAY PENDING APPEAL PURSUANT TO FRBP 8007

(28 U.S.C. § 1746)

I, Waseem Naik, being of legal age and competent to testify, hereby declare as follows:

1. **Personal Knowledge and Capacity.** I am the Appellant in the above-captioned matter, appearing pro se. I am also the contractual borrower on a principal residential mortgage asset that is, or was, within the Debtors' master servicing portfolio. I have personal knowledge of the facts set forth herein, and if called as a witness, I could and would testify competently to the same.

2. **The New Jersey Litigation.** Prior to the Debtors' petition date of April 26, 2026, I was engaged in active, multi-front civil litigation in the State of New Jersey challenging systemic accounting discrepancies, misapplied mortgage payments, and structural data integrity flaws relating to my residential mortgage account. The underlying trial court matters in all three actions were open and actively pending prior to the Debtors' petition date. Two of those matters are currently on appeal before the Superior Court of New Jersey, Appellate Division, under Docket Nos. **A-002371-25 and A-002369-25**, both of which were filed and pending prior to the petition date (collectively with the matter described below, the "NJ Litigation"). A third appellate docket, **A-003247-25**, was filed on May 19, 2026—after the petition date and during the pendency of these Chapter 11 proceedings. I was not informed of Chapter 11 filing, and had no knowledge of, the filing that gave rise to Docket No. **A-003247-25** at the time it was filed. The fact that this appellate docket was opened during the bankruptcy proceedings, without my awareness, further demonstrates the inadequacy of notice provided to me throughout this accelerated confirmation process.

3. **Failure to Receive Timely Notice.** I did not receive timely or adequate notice of the Debtors' confirmation hearing or of the voting and objection deadlines, which are my

understanding elapsed on May 21, 2026. The Debtors transmitted notice to my address via untracked, regular U.S. Mail. The notice I received arrived after both the May 21, 2026 objection deadline and the May 29, 2026 confirmation hearing date had already passed. As a result, I was denied any meaningful opportunity to object to confirmation or to seek relief prior to entry of the Confirmation Order. A true and correct copy of correspondence from the Office of the United States Trustee reflecting these notice deficiencies is attached hereto as **Exhibit A**.

4. **Bad-Faith Conduct at CASP Conference.** On May 28, 2026—the day immediately preceding the Delaware confirmation hearing—I participated in a mandatory **New Jersey Civil Appeals Settlement Program ("CASP")** conference in connection with the appeal pending under Docket No. **A-002369-25** (the 2015 Matter). During that conference, counsel for the Debtors explicitly stated to the presiding state judge that he "***anticipated a change of servicer.***" At no point during that conference did Debtors' counsel disclose to the presiding judge that his client was scheduled to confirm a prepackaged Chapter 11 plan of reorganization in the United States Bankruptcy Court for the District of Delaware the following morning, May 29, 2026.

5. **Debtor's Motion Filed in Divested NJ Trial Court.** On March 5, 2026, I filed a Notice of Appeal in connection with New Jersey Superior Court, Chancery Division, Mercer County, Docket No. **SWC-F-028748-15**, thereby divesting the trial court of jurisdiction over that matter. Notwithstanding this divestiture, on April 21, 2026, the Debtors filed a motion to vacate judgment in that same trial court, in direct contravention of the divestiture of jurisdiction effected by my Notice of Appeal.

6. **Assignment Executed in Violation of the Automatic Stay.** On December 20, 2023, while a federal automatic stay was in full force and effect in connection with New Jersey Bankruptcy Case No. **21-18795-CMG**, Impac executed an Assignment of Mortgage purporting to transfer my residential mortgage note to Nationstar Mortgage. This assignment was executed without relief from the automatic stay and without court authorization. Rocket Mortgage (as successor by merger to Nationstar Mortgage) subsequently transferred the same note back to Impac on or about February 12, 2026—approximately six weeks before the Debtors' Chapter 11 petition date of April 26, 2026.

7. **Assignment to Impac with Actual Notice of Pending Litigation.** The February 12, 2026 assignment of my mortgage note to Impac was made with actual, documented knowledge of my multi-decade forensic audit of the account and of my active appellate litigation pending in the

New Jersey courts. Impac therefore acquired the note with full actual notice of my defenses and claims in recoupment.

8. Insider Taberna Liability and Plan Sponsor Conflict. Based on my review of the Debtors' bankruptcy filings, including Official Form 204, the Debtors have listed a liability of approximately $77,000,000.00 owed to BNY Mellon/Taberna Preferred Funding I & II. It is my understanding and belief that Taberna is an entity under common control with Hildene, the Plan Sponsor in these proceedings. The Debtors have simultaneously designated the claim of Nationstar Mortgage/Mr. Cooper—their third-largest unsecured creditor—as "DISPUTED" on Official Form 204.

9. Irreparable Harm Absent a Stay. Absent a stay of the Confirmation Order, I face immediate and irreparable harm. The permanent discharge and third-party release injunctions triggered by the Plan's Effective Date will extinguish my active state court property rights and consumer recoupment defenses without my consent and without due process of law. Once the Effective Date is declared and the Plan is substantially consummated, the Debtors will seek to have my pending District Court appeal dismissed as equitably moot, permanently foreclosing any meaningful appellate review of the constitutional violations described herein.

10. Exhibits. Attached hereto and incorporated herein by reference are the following exhibits:

- **Exhibit A:** Complaint filed with the Office of the United States Trustee regarding notice deficiencies.
- **Exhibit B:** Copy of Notices of Appeal filed with the Superior Court of New Jersey, Appellate Division under Docket No. **A-002371-25, A-002369-25 and A-003247-25.**
- **Exhibit C:** Copy of Assignment of Mortgage executed December 20, 2023.
- **Exhibit D:** Copy of Assignment of Mortgage executed February 12, 2026 (Rocket Mortgage to Impac).

I declare under penalty of perjury under the laws of the United States of America pursuant to 28 U.S.C. § 1746 that the foregoing is true and correct.

Executed on: June 12, 2026

/s/ Waseem Naik
Waseem Naik, Appellant Pro Se
22 Hanover Ct.
Princeton, NJ 08540
waseemnaik@gmail.com
609-379-2677

BY HAND DELIVERY June 12, 2026	**WASEEM NAIK** 22 Hanover Ct, Princeton / West Windsor, New Jersey 08540 email: waseemnaik@gmail.com 609-379-2677

Office of the United States Trustee
District of Delaware
J. Caleb Boggs Federal Building
844 King Street, Suite 2207
Wilmington, DE 19801

Attn: Impac Mortgage Holdings, Inc. Chapter 11 Supervising Trustee

RE: SYSTEMIC FINANCIAL IRREGULARITIES, DOCUMENT FABRICATION, LACK OF CANDOR TO OVERLAPPING TRIBUNALS, **AND STATUTORY DEMAND FOR U.S. TRUSTEE INTERVENTION UNDER 11 U.S.C. § 1104(c)**

DEBTORS: IMPAC MORTGAGE HOLDINGS, INC., ET AL. (LEAD CASE NO. 26-10593-CTG) (JOINTLY ADMINISTERED)

Dear Sir/Madam:

This complaint is formally submitted by Waseem Naik, an original party and contractually defined "Borrower" on a principal residential mortgage asset caught within the Debtors' master servicing portfolio, to alert your office to systemic financial engineering, post-petition ledger corruption, and active document fabrication perpetrated by the Debtors across state appellate, federal consumer protection, and federal bankruptcy forums.

The Debtors have utilized a hyper-accelerated 33-day "prepackaged Chapter 11 sprint" to radically restructure their capital stack and insulate historically contaminated ledger data from regulatory and judicial review. Because the Debtors' fixed, liquidated, non-contingent liabilities vastly exceed the statutory threshold under **11 U.S.C. § 1104(c)(2)**—driven by a

EXHIBIT A

Chapter 11

Case No. 26-10593 (CTG)

$77,000,000.00 insider Taberna liability and wholly unreliable master ledgers—**the appointment of an Independent Examiner is statutorily compelled**.

PLEASE TAKE NOTICE that on this date, June 12, 2026, the undersigned is executing a coordinated judicial application in the Delaware Bankruptcy Court, including: a formal Proof of Claim (POC), a Notice of Appeal of the confirmation order under **FRBP 8002(a)(1)** and an emergency Motion for Stay Pending Appeal under **FRBP 8007**.
I request immediate Trustee intervention to protect the integrity of the estate against the following documented violations:

I. MATERIAL ADMINISTRATIVE AND FORENSIC VIOLATIONS

- **Fatal Deprivation of Constitutional Due Process (Mullane Notice Defect):** Despite possessing actual knowledge of the undersigned's active litigation and cataloging our correct address on their Voluntary Petition Roster, the Debtors weaponized a defective notice mechanism. They transmitted notice of their hyper-accelerated confirmation sprint via un-tracked regular USPS mail, ensuring it arrived after the May 21 objection deadline and May 29 confirmation date, systematically locking out a known Class 5 creditor. See ***Mullane v. Central Hanover Bank & Trust Co.*, 339 U.S. 306 (1950)**.

- **Severe Lack of Candor to the State Judiciary (NJ RPC 3.3):** On May 28, 2026, during a mandatory **New Jersey Civil Appeals Settlement Program (CASP)** conference for an active 2015 appellate matter, Impac's corporate counsel explicitly told the presiding judge that he "anticipated a change of servicer," while intentionally concealing the material fact that his client was confirming a prepackaged Chapter 11 bankruptcy in Delaware the very next morning. This blatant omission triggers judicial estoppel under ***New Hampshire v. Maine*, 532 U.S. 742 (2001)**.

- **Severe Lack of Candor to the State Judiciary and Jurisdictional Gamesmanship (NJ RPC 3.3):** The Debtors have consistently demonstrated a profound lack of candor to overlapping state tribunals to advance their

hyper-accelerated restructuring. On March 5, 2026, the undersigned filed a formal Notice of Appeal regarding New Jersey Superior Court, Chancery Division, Mercer County (Docket No. **F-028748-15**), which legally divested the trial court of jurisdiction over the matter. In direct contravention of this divestiture, on April 21, 2026, the Debtors filed an unauthorized motion to vacate judgment in that divested trial court—willfully ignoring state appellate jurisdiction to manipulate the record downstream.

- **The Paradise Corporate Fraud (Origination by a Non-Existent Entity):** The Debtors' claims rest entirely on a December 29, 1997 mortgage designating "Paradise Mortgage Service Corp." as the originating lender. New Jersey Department of the Treasury records reveal Paradise Mortgage was never a validly formed or licensed corporate entity in New Jersey. Under **N.J.S.A. 14A:13-11**, a foreign corporation transacting business without authority cannot maintain actions or protect asset titles in state courts; coupled with **N.J.S.A. 12A:3-203**, a "corporate ghost" lacks the lawful capacity to negotiate, transfer, or endorse negotiable instruments, rendering downstream instruments void *ab initio* and constituting fraud on the court under ***Hazel-Atlas Glass Co. v. Hartford-Empire Co.*, 322 U.S. 238 (1944)**. See **Exhibits A (pg 62) & I**.

- **Willful Violation of the Automatic Stay (Unauthorized Mortgage Assignment):** Impac executed an unauthorized Assignment of Mortgage to Nationstar Mortgage on December 27, 2023, the exact calendar date a federal automatic stay was active and in full effect. By executing a mortgage assignment and transferring the security instrument while active bankruptcy protections were in place, the Debtors bypassed strict federal injunction boundaries to manipulate title records, rendering the assignment void ***ab initio*** under **11 U.S.C. § 362**. This unlawful assignment forms the defective foundation for downstream foreclosure standing and collection actions. *See* ***Exhibit C***.

- **Manufactured Transfer Chains, Robo-Signing, and Absolute Corporate Impossibility:** The structural breakdowns in the underlying chain of title reflect a

chronic, institutional disregard for regulatory data integrity. High-resolution forensic analysis exposes distinct visual manipulation, digital layering, and text anomalies on undated Note Allonges bearing the signature of recurring robo-signor Steve Yamamoto. This physical fabrication is coupled with an absolute corporate impossibility: instruments were executed by Yamamoto simultaneously acting on behalf of both Impac and Bankers Trust Company—a defunct entity that public records prove legally merged and completely ceased to exist as an independent operating entity in 1999. Consequently, a 2014 assignment or endorsement executed in its name is legally ***void ab initio***. This pattern of retrospective document fabrication is further exposed on Exhibit A (pg. 62), which features a purported Allonge from Paradise Mortgage Service Corp. to Impac. This instrument represents a dual legal and temporal impossibility: first, Paradise had already assigned its interest to ICI; second, New Jersey Department of the Treasury records prove Paradise was never a validly licensed or authorized corporate entity in the State. Crucially, this Allonge was entirely absent from the 2007 and 2015 litigations, and the 2018 Chapter 13 bankruptcy docket. It materialized for the first time in subsequent 2021 filings, confirming that the Debtors are actively manufacturing back-dated negotiable instruments mid-stream to simulate standing they do not possess. This constitutes an active fraud on the court. See **Exhibits A (pgs. 39-40, 43-44, 48-49, 62), G, I, & J.**

- **Manufactured Transfer Chains, Robo-Signing, and Corporate Impossibility:** The structural breakdowns in the underlying chain of title reflect a chronic, institutional disregard for regulatory data integrity. High-resolution forensic analysis exposes distinct visual manipulation, digital layering, and text anomalies on undated Note Allonges bearing the signature of recurring **robo-signor** Steve Yamamoto. This physical fabrication is coupled with an absolute corporate impossibility: these instruments were executed by Yamamoto simultaneously acting on behalf of both Impac and Bankers Trust Company—a defunct entity that public records prove legally merged and completely ceased to exist as an independent operating entity in 1999. Consequently, a 2014 assignment or endorsement executed in its name is legally void *ab initio*. **See Exhibits A *(pgs. 39-40, 43-44, 48-49)*, G, I & J.**

- **Wholesale Ledger Erasure and Mid-Stream Auditing Blocks (Doc 78-1):** In prior New Jersey bankruptcy dockets (**Case No. 18-15460-CMG**), the Debtors filed a sworn **Form 410A** attachment itemizing a running payment history starting on 10/01/2010. However, in subsequent filings (**Case No. 21-18795-CMG, Doc 78-1**), the Debtors completely erased those years of history, blindly starting their accounting trail on 01/14/2014, stripping the claim of its legal presumption of validity under **Fed. R. Bankr. P. 3001(c)**. *See* ***Exhibits A, B & H.***

- **The Complete Absence of a Continuous Amortization Trail:** Under the **Truth in Lending Act** (TILA) open-end disclosure regulations and GAAP standards, a mortgage servicer is strictly mandated to maintain a clear, backward-looking amortization audit trail. In ***In re Carlton*, 437 B.R. 412 (Bankr. S.D. Ala. 2010)**, the bankruptcy court held that where a secured creditor completely erases years of transactional accounting records, relies on arbitrary ledger baselines, and cannot produce a mathematically logical amortization history, it fails to meet its burden of proof to substantiate the true balance of the debt. The Debtors' ledger truncation strips their claim of any legal presumption of validity under **Fed. R. Bankr. P. 3001(c)**. See **Exhibits A, B, & H.**

- **Systemic "Suspense Dumping" ($63,434.35 Accumulation):** Servicer registers expose a complete breakdown of regulatory tracking, revealing at least a staggering $63,434.35 routed into unapplied suspense entries as of June 30, 2025. Instead of applying court-supervised Chapter 13 plan payments to reduce principal and interest (including consecutive trustee plan payments of $2,611.76), the Debtors held funds in suspense to artificially maintain a false delinquency status. This constitutes a direct violation of **11 U.S.C. § 524(i)**, as well as the prompt payment application mandates of **RESPA / Regulation X** and **TILA / Regulation Z**. *See* **Exhibit D.**

- **Predatory Corporate Fee-Padding & Duplicative Insurance Cycles:** The registers expose **$116,360.30** in cumulative corporate advances lacking third-party invoice verification, including an automated cycle on October 31, 2023, where $29,626.20 in unapproved legal fees were charged and reversed on the same effective

date. This violates the restrictive fee thresholds of New Jersey Court Rule **R. 4:64-5**. Furthermore, the account was padded with $30,689.24 in force-placed hazard insurance premiums despite continuous independent coverage since 1997, violating the lender-placed insurance restrictions under **Regulation X (12 C.F.R. § 1024.37)**. *See* ***Exhibits E & F.***

- **Institutional Control Failures and Regulatory Sanctions:** Crucially, public administrative records and Securities and Exchange Commission (SEC) Cease-and-Desist Orders and enforcement actions confirm that these localized data deletions, truncated accounts, and manufactured transfer chains are not isolated technical glitches. Rather, they are part of a wider, well-documented corporate history of deficient internal control frameworks and systemic accounting non-compliance tolerated by corporate leadership. See **Exhibit K.**

II. The "Disputed-Debt" Pattern to Artificially Clear the Balance Sheet (Official Form 204)

- **Bad Faith & Feasibility:** Under **11 U.S.C. § 1129(a)(11)**, a Chapter 11 plan cannot be confirmed if it relies on visionary schemes, speculative financial engineering, or artificial balance sheet manipulation. Furthermore, the use of the bankruptcy process to manufacture tactical disputes for leverage constitutes a lack of good faith under **11 U.S.C. § 1129(a)(3)**.
    - **Supporting Case Law:** The Third Circuit has made clear that employing the Bankruptcy Code to artificially manipulate, suppress, or manufacture tactical "disputes" with major institutional creditors simply to clear a balance sheet and force a rapid prepackaged plan through is a primary indicator of a bad-faith filing. ***In re SGL Carbon Corp.*, 200 F.3d 154 (3d Cir. 1999)**. The U.S. Trustee has an independent statutory duty to intervene when a debtor misuses the "disputed" designation as a weapon to engineer a false presentation of feasibility and strip creditors of their voice.

- **The Facts:** The Debtor ("Impac") has engaged in a calculated, systematic pattern of labeling critical institutional actors as "***DISPUTED***" on its schedules to artificially suppress its true liabilities. Specifically:
  - **Official Form 204 (#3 Largest Unsecured Creditor):** Impac explicitly lists Nationstar Mortgage/Mr. Cooper—its third largest unsecured creditor—as completely "***DISPUTED***."
  - **The Indenture Trustee:** Impac similarly lists its own Subordinated Notes Indenture Trustee (Morgan, Lewis & Bockius LLP, Attn: Kevin J. Biron) as "***DISPUTED***" over a highly precise amount of $8,297.00.
- **The Impact:** This is not an honest accounting discrepancy; it establishes a clear pattern of bad-faith financial engineering. The Debtor is systematically marking any institutional entity challenging its internal ledger metrics as "disputed." By suppressing these major claims, the Debtor seeks to artificially clear its numbers, manufacture a false presentation of "feasibility," and neutralize key adversarial voices in order to steamroll a highly aggressive, 33-day prepackaged plan through this Court.

III. Insider Collusion to Manufacture Votes vs. General Class 5 Dilution

- **Insider Voting Restrictions:** Under **11 U.S.C. § 1129(a)(10)**, at least one class of claims that is impaired under the plan must accept the plan, *determined without including any acceptance of the plan by any insider.*
  - **Supporting Case Law:** ***In re LTL Management, LLC, 64 F.4th 84 (3d Cir. 2023)*** and ***In re Applegate Property, Ltd., 133 B.R. 827 (Bankr. W.D. Tex. 1991)*** heavily penalizes "***insider voting alignment***" where a plan sponsor (like Hildene) utilizes a commonly controlled entity (Taberna) to deliver a manufactured 100% "***Yes***" vote. Courts routinely strike down configurations where insider debt is protected while true, non-consenting Class 5 consumer creditors are blind-sided and diluted.

IV. CONCLUSION AND MANDATORY STATUTORY DEMANDS FOR TRUSTEE INTERVENTION

The Debtors have actively weaponized their notice matrix as a jurisdictional shield to bypass active appellate defenses, secure an expedited "prepackaged" confirmation order, and insulate a corrupted consumer asset pool from forensic scrutiny. This is not a routine consumer servicing dispute; it is a systemic, multi-forum fraud on the court that fundamentally compromises the integrity of the Chapter 11 estate.

The United States Trustee bears an independent statutory duty under **28 U.S.C. § 586** to supervise the administration of bankruptcy estates and safeguard the public interest against structural abuse of the reorganization process. That duty is directly implicated here. The Debtors' fixed, liquidated, non-contingent liabilities — anchored by a $77,000,000.00 insider Taberna obligation alone — vastly exceed the statutory threshold of **11 U.S.C. § 1104(c)(2)**, triggering an obligation that is not subject to judicial balancing or discretionary weighing. Upon the request of any party in interest, **§ 1104(c)(2)**'s command is absolute: the court *shall* appoint an examiner. **The controlling authority of this jurisdiction leaves no room for equivocation.** In ***In re Lernout & Hauspie Speech Prods.*, 286 B.R. 33, 35–36 (Bankr. D. Del. 2002)**, this Court held that examiner appointment is mandatory once a party in interest requests it and the debt threshold is satisfied, expressly recognizing that Congress eliminated judicial discretion under subsection (c)(2). The **Sixth Circuit** reached the same conclusion as a matter of plain statutory construction, holding that Congress's use of "shall" forecloses any discretionary reading. ***In re Revco D.S., Inc.*, 898 F.2d 498, 500–01 (6th Cir. 1990).** The undersigned is a party in interest. The debt threshold is met by an order of magnitude. **The statutory mandate is triggered.**

Furthermore, where clear evidence of document fabrication, robo-signing, and ledger corruption is presented, the U.S. Trustee must act to prevent the bankruptcy court from being used as an instrument to validate fraud (see ***Hazel-Atlas Glass Co. v. Hartford-Empire Co.*, 322 U.S. 238 (1944)**; ***In re Cliff's Ridge Skiing Corp.*, 123 B.R. 753 (Bankr. W.D. Mich. 1991))**.

THEREFORE, THE UNDERSIGNED FORMALLY DEMANDS THAT THE UNITED STATES TRUSTEE IMMEDIATELY INTERVENE AND EXECUTE THE FOLLOWING CORE MANDATES:

1. **File an Immediate Motion** supporting the appointment of an Independent Examiner under **11 U.S.C. § 1104(c)** to halt the Debtors' attempts to insulate their asset portfolio from appellate review.

2. **Launch an Immediate Administrative Investigation** pursuant to **28 U.S.C. § 586** into the scope of Chapter 11 due process deprivations (***Mullane*** notice failures) inflicted upon Class 5 consumer creditors.

3. **Compel a Comprehensive Forensic Accounting** of the Debtors' internal ledger mappings—specifically targeting the unapplied suspense account accumulations ($63,434.35 accumulation) and unverified corporate fee-padding registers ($116,360.30)—to identify the scale of post-petition injunction, RESPA, and TILA violations (**11 U.S.C. § 524(i); 12 C.F.R. § 1024.17** (escrow) and **12 C.F.R. § 1024.35** (error resolution for misapplied payments)).

4. **Order the Physical Production and Chain-of-Custody Auditing** of the underlying negotiable instruments, cross-referencing the forensic imaging anomalies, known robo-signatures, and legally impossible "corporate ghost" endorsements (**Exhibits A *(pgs. 39-40, 43-44, 48-49)* G, I, & J**), ensuring that a bankrupt master servicer cannot pass title to assets it does not legally possess or control.

The integrity of this Chapter 11 proceeding cannot survive on a foundation of manufactured title chains and erased ledger histories. I request immediate administrative intervention which is contractually, legally, and statutorily required.

Respectfully submitted,

/s/ Waseem Naik

Waseem Naik

Class 5 Creditor / Defending Consumer Mortgagor

INDEX OF FORENSIC AND REGULATORY EXHIBITS
In Support of Request for Independent Examination / Investigation

- **EXHIBIT A:** Master Transaction Ledger and Forensic Summary Sheet from *In re Naik*, Bankruptcy Case No. 21-18795-CMG (Bankr. D.N.J.), documenting a radical 17-year truncation of loan history, post-petition suspense account diversion, and unnotified fee padding.

- **EXHIBIT B:** Historical Proof of Claim Ledger from *In re Naik*, Bankruptcy Case No. 18-15460-CMG (Bankr. D.N.J.), demonstrating a 13-year ledger omission and capturing the identical $6,314.00 fee-padding baseline carried forward uncorrected into subsequent filings.

- **EXHIBIT C:** Certified Copy of Bankruptcy Court Dismissal Notice paired with the corporate Assignment of Mortgage from Impac Funding to Nationstar Mortgage, establishing a concurrent calendar date execution in willful violation of the Automatic Stay (11 U.S.C. § 362).

- **EXHIBIT D:** Itemized Accounting Records isolating the precise operational mechanics of "Suspense Dumping," detailing the withholding, accumulation, and misapplication of mandatory Chapter 13 Trustee plan payments.

- **EXHIBIT E:** Internal Mortgage Statements and Transaction Histories documenting unauthorized post-petition corporate fees, including recurring automated property inspection assessments levied without mandatory disclosures.

- **EXHIBIT F:** Continuous Homeowners' Hazard and Property Insurance Declarations and Premium Receipts (1997–Present), completely refuting the necessity or contractual validity of the Debtor's lender-placed insurance (LPI) escrow deductions.

- **EXHIBIT G:** High-Resolution forensic imaging anomalies (**Exhibit G**), and legally impossible "corporate ghost" endorsements (**Exhibits A *(pgs. 39-40, 43-44,***

***48-49)*, I & J**)) of undated Note Allonges signed by recurring robo-signor Steve Yamamoto, exposing distinct visual anomalies, digital layering, and text manipulation used to manufacture a false chain of title across multiple bankruptcy filings.

- **EXHIBIT H:** Comprehensive Independent Long-Term Payment History and Transaction Ledger used as the mathematical baseline to contrast and expose the Debtor's truncated and corrupted court accountings.

- **EXHIBIT I:** Official Business Registration Status Reports from the New Jersey Department of Treasury, confirming the originating entity (Paradise Mortgage Service Corp.) was an unregistered foreign corporation operating without mandatory state licensure at loan inception. Also See **Exhibit A (pg 62)**.

- **EXHIBIT J:** Certified State Corporate Merger and Dissolution Certificates proving that Bankers Trust Company legally ceased to exist as an independent operating entity in 1999, establishing an absolute corporate impossibility for assignments executed in its name in 2014.

- **EXHIBIT K:** Public Administrative Records and Securities and Exchange Commission (SEC) Enforcement Actions/Cease-and-Desist Orders against Impac Mortgage Holdings, Inc., establishing an institutional history of deficient internal control frameworks and systemic accounting non-compliance.

EXHIBIT A

DESCRIPTION OF EXHIBIT

A true and correct copy of **Exhibit A**, originally filed in **2025** by Impac Mortgage Holdings, Inc. (and/or its affiliates/debtors-in-possession) in the United States Bankruptcy Court for the District of New Jersey under **Case No. 21-18795-CMG**.

This Exhibit sets forth systemic transactional defects, predatory ledger manipulation, and chain-of-title breakdowns, establishing the evidentiary foundation for the objections raised herein.

SUMMARY OF SYSTEMIC DEFECTS CONTAINED IN THIS RECORD:

- **Radical Truncation & Ledger Omissions:**The transaction ledger omits the first 17 years of loan history (1997–2014), establishing an unverified, generic opening balance without zero-baseline validation or historical reconciliation, in direct violation of Fed. R. Bankr. P. 3A(c) and *In re Carlton.*

- **Post-Petition Injunction & TILA Violations:**Demonstrates an ongoing pattern of "suspense dumping," where Chapter 13 Trustee plan payments were diverted into unapplied suspense accounts (including sums of $2,000.00 and $2,611.76) to artificially accelerate default and engineer false mid-bankruptcy delinquencies (*11 U.S.C. § 524(i)*; *15 U.S.C. § 1639f*).

- **Predatory Fee Padding & Escrow Corruption:**Includes automated, concentrated assessments of unverified post-petition legal fees ($6,314.00 within a 60-day window) and improper lender-placed hazard insurance premiums weaponized against contractually compliant accounts (*11 U.S.C. § 506(b)*; *Regulation X*).

- **Chain of Title Breaks & Corporate Impossibility:**Exposes fatal corporate impossibilities, including a 2014 mortgage assignment and undated Note Allonges executed by a recurring robo-signor on behalf of Bankers Trust Co.—an entity that legally merged and ceased to exist in 1999 (*N.J.S.A. 46:18-13*; *UCC § 3-204*).

NOTICE OF RELATION TO SUBSEQUENT SEQUENTIAL EXHIBITS (B–J):
PLEASE TAKE NOTICE that this Exhibit A serves as the forensic anchor for an alphabetized and chronologically linked record encompassing Exhibits A through J. It directly establishes the systemic baseline replicated in subsequent filings:

- **EXHIBIT B (Bankruptcy Case No. 18-15460-CMG):** Establishes an identical multi-year footprint of uncorrected corporate accounting abuse and document fabrication. The transaction ledger under Case No. 18-15460-CMG mirrors Exhibit A by carrying over the identical unverified $6,314.00 balance, implementing the exact same 13-year ledger truncation, and relying on the identical digitally manipulated Allonge images that were entirely omitted from the 2018 court record but retroactively inserted into the 2021 filing.

- **EXHIBIT C:** Bankruptcy Court Dismissal Notice proving a bad-faith automatic stay violation via a same-day corporate assignment transfer (*11 U.S.C. § 362*).

- **EXHIBIT F:** Proof of continuous independent hazard insurance proving the illegality of the forced-placed escrow disbursements summarized in Exhibit A.

- **EXHIBIT G:** Magnified digital analysis of the manipulated, undated Note Allonge images signed by robo-signor Steve Yamamoto.

- **EXHIBIT J:** Public records documenting the dissolution and corporate merger history of Bankers Trust Co., proving the legal impossibility of the assignments listed in Exhibit A.

Row #	Exhibit Page #	Bankruptcy	Category / Type of Defect	Specific Transactional Fact & Figures	Governing Legal Precedent	Strategic Enforcement / Audit Impact
1	Exhibit A - Page 5	21-18795-CMG	Radical Truncation of Loan History	The transaction ledger omits the first 17 years of loan history (1997–2014), establishing a generic opening balance on January 14, 2014, without zero-baseline validation or historical reconciliation.	Fed. R. Bankr. P. 3001(c)(2)(A); In re Carlton, 437 B.R. 412 (Bankr. S. D. Ala. 2010)	Invalidates the legal presumption of the claim's validity by failing to attach a complete running account from loan inception.
2	Exhibit A - Page 6	21-18795-CMG	Post-Petition Injunction Violations	Misapplication of Chapter 13 Trustee plan payments; funds diverted into unapplied suspense accounts (e. g., $2,000.00 on 06/14/2018), resulting in artificial default acceleration.	11 U.S.C. § 524(i); 12 C.F.R. § 1026.36 (c) (Reg Z)	Proves a willful violation of the bankruptcy injunction and a failure to promptly apply payments under federal consumer law.
3	Exhibit A - Page 6	21-18795-CMG	Predatory Legal Fee Padding	Concentrated, automated assessment of $6,314.00 in unverified attorney costs loaded onto the debt within a single 60-day window in late 2016.	11 U.S.C. § 506(b); New Jersey Court Rule R. 4:64-5	Rebuts the "presumption of validity" by showing a bad-faith accounting loop used to strip equity from the principal residence.
4	Exhibit A - Page 7	21-18795-CMG	Post-Petition Injunction Violations	Misapplication of Chapter 13 Trustee plan payments; funds diverted into unapplied suspense accounts (e. g., $2,611.76 on 08/24/2018) resulting in artificial default acceleration.	11 U.S.C. § 524(i); 12 C.F.R. § 1026.36 (c) (Reg Z)	Demonstrates a systematic, ongoing pattern of "suspense dumping" to engineer a false delinquency status mid-bankruptcy.
5	Exhibit A - Page 8	21-18795-CMG	Post-Petition Injunction Violations	Misapplication of Chapter 13 Trustee plan payments; funds diverted into unapplied suspense accounts (e. g., $2,611.76 on 01/22/2019)., resulting in artificial default acceleration.	11 U.S.C. § 524(i); 12 C.F.R. § 1026.36 (c) (Reg Z)	Establishes that the master ledger figures presented to the court are mathematically unverified and administratively corrupted.

Row #	Exhibit Page #	Bankruptcy	Category / Type of Defect	Specific Transactional Fact & Figures	Governing Legal Precedent	Strategic Enforcement / Audit Impact
6	**Exhibit A - Page 5**	21-18795-CMG	**Unwarranted Escrow Disbursement / Bogus Force-Placed Insurance Fee**	Forced placed Hazard Insurance Disbursement	**12 U.S.C. § 2605(k)(1)(A) & (M) (RESPA)** **12 C.F.R. § 1024.37 (b) (Regulation X)** **Uniform Covenant 5 (Hazard/Property Insurance)**	Improper Assessment of Lender-Placed Insurance (LPI) / Breach of Covenant to Apply Escrow Funds Homeowners have carried hazard insurance since the inception of the loan. **See Exhibit - F - Proof of Insurance** Proves a systemic failure in the servicer's automated escrow administration, where contractually compliant accounts are weaponized with duplicative, high-cost lender-placed premiums to engineer a predatory ledger deficiency.
7	**Exhibit A - Page 6**	21-18795-CMG	**Post-Petition Fee Padding / Unauthorized Property Inspection Fees**	Assessment of automated, recurring post-petition 'Property Inspection Fees' on the debtor's master ledger. The servicer routinely ordered and charged for physical property inspections post-petition without showing any actual, localized necessity or contractual default justification while the loan was under bankruptcy protection.	**11 U.S.C. § 506(b)** **Fed. R. Bankr. P. Rule 3002.1(i)**	Exposes a systemic 'fee-padding' loop where bankruptcy is utilized as a corporate cost center. Because these post-petition charges were assessed without the mandatory Fed. R. Bankr. P. 3B.1 itemized notices, the servicer is contractually and legally precluded/barred from recovering them. Under Rule 3B.1(i), this failure provides direct grounds for the court to deem the fees waived, award punitive sanctions, and completely rebut the claim's prima facie validity.
8	**Exhibit A - Page 6**	21-18795-CMG	**Escrow Accounts / Unauthorized Post-Termination MIP Disbursements**	MIP Disbursement: The ongoing, post-petition assessment and disbursement of Mortgage Insurance Premiums (MIP) from the escrow account. Because this loan originated decades prior (1997) , the continued collection of MIP violates statutory termination thresholds, resulting in unauthorized escrow advances and an artificially inflated total debt calculation.	**12 C.F.R. § 1024.17 (Regulation X);** **Homeowners Protection Act (HPA), 12 U.S.C. §§ 4901–4910**	Exposes systemic Escrow Corruption. Violating Regulation X and HPA cancellation mandates proves the servicer's escrow tracking is unaudited. This completely undermines the accuracy of the total claim, as the alleged delinquency is built upon years of illegal, automated insurance tracking errors.

Row #	Exhibit Page #	Bankruptcy	Category / Type of Defect	Specific Transactional Fact & Figures	Governing Legal Precedent	Strategic Enforcement / Audit Impact
9	**Exhibit A - Page 16**	21-18795-CMG	**Statutory Ineligibility / Void or Voidable Inception**	At loan origination on 12/29/1997, the originating entity, Paradise Mortgage, was an unregistered foreign corporation lacking the mandatory licensure to execute residential mortgage transactions in New Jersey.	**N.J.S.A. 17:11C-51 (NJ RMLA);** **N.J.S.A. 14A:13-11;** **Bank of New York v. Raftogianis, 418 N.J. Super. 323**	Establishes a threshold defect that taints the inception of the debt asset. Operating without state licensure bars the entity from lawful enforcement and severely undermines the validity of all downstream corporate assignments, disrupting the servicer's right to claim secured status. **See Exhibit - I - Paradise Mortgage NJ Registeration**
10	**Exhibit A - Page 24**	21-18795-CMG	**Baseline Verification / Execution Authentication**	Waseem Naik - Borrower signature		Establishes the authentic contract baseline. Serves as the forensic anchor to contrast and expose the invalidity of downstream, automated, or robo-signed assignments and undated note modifications.
11	**Exhibit A - Page 26**	21-18795-CMG	**Chain of Title / Early Corporate Assignment and Affiliation Tracking**	Execution of a corporate Mortgage Assignment on 07/29/1998 transferring the security instrument from ICI Funding to Bankers Trust. This transaction marks the initial nexus and operational appearance of Impac Funding in relation to the originator/intermediary ICI Funding.	**N.J.S.A. 12A:3-308 (UCC § 3-308);** **N.J.R.E. 902**	Establishes the historical baseline for the corporate transfer chain. Documenting this 1998 transaction is critical to demonstrating the early institutional relationship between ICI and Impac, which provides the evidentiary foundation needed to expose the structural and timeline inconsistencies found in later, mid-2014 assignments.

Row #	Exhibit Page #	Bankruptcy	Category / Type of Defect	Specific Transactional Fact & Figures	Governing Legal Precedent	Strategic Enforcement / Audit Impact
12	**Exhibit A - Page 29**	21-18795-CMG	**Chain of Title Defect / Corporate Impossibility**	Purported Mortgage Assignment executed on 08/27/2014 from Bankers Trust to Impac Funding. The instrument was signed by Steve Yamamoto, who lacks a documented record of employment with the assignor (Bankers Trust) and is identified exclusively as an employee of the assignee (Impac).	**N.J.S.A. 14A:12-9**	Establishes a fatal Corporate Impossibility in the chain of title. Bankers Trust merged and legally ceased to exist as an independent entity in 1999, rendering it incapable of executing an assignment fifteen years later in 2014. This structural break completely invalidates the transfer and strips the current holder of its secured standing. **See Exhibit - J - Bankers Trust** Executed by Steve Yamamoto; unauthorized signor lacking corporate authority (signor holds no documented record of employment with assignor Bankers Trust; public records identify signor exclusively as an employee of assignee Impac).
13	**Exhibit A - Page 30**	21-18795-CMG	**Chain of Title Defect / Missing Power of Attorney and Notarial Timeline Discrepancy**	Mortgage Assignment from Impac Funding to Deutsche Bank, executed by Steve Yamamoto on 08/14/2014 and notarized on 08/18/2014. The instrument was recorded without a supporting Power of Attorney and attempts to bridge an unverified 15-year gap in the ownership chain.	**N.J.S.A. 46:2B-8 (New Jersey Power of Attorney Recording Requirements);** **N.J.S.A. 46:14-2.1 (Acknowledgment Requirements)**	Highlights an un-enforceable transfer and a severe notary violation. Operating without a recorded Power of Attorney invalidates the signatory's authority under N.J.S.A. 46:2B-8. Furthermore, the backdated execution date (08/14) preceding the official notarization date (08/18) points to a manufactured document, destroying the legal presumption of the assignment's validity. 15-year chain gap.

Row #	Exhibit Page #	Bankruptcy	Category / Type of Defect	Specific Transactional Fact & Figures	Governing Legal Precedent	Strategic Enforcement / Audit Impact
14	**Exhibit A - Page 38**	21-18795-CMG	**Note Modification Defect / Corporate Impossibility and Document Manipulation**	An undated Note Allonge purporting to transfer the beneficial interest from Bankers Trust Co. to IMPAC Funding. The instrument bears the signature of Steve Yamamoto and displays structural anomalies indicating manipulated imaging.	**N.J.S.A. 12A:3-204 (UCC § 3-204 - Requirements for Allonge Attachment);** **N.J.S.A. 12A:3-308 (authenticity of signatures)** **N.J.R.E. 1002**	Establishes absolute Corporate Impossibility. Bankers Trust ceased to exist in 1999, making it legally impossible for the entity to execute an allonge to IMPAC years later. Because the document is undated, lacks an unbroken physical endorsement chain, and shows signs of digital manipulation, the instrument fails UCC negotiation standards and cannot establish the claimant as a holder in due course.
15	**Exhibit A - Page 38**	21-18795-CMG	**Note Modification Defect / Document Manipulation and Unauthorized Robo-Signature**	A Note Allonge purporting to transfer the beneficial interest from IMPAC Funding to Deutsche Bank (Trust Series 2003-9F). The instrument was executed by Steve Yamamoto and contains distinct visual anomalies indicative of digital image manipulation.	**N.J.S.A. 12A:3-204 (UCC § 3-204 - Requirements for Indorsements);** **N.J.R.E. 1002**	Proves the unreliability of the underlying negotiable instrument. The presence of a recurring robo-signer coupled with clear evidence of image manipulation strongly indicates that the document was manufactured retroactively to plug a chain-of-title gap for a 2003 trust. This completely undermines the claimant's status as a holder in due course and invalidates the legal foundation of the Proof of Claim. **See Exhibit - G - Manipulated Allonge Images**

Row #	Exhibit Page #	Bankruptcy	Category / Type of Defect	Specific Transactional Fact & Figures	Governing Legal Precedent	Strategic Enforcement / Audit Impact
16	**Exhibit A - Page 42/44**	21-18795-CMG	**Chain of Title Defect / Statutory Impossibility and Prior Assignment Conflict**	An undated Note Allonge purporting to transfer the beneficial interest from Paradise Mortgage Service Corp. to Impac Mortgage Corp. This instrument creates a direct structural conflict with an earlier assignment and involves an unlicensed originating entity.	**N.J.S.A. 14A:13-11 (New Jersey Corporate Foreign Registration Bar);** **N.J.S.A. 12A:3-204 (UCC § 3-204 - Negotiation and Endorsement Rules)**	Exposes a fatal dual-layered defect. First, Prior Assignment Conflict: Paradise had already endorsed its interest to ICI Funding, leaving it with zero legal title to convey to Impac. Second, Regulatory Defect: Paradise was an unregistered foreign corporation in New Jersey at origination (12/29/1997), legally barring it from enforcing or transferring the asset. **See Exhibit - I - Paradise Mortgage NJ Registeration**
17	**Exhibit C**	**21-18795-CM**	**Violation of the Automatic Stay / Improper Post-Petition Assignment**	**Execution and transfer of a Mortgage Assignment from Impac Funding to Nationstar Mortgage on the exact same calendar date the underlying Chapter 13 bankruptcy case was dismissed.**	**11 U.S.C. § 362 (Automatic Stay Mandates);** **In re Knightsbridge Realty Partners**	Proves a blatant, bad-faith **Violation of the Automatic Stay.** Because a bankruptcy dismissal order does not become instantly effective or self-executing to clear title restrictions on the day of filing, executing a corporate transfer on that exact date bypasses the strict federal injunction. This demonstrates an aggressive, automated tracking system designed to jump the gun on property rights before the court's jurisdiction officially clears, rendering the assignment void ab initio. **See Exhibit - C - Bankruptcy Court Dismissal Notice - Impac Assignment of same date**

Row #	Exhibit Page #	Bankruptcy	Category / Type of Defect	Specific Transactional Fact & Figures	Governing Legal Precedent	Strategic Enforcement / Audit Impact
18	**Exhibit B - Page 4**	18-15460-CMG	**Radical Truncation of Loan History**	The transaction ledger omits the first 13 years of loan history (1997–2010), establishing a generic opening balance on October 1, 2010, without zero-baseline validation or historical reconciliation.	**Fed. R. Bankr. P. 3001(c)(2)(A);** **In re Carlton, 437 B.R. 412 (Bankr. S. D. Ala. 2010)**	Invalidates the legal presumption of the claim's validity by failing to attach a complete running account from loan inception. This establishes that the 2018 filing suffered from the identical systemic data omission later replicated in the 2021 case.
19	**Exhibit B - Page 6**	18-15460-CMG	**Escrow Accounts / Improper Assessment of Lender-Placed Insurance (LPI)**	Unauthorized escrow disbursement for force-placed hazard insurance. The homeowners maintained continuous, independent hazard insurance coverage from the inception of the loan, rendering the premium charges entirely duplicative and artificial.	**12 U.S.C. § 2605(k)(1)(A) & (M) (RESPA)** **12 C.F.R. § 1024.37 (b) (Regulation X)** **Uniform Covenant 5 (Hazard/Property Insurance)**	Proves a systemic failure in the servicer's automated escrow administration, where contractually compliant accounts are weaponized with duplicative, high-cost lender-placed premiums to engineer a predatory ledger deficiency. This demonstrates that the illegal escrow practices found in the 2021 case were already active and uncorrected during the 2018 bankruptcy. **See Exhibit - F - Proof of Insurance**
20	**Exhibit B - Page 6**	18-15460-CMG	**Predatory Legal Fee Padding / Post-Petition Accounting Abuse**	Highly concentrated, automated assessment of $6,314.00 in unverified attorney fees and corporate costs loaded onto the debtor's ledger within an aggressive 60-day window in late 2016.	**11 U.S.C. § 506(b);** **New Jersey Court Rule R. 4:64-5**	Identical fee-padding footprint found in the 2018 ledger, confirming an uncorrected, ongoing accounting abuse. This demonstrates that the exact same $6,314.00 invalid balance was carried over unchallenged into the 2021 filing, exposing a lack of ledger integrity and a continuous bad-faith accounting loop.

Row #	Exhibit Page #	Bankruptcy	Category / Type of Defect	Specific Transactional Fact & Figures	Governing Legal Precedent	Strategic Enforcement / Audit Impact
21	**Exhibit B**	18-15460-CMG	**Evidentiary Inconsistency / Retroactive Document Fabrication & Fraud on the Court**	Complete absence of the purported Paradise Mortgage-to-Impac Mortgage Allonge from the official Proof of Claim filed in the 2018 bankruptcy. This creates a direct conflict with the 2021 filing, where the undated allonge suddenly appears attached to the exact same underlying Note.	**N.J.S.A. 12A:3-302 (UCC § 3-302 - Holder in Due Course Good Faith Standard);** **Fed. R. Bankr. P. 9011 (Sanctions for Fraudulent Filings);** **In re Foreclosure Cases, 521 F. Supp. 2d 650 (N.D. Ohio 2007) (rejecting retroactively manufactured assignments/endorsements).**	Exposes a fatal evidentiary dilemma that destroys claimant's credibility. The sudden appearance of an undated allonge in 2021 that was entirely missing from the 2018 court record establishes that the document was either intentionally withheld in 2018 or retroactively fabricated post-2018 to manufacture standing. This systemic manipulation invalidates any presumption of claim validity and provides grounds for structural sanctions. **See Exhibit - I - Paradise Mortgage NJ Registeration**
22	**Exhibit B**	18-15460-CMG	**Note Modification Defect / Repeating Corporate Impossibility and Document Manipulation**	An undated Note Allonge from Bankers Trust Co. to IMPAC Funding filed in the 2018 bankruptcy. The instrument mirrors the 2021 filing by bearing the signature of Steve Yamamoto and displaying structural anomalies indicating manipulated imaging.	**N.J.S.A. 12A:3-204 (UCC § 3-204 - Requirements for Allonge Attachment);** **N.J.S.A. 12A:3-308 (authenticity of signatures)** **N.J.R.E. 1002**	Establishes a historical pattern of Corporate Impossibility. Because Bankers Trust ceased to exist in 1999, its appearance on an allonge in the 2018 case proves that the claimant has systematically relied on a legally void, retroactively manufactured instrument across multiple bankruptcy filings to feign standing.
23	**Exhibit B**	18-15460-CMG	**Note Modification Defect / Pattern of Image Manipulation and Robo-Signatures**	A Note Allonge from IMPAC Funding to Deutsche Bank (Trust Series 2003-9F) filed in the 2018 bankruptcy record, containing identical visual anomalies and a robo-signature by Steve Yamamoto.	**N.J.S.A. 12A:3-204 (UCC § 3-204 - Requirements for Indorsements);** **N.J.R.E. 1002**	Confirms a multi-year footprint of structural document manipulation. Finding this identical corrupted image in the 2018 POC demonstrates that the servicer's evidentiary flaws are chronic and systemic, completely stripping them of any "good faith" safe harbor or Holder in Due Course protections. **See Exhibit - G - Manipulated Allonge Images**

Exhibit A

Fill in this information to identify the case:	
Debtor 1	Asma W. Naik
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	District of New Jersey
Case number	21-18795-CMG

Official Form 410

Proof of Claim

04/19

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to $500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) **that you received.**

Part 1: Identify the Claim

1. Who is the current creditor?

Impac Mortgage Corp.
Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor

2. Has this claim been acquired from someone else?

☒ No
☐ Yes. From whom?

3. Where should notices and payments to the creditor be sent?

Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Where should notices to the creditor be sent?	**Where should payments to the creditor be sent?** (if different)
LoanCare Servicing, LLC Name	LoanCare Servicing, LLC Name
3637 Sentara Way Number Street	P.O. Box 8068 Number Street
Virginia Beach, VA 23452 City State ZIP Code	Virginia Beach, VA 23450 City State ZIP Code
Contact phone 800-909-9525	Contact phone 800-909-9525
Contact email	Contact email

Uniform claim identifier for electronic payments in chapter 13 (if you use one):

4. Does this claim amend one already filed?

☒ No
☐ Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY

5. Do you know if anyone else has filed a proof of claim for this claim?

☒ No
☐ Yes. Who made the earlier filing?

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. **Do you have any number you use to identify the debtor?**
☐ No
☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 4131 ___ ___ ___

7. **How much is the claim?** $ 333,007.40 . **Does this amount include interest or other charges?**
☐ No
☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. **What is the basis of the claim?**
Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
Limit disclosing information that is entitled to privacy, such as health care information.
Mortgage / Note

9. **Is all or part of the claim secured?**
☐ No
☒ Yes. The claim is secured by a lien on property.

Nature of property:
☒ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
☐ Motor vehicle
☐ Other. Describe: 22 Hanover Court, Princeton, New Jersey 08540

Basis for perfection: Mortgage/Note
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property: $ ___
Amount of the claim that is secured: $ 333,007.40
Amount of the claim that is unsecured: $ ___ (The sum of the secured and unsecured amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition: $ 237,822.90

Annual Interest Rate (when case was filed) 9.250000 %
☒ Fixed
☐ Variable

10. **Is this claim based on a lease?**
☒ No
☐ Yes. **Amount necessary to cure any default as of the date of the petition.** $ ___

11. **Is this claim subject to a right of setoff?**
☒ No
☐ Yes. Identify the property: ___

12. **Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?**

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☒ No

☐ Yes. *Check one:*

	Amount entitled to priority
☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	$
☐ Up to $3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	$
☐ Wages, salaries, or commissions (up to $13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	$
☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	$
☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	$
☐ Other. Specify subsection of 11 U.S.C. § 507(a)(__) that applies.	$

* Amounts are subject to adjustment on 4/01/22 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to $500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.
☒ I am the creditor's attorney or authorized agent.
☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 01/19/2022
MM / DD / YYYY

/s/ Andrew M. Lubin
Signature

Print the name of the person who is completing and signing this claim:

Name: Andrew M. Lubin, Esq.
First name Middle name Last name

Title: Attorney for creditor

Company: McCabe, Weisberg & Conway, LLC
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address: 123 S. Broad Street, Suite 1400
Number Street
Philadelphia, PA 19109
City State ZIP Code

Contact phone: 215-790-1010 Email: NJECFMAIL@mwc-law.com

Mortgage Proof of Claim Attachment

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

Part 1: Mortgage and Case Information

Case number:	21-18795-CMG
Debtor 1:	Asma W. Naik
Debtor 2:	
Last 4 digits to identify:	4131
Creditor:	Impac Mortgage Corp.
Servicer:	LoanCare Servicing, LLC
Fixed accrual/daily simple interest/other:	FIXED 9.250%

Part 2: Total Debt Calculation

Principal balance:	$137,360.22
Interest due:	$99,946.81
Fees, costs due:	$10,223.29
Escrow deficiency for funds advanced:	$85,477.08
Less total funds on hand:	$0.00
Total debt:	$333,007.40

Part 3: Arrearage as of Date of the Petition

Principal & Interest due:	$137,649.84
Prepetition fees due:	$10,223.29
Escrow deficiency for funds advanced:	$85,477.08
Projected escrow shortage:	$4,472.69
Less funds on hand:	$0.00
Total prepetition arrearage:	$237,822.90

Part 4: Monthly Mortgage Payment

Principal & interest:	$1,464.36
Monthly escrow:	$1,160.91
Private mortgage insurance:	$0.00
Total monthly payment:	$2,625.27

Part 5 : Loan Payment History from First Date of Default

Account Activity					How Funds were Applied/Amount Incurred					Balance After Amount Received/Incurred				
A. Date	B. Contractual Payment Amount	C. Funds Received	D. Amount Incurred	E. Description	F. Contractual Due Date	G. Prin,int& esc past due balance	H. Amount to Principal	J. Amount to Escrow	K. Amount to Fees or Charges	M. Principal Balance	N. Accrued Interest Balance	O. Escrow Balance	P. Fees/Charges Balance	Q. Unapplied Funds Balance
02/01/2014				Balances as of default date	05/01/2011	$0.00				$148,822.01		-$29,451.09	$0.00	$73.22
02/01/2014	$2,357.99			Installment Payment Due	05/01/2011	$2,357.99				$148,822.01		-$29,451.09	$0.00	$73.22
03/01/2014	$2,357.99			Installment Payment Due	05/01/2011	$4,715.98				$148,822.01		-$29,451.09	$0.00	$73.22
04/01/2014	$2,357.99			Installment Payment Due	05/01/2011	$7,073.97				$148,822.01		-$29,451.09	$0.00	$73.22
04/08/2014			$2,728.86	County/City Tax Disbursement	05/01/2011	$7,073.97		-$2,728.86		$148,822.01		-$32,179.95	$0.00	$73.22
05/01/2014	$2,357.99			Installment Payment Due	05/01/2011	$9,431.96				$148,822.01		-$32,179.95	$0.00	$73.22
06/01/2014	$2,357.99			Installment Payment Due	05/01/2011	$11,789.95				$148,822.01		-$32,179.95	$0.00	$73.22
07/01/2014	$2,357.99			Installment Payment Due	05/01/2011	$14,147.94				$148,822.01		-$32,179.95	$0.00	$73.22
07/22/2014			$2,845.17	County/City Tax Disbursement	05/01/2011	$14,147.94		-$2,845.17		$148,822.01		-$35,025.12	$0.00	$73.22
08/01/2014	$2,357.99			Installment Payment Due	05/01/2011	$16,505.93				$148,822.01		-$35,025.12	$0.00	$73.22
09/01/2014	$2,357.99			Installment Payment Due	05/01/2011	$18,863.92				$148,822.01		-$35,025.12	$0.00	$73.22
10/01/2014	$2,357.99			Installment Payment Due	05/01/2011	$21,221.91				$148,822.01		-$35,025.12	$0.00	$73.22
10/23/2014			$2,845.17	County/City Tax Disbursement	05/01/2011	$21,221.91		-$2,845.17		$148,822.01		-$37,870.29	$0.00	$73.22
11/01/2014	$2,357.99			Installment Payment Due	05/01/2011	$23,579.90				$148,822.01		-$37,870.29	$0.00	$73.22
11/20/2014			$952.00	Hazard Insurance Disbursement	05/01/2011	$23,579.90		-$952.00		$148,822.01		-$38,822.29	$0.00	$73.22
12/01/2014	$2,357.99			Installment Payment Due	05/01/2011	$25,937.89				$148,822.01		-$38,822.29	$0.00	$73.22
01/01/2015	$2,357.99			Installment Payment Due	05/01/2011	$28,295.88				$148,822.01		-$38,822.29	$0.00	$73.22
01/30/2015			$2,787.02	County/City Tax Disbursement	05/01/2011	$28,295.88		-$2,787.02		$148,822.01		-$41,609.31	$0.00	$73.22
02/01/2015	$2,357.99			Installment Payment Due	05/01/2011	$30,653.87				$148,822.01		-$41,609.31	$0.00	$73.22
03/01/2015	$2,357.99			Installment Payment Due	05/01/2011	$33,011.86				$148,822.01		-$41,609.31	$0.00	$73.22
04/01/2015	$2,357.99			Installment Payment Due	05/01/2011	$35,369.85				$148,822.01		-$41,609.31	$0.00	$73.22
04/23/2015			$2,787.01	County/City Tax Disbursement	05/01/2011	$35,369.85		-$2,787.01		$148,822.01		-$44,396.32	$0.00	$73.22
05/01/2015	$2,357.99			Installment Payment Due	05/01/2011	$37,727.84				$148,822.01		-$44,396.32	$0.00	$73.22
06/01/2015	$2,357.99			Installment Payment Due	05/01/2011	$40,085.83				$148,822.01		-$44,396.32	$0.00	$73.22
07/01/2015	$2,357.99			Installment Payment Due	05/01/2011	$42,443.82				$148,822.01		-$44,396.32	$0.00	$73.22
08/01/2015	$2,357.99			Installment Payment Due	05/01/2011	$44,801.81				$148,822.01		-$44,396.32	$0.00	$73.22
08/03/2015			$2,852.85	County/City Tax Disbursement	05/01/2011	$44,801.81		-$2,852.85		$148,822.01		-$47,249.17	$0.00	$73.22
09/01/2015	$2,357.99			Installment Payment Due	05/01/2011	$47,159.80				$148,822.01		-$47,249.17	$0.00	$73.22
10/01/2015	$2,357.99			Installment Payment Due	05/01/2011	$49,517.79				$148,822.01		-$47,249.17	$0.00	$73.22
10/26/2015			$2,852.85	County/City Tax Disbursement	05/01/2011	$49,517.79		-$2,852.85		$148,822.01		-$50,102.02	$0.00	$73.22
01/01/2015	$2,357.99			Installment Payment Due	05/01/2011	$51,875.78				$148,822.01		-$50,102.02	$0.00	$73.22
12/01/2015	$2,357.99			Installment Payment Due	05/01/2011	$54,233.77				$148,822.01		-$50,102.02	$0.00	$73.22
12/02/2015			$1,019.00	Hazard Insurance Disbursement	05/01/2011	$54,233.77		-$1,019.00		$148,822.01		-$51,121.02	$0.00	$73.22
01/01/2016	$2,357.99			Installment Payment Due	05/01/2011	$56,591.76				$148,822.01		-$51,121.02	$0.00	$73.22
01/06/2016			$175.00	Attorney Costs	05/01/2011	$56,591.76			-$175.00	$148,822.01		-$51,121.02	-$175.00	$73.22
02/01/2016	$2,357.99			Installment Payment Due	05/01/2011	$58,949.75				$148,822.01		-$51,121.02	-$175.00	$73.22
03/01/2016	$2,357.99			Installment Payment Due	05/01/2011	$61,307.74				$148,822.01		-$51,121.02	-$175.00	$73.22
04/01/2016	$2,357.99			Installment Payment Due	05/01/2011	$63,665.73				$148,822.01		-$51,121.02	-$175.00	$73.22
04/12/2016			-$2,852.85	Escrow Adjustment	05/01/2011	$63,665.73		$2,852.85		$148,822.01		-$48,268.17	-$175.00	$73.22
04/19/2016			$2,819.93	County/City Tax Disbursement	05/01/2011	$63,665.73		-$2,819.93		$148,822.01		-$51,088.10	-$175.00	$73.22
05/01/2016	$2,357.99			Installment Payment Due	05/01/2011	$66,023.72				$148,822.01		-$51,088.10	-$175.00	$73.22

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06/01/2016	$2,357.99			Installment Payment Due	05/01/2011	$68,381.71			$148,822.01	-$51,088.10	-$175.00	$73.22
07/01/2016	$2,357.99			Installment Payment Due	05/01/2011	$70,739.70			$148,822.01	-$51,088.10	-$175.00	$73.22
07/21/2016			$50.00	Attorney Costs	05/01/2011	$70,739.70		-$50.00	$148,822.01	-$51,088.10	-$225.00	$73.22
07/26/2016			$2,953.80	County/City Tax Disbursement	05/01/2011	$70,739.70	-$2,953.80		$148,822.01	-$54,041.90	-$225.00	$73.22
08/01/2016	$2,357.99			Installment Payment Due	05/01/2011	$73,097.69			$148,822.01	-$54,041.90	-$225.00	$73.22
08/23/2016			$15.00	Property Inspection Fee	05/01/2011	$73,097.69		-$15.00	$148,822.01	-$54,041.90	-$240.00	$73.22
08/25/2016			$73.81	MIP Disbursement	05/01/2011	$73,097.69	-$73.81		$148,822.01	-$54,115.71	-$240.00	$73.22
09/01/2016	$2,357.99			Installment Payment Due	05/01/2011	$75,455.68			$148,822.01	-$54,115.71	-$240.00	$73.22
09/02/2018			$250.00	Preservation Fee	05/01/2011	$75,455.68		-$250.00	$148,822.01	-$54,115.71	-$490.00	$73.22
09/28/2016			$73.81	MIP Disbursement	05/01/2011	$75,455.68	-$73.81		$148,822.01	-$54,189.52	-$490.00	$73.22
10/01/2016	$2,574.79			Installment Payment Due	05/01/2011	$78,030.47			$148,822.01	-$54,189.52	-$490.00	$73.22
10/03/2016		$5.60		MIP Disbursement	05/01/2011	$78,030.47	$5.60		$148,822.01	-$54,183.92	-$490.00	$73.22
10/03/2016			$136.42	MIP Disbursement	05/01/2011	$78,030.47	-$136.42		$148,822.01	-$54,320.34	-$490.00	$73.22
10/04/2016			$1,075.00	Attorney Fees	05/01/2011	$78,030.47		-$1,075.00	$148,822.01	-$54,320.34	-$1,565.00	$73.22
10/12/2016			$50.00	Attorney Costs	05/01/2011	$78,030.47		-$50.00	$148,822.01	-$54,320.34	-$1,615.00	$73.22
10/25/2016			$15.00	Property Inspection Fee	05/01/2011	$78,030.47		-$15.00	$148,822.01	-$54,320.34	-$1,630.00	$73.22
10/26/2016			$2,953.79	County/City Tax Disbursement	05/01/2011	$78,030.47	-$2,953.79		$148,822.01	-$57,274.13	-$1,630.00	$73.22
10/31/2016			$68.21	MIP Disbursement	05/01/2011	$78,030.47	-$68.21		$148,822.01	-$57,342.34	-$1,630.00	$73.22
11/01/2016	$2,574.79			Installment Payment Due	05/01/2011	$80,605.26			$148,822.01	-$57,342.34	-$1,630.00	$73.22
11/08/2016		$5.60		MIP Disbursement	05/01/2011	$80,605.26	$5.60		$148,822.01	-$57,336.74	-$1,630.00	$73.22
11/16/2016		$341.05		MIP Disbursement	05/01/2011	$80,605.26	$341.05		$148,822.01	-$56,995.69	-$1,630.00	$73.22
11/29/2016			$15.00	Property Inspection Fee	05/01/2011	$80,605.26		-$15.00	$148,822.01	-$56,995.69	-$1,645.00	$73.22
12/01/2016	$2,574.79			Installment Payment Due	05/01/2011	$83,180.05			$148,822.01	-$56,995.69	-$1,645.00	$73.22
12/06/2016				Escrow	05/01/2011	$83,180.05	$73.22		-$73.22 $148,822.01	-$56,922.47	-$1,645.00	$0.00
12/08/2016			$1,720.00	Attorney Fees	05/01/2011	$83,180.05		-$1,720.00	$148,822.01	-$56,922.47	-$3,365.00	$0.00
12/13/2016			$899.24	Hazard Insurance Disbursement	05/01/2011	$83,180.05	-$899.24		$148,822.01	-$57,821.71	-$3,365.00	$0.00
12/19/2016			$50.00	Attorney Costs	05/01/2011	$83,180.05		-$50.00	$148,822.01	-$57,821.71	-$3,415.00	$0.00
12/21/2016			$1,849.00	Attorney Fees	05/01/2011	$83,180.05		-$1,849.00	$148,822.01	-$57,821.71	-$5,264.00	$0.00
12/21/2016			$860.00	Attorney Fees	05/01/2011	$83,180.05		-$860.00	$148,822.01	-$57,821.71	-$6,124.00	$0.00
12/21/2016			$860.00	Attorney Fees	05/01/2011	$83,180.05		-$860.00	$148,822.01	-$57,821.71	-$6,984.00	$0.00
01/01/2017	$2,511.89			Installment Payment Due	05/01/2011	$85,691.94			$148,822.01	-$57,821.71	-$6,984.00	$0.00
01/03/2017			$15.00	Property Inspection Fee	05/01/2011	$85,691.94		-$15.00	$148,822.01	-$57,821.71	-$6,999.00	$0.00
01/04/2017			$1,720.00	Attorney Fees	05/01/2011	$85,691.94		-$1,720.00	$148,822.01	-$57,821.71	-$8,719.00	$0.00
01/24/2017			$2,886.87	County/City Tax Disbursement	05/01/2011	$85,691.94	-$2,886.87		$148,822.01	-$60,708.58	-$8,719.00	$0.00
02/01/2017	$2,511.89			Installment Payment Due	05/01/2011	$88,203.83			$148,822.01	-$60,708.58	-$8,719.00	$0.00
02/14/2017			$15.00	Property Inspection Fee	05/01/2011	$88,203.83		-$15.00	$148,822.01	-$60,708.58	-$8,734.00	$0.00
03/01/2017	$2,611.76			Installment Payment Due	05/01/2011	$90,815.59			$148,822.01	-$60,708.58	-$8,734.00	$0.00
03/17/2017			$4.00	Title Cost	05/01/2011	$90,815.59		-$4.00	$148,822.01	-$60,708.58	-$8,738.00	$0.00
03/20/2017		$2,819.93		Tax Refund	05/01/2011	$90,815.59	$2,819.93		$148,822.01	-$57,888.65	-$8,738.00	$0.00
03/20/2017		$2,953.80		Tax Refund	05/01/2011	$90,815.59	$2,953.80		$148,822.01	-$54,934.85	-$8,738.00	$0.00
03/28/2017			$15.00	Property Inspection Fee	05/01/2011	$90,815.59		-$15.00	$148,822.01	-$54,934.85	-$8,753.00	$0.00
04/01/2017	$2,611.76			Installment Payment Due	05/01/2011	$93,427.35			$148,822.01	-$54,934.85	-$8,753.00	$0.00
04/17/2017			$2,886.86	County/City Tax Disbursement	05/01/2011	$93,427.35	-$2,886.86		$148,822.01	-$57,821.71	-$8,753.00	$0.00
05/01/2017	$2,611.76			Installment Payment Due	05/01/2011	$96,039.11			$148,822.01	-$57,821.71	-$8,853.00	$0.00
05/19/2017			$100.00	Attorney Costs	05/01/2011	$96,039.11		-$100.00	$148,822.01	-$57,821.71	-$8,868.00	$0.00
05/30/2017			$15.00	Property Inspection Fee	05/01/2011	$96,039.11		-$15.00	$148,822.01	-$57,821.71	-$8,868.00	$0.00
06/01/2017	$2,611.76			Installment Payment Due	05/01/2011	$98,650.87			$148,822.01	-$57,821.71	-$8,883.00	$0.00
07/01/2017	$2,611.76			Installment Payment Due	05/01/2011	$101,262.63			$148,822.01	-$60,835.86	-$8,883.00	$0.00
07/01/2017			$15.00	Property Inspection Fee	05/01/2011	$101,262.63		-$15.00	$148,822.01	-$60,835.86	-$8,883.00	$0.00
07/28/2017			$3,014.15	County/City Tax Disbursement	05/01/2011	$101,262.63	-$3,014.15		$148,822.01	-$60,835.86	-$8,898.00	$0.00
08/01/2017	$2,611.76			Installment Payment Due	05/01/2011	$103,874.39			$148,822.01	-$60,835.86	-$10,398.00	$0.00
08/08/2017			$15.00	Property Inspection Fee	05/01/2011	$103,874.39		-$15.00	$148,822.01	-$60,835.86	-$10,413.00	$0.00
08/22/2017			$1,500.00	Attorney Costs	05/01/2011	$103,874.39		-$1,500.00	$148,822.01	-$60,835.86	-$10,413.00	$0.00
09/01/2017	$2,611.76			Installment Payment Due	05/01/2011	$106,486.15			$148,822.01	-$60,835.86	-$10,428.00	$0.00
09/09/2017			$15.00	Property Inspection Fee	05/01/2011	$106,486.15		-$15.00	$148,822.01	-$63,850.00	-$10,428.00	$0.00
10/01/2017	$2,611.76			Installment Payment Due	05/01/2011	$109,097.91			$148,822.01	-$63,850.00	-$10,707.50	$0.00
10/17/2017			$15.00	Property Inspection Fee	05/01/2011	$109,097.91		-$15.00	$148,822.01	-$63,850.00	-$10,707.50	$0.00
10/20/2017			$3,014.14	County/City Tax Disbursement	05/01/2011	$109,097.91	-$3,014.14		$148,822.01	-$63,850.00	-$10,722.50	$0.00
10/26/2017			$279.50	Attorney Fees	05/01/2011	$109,097.91		-$279.50				
11/01/2017	$2,611.76			Installment Payment Due	05/01/2011	$111,709.67						
11/14/2017			$15.00	Property Inspection Fee	05/01/2011	$111,709.67		-$15.00				

Mortgage Proof of Claim Attachment

11/22/2017			$1,163.00	Hazard Insurance Disbursement	05/01/2011	$111,709.67			-$1,163.00		$148,822.01		-$65,013.00	-$10,722.50	$0.00
12/01/2017	$2,611.76			Installment Payment Due	05/01/2011	$114,321.43					$148,822.01		-$65,013.00	-$10,722.50	$0.00
12/19/2017			$15.00	Property Inspection Fee	05/01/2011	$114,321.43				-$15.00	$148,822.01		-$65,013.00	-$10,737.50	$0.00
01/01/2018	$2,544.78			Installment Payment Due	05/01/2011	$116,866.21					$148,822.01		-$65,013.00	-$10,737.50	$0.00
01/16/2018			$15.00	Property Inspection Fee	05/01/2011	$116,866.21				-$15.00	$148,822.01		-$65,013.00	-$10,752.50	$0.00
01/23/2018			$2,950.51	County/City Tax Disbursement	05/01/2011	$116,866.21			-$2,950.51		$148,822.01		-$67,963.51	-$10,752.50	$0.00
02/01/2018	$2,544.78			Installment Payment Due	05/01/2011	$119,410.99					$148,822.01		-$67,963.51	-$10,752.50	$0.00
02/13/2018		$2,953.80		Tax Refund	05/01/2011	$119,410.99			$2,953.80		$148,822.01		-$65,009.71	-$10,752.50	$0.00
02/13/2018		$2,819.93		Tax Refund	05/01/2011	$119,410.99			$2,819.93		$148,822.01		-$62,189.78	-$10,752.50	$0.00
02/13/2018			$15.00	Property Inspection Fee	05/01/2011	$119,410.99				-$15.00	$148,822.01		-$62,189.78	-$10,767.50	$0.00
03/01/2018	$2,544.78			Installment Payment Due	05/01/2011	$121,955.77					$148,822.01		-$62,189.78	-$10,767.50	$0.00
03/02/2018			$250.00	Attorney Fees	05/01/2011	$121,955.77				-$250.00	$148,822.01		-$62,189.78	-$11,017.50	$0.00
03/12/2018			$924.50	Attorney Fees	05/01/2011	$121,955.77				-$924.50	$148,822.01		-$62,189.78	-$11,942.00	$0.00
04/01/2018	$2,555.39			Installment Payment Due	05/01/2011	$124,511.16					$148,822.01		-$62,189.78	-$11,942.00	$0.00
04/13/2018		$2,544.78		regular payment	06/01/2011	$122,153.17	$317.19	$1,147.17	$893.63		$148,822.01	$186.79	$148,504.82	-$61,296.15	-$11,942.00	$186.79
05/01/2018	$2,555.39			Installment Payment Due	06/01/2011	$124,708.56					$148,504.82		-$61,296.15	-$11,942.00	$186.79
05/01/2018			$2,950.50	County/City Tax Disbursement	06/01/2011	$124,708.56			-$2,950.50		$148,504.82		-$64,246.65	-$11,942.00	$186.79
05/11/2018		$2,684.98		regular payment	07/01/2011	$122,350.57	$319.64	$1,144.72	$893.63		$148,504.82	$326.99	$148,185.18	-$63,353.02	-$11,942.00	$513.78
06/01/2018	$2,555.39			Installment Payment Due	07/01/2011	$124,905.96					$148,185.18		-$63,353.02	-$11,942.00	$513.78
06/14/2018		$2,000.00		Suspense	07/01/2011	$124,905.96					$148,185.18	$2,000.00	$148,185.18	-$63,353.02	-$11,942.00	$2,513.78
06/15/2018				regular payment	08/01/2011	$122,547.97	$322.10	$1,142.26	$893.63		$148,185.18	-$2,357.99	$147,863.08	-$62,459.39	-$11,942.00	$155.79
07/01/2018	$2,555.39			Installment Payment Due	08/01/2011	$125,103.36					$147,863.08		-$62,459.39	-$11,942.00	$155.79
07/16/2018		$2,600.00		Suspense	08/01/2011	$125,103.36					$147,863.08	$2,600.00	$147,863.08	-$62,459.39	-$11,942.00	$2,755.79
07/17/2018				regular payment	09/01/2011	$122,745.37	$324.58	$1,139.78	$893.63		$147,863.08	-$2,357.99	$147,538.50	-$61,565.76	-$11,942.00	$397.80
08/01/2018	$2,555.39			Installment Payment Due	09/01/2011	$125,300.76					$147,538.50		-$61,565.76	-$11,942.00	$397.80
08/03/2018			$3,075.59	County/City Tax Disbursement	09/01/2011	$125,300.76			-$3,075.59		$147,538.50		-$64,641.35	-$11,942.00	$397.80
08/08/2018			-$836.24	Attorney Fees	09/01/2011	$125,300.76				$836.24	$147,538.50		-$64,641.35	-$11,105.76	$397.80
08/24/2018		$2,611.76		Suspense	09/01/2011	$125,300.76					$147,538.50	$2,611.76	$147,538.50	-$64,641.35	-$11,105.76	$3,009.56
08/24/2018				regular payment	10/01/2011	$122,942.77	$327.08	$1,137.28	$893.63		$147,538.50	-$2,357.99	$147,211.42	-$63,747.72	-$11,105.76	$651.57
09/01/2018	$2,555.39			Installment Payment Due	10/01/2011	$125,498.16					$147,211.42		-$63,747.72	-$11,105.76	$651.57
09/14/2018		$2,611.76		Suspense	10/01/2011	$125,498.16					$147,211.42	$2,611.76	$147,211.42	-$63,747.72	-$11,105.76	$3,263.33
09/19/2018				regular payment	11/01/2011	$123,140.17	$329.61	$1,134.75	$893.63		$147,211.42	-$2,357.99	$146,881.81	-$62,854.09	-$11,105.76	$905.34
10/01/2018	$2,555.39			Installment Payment Due	11/01/2011	$125,695.56					$146,881.81		-$62,854.09	-$11,105.76	$905.34
10/17/2018		$2,611.76		Suspense	11/01/2011	$125,695.56					$146,881.81	$2,611.76	$146,881.81	-$62,854.09	-$11,105.76	$3,517.10
10/19/2018				regular payment	12/01/2011	$123,337.57	$332.15	$1,132.21	$893.63		$146,881.81	-$2,357.99	$146,549.66	-$61,960.46	-$11,105.76	$1,159.11
10/22/2018			$3,075.59	County/City Tax Disbursement	12/01/2011	$123,337.57			-$3,075.59		$146,549.66		-$65,036.05	-$11,105.76	$1,159.11
11/01/2018	$2,555.39			Installment Payment Due	12/01/2011	$125,892.96					$146,549.66		-$65,036.05	-$11,105.76	$1,159.11
11/20/2018		$2,600.00		regular payment	01/01/2012	$123,534.97	$334.71	$1,129.65	$893.63		$146,549.66	$242.01	$146,214.95	-$64,142.42	-$11,105.76	$1,401.12
11/29/2018			$1,277.00	Hazard Insurance Disbursement	01/01/2012	$123,534.97			-$1,277.00		$146,214.95		-$65,419.42	-$11,105.76	$1,401.12
12/01/2018	$2,555.39			Installment Payment Due	01/01/2012	$126,090.36					$146,214.95		-$65,419.42	-$11,105.76	$1,401.12
12/14/2018		$2,611.76		regular payment	02/01/2012	$123,732.37	$337.29	$1,127.07	$893.63		$146,214.95	$253.77	$145,877.66	-$64,525.79	-$11,105.76	$1,654.89
01/01/2019	$2,555.39			Installment Payment Due	02/01/2012	$126,287.76					$145,877.66		-$64,525.79	-$11,105.76	$1,654.89
01/22/2019			$3,013.05	County/City Tax Disbursement	02/01/2012	$126,287.76			-$3,013.05		$145,877.66		-$67,538.84	-$11,105.76	$1,654.89
01/22/2019		$2,611.76		Suspense	02/01/2012	$126,287.76					$145,877.66	$2,611.76	$145,877.66	-$67,538.84	-$11,105.76	$4,266.65
02/01/2019	$2,555.39			regular payment	03/01/2012	$123,929.77	$339.89	$1,124.47	$893.63		$145,877.66	-$2,357.99	$145,537.77	-$66,645.21	-$11,105.76	$1,908.66
02/27/2019				Installment Payment Due	03/01/2012	$126,485.16					$145,537.77		-$66,645.21	-$11,105.76	$1,908.66
03/01/2019	$2,555.39		$2,611.76	Suspense	03/01/2012	$126,485.16					$145,537.77	$2,611.76	$145,537.77	-$66,645.21	-$11,105.76	$4,520.42
03/01/2019				regular payment	03/01/2012	$129,040.55					$145,537.77		-$66,645.21	-$11,105.76	$4,520.42
03/22/2019		$2,611.76		Suspense	04/01/2012	$126,682.56	$342.51	$1,121.85	$893.63		$145,537.77	-$2,357.99	$145,195.26	-$65,751.58	-$11,105.76	$2,162.43
03/26/2019				regular payment	04/01/2012	$126,682.56					$145,195.26	$2,611.76	$145,195.26	-$65,751.58	-$11,105.76	$4,774.19
04/01/2019	$2,555.39			Installment Payment Due	05/01/2012	$124,324.57	$345.15	$1,119.21	$893.63		$145,195.26	-$2,357.99	$144,850.11	-$64,857.95	-$11,105.76	$2,416.20
04/16/2019		$2,611.76		Suspense	05/01/2012	$126,879.96					$144,850.11		-$64,857.95	-$11,105.76	$2,416.20
04/16/2019			$3,013.05	County/City Tax Disbursement	05/01/2012	$126,879.96			-$3,013.05		$144,850.11	$2,611.76	$144,850.11	-$64,857.95	-$11,105.76	$5,027.96
04/18/2019				regular payment	05/01/2012	$126,879.96					$144,850.11		-$67,871.00	-$11,105.76	$5,027.96
05/01/2019	$2,585.55			Installment Payment Due	06/01/2012	$124,521.97	$347.81	$1,116.55	$893.63		$144,850.11	-$2,357.99	$144,502.30	-$66,977.37	-$11,105.76	$2,669.97
05/16/2019		$2,611.63		Suspense	06/01/2012	$127,107.52					$144,502.30		-$66,977.37	-$11,105.76	$2,669.97
05/20/2019				regular payment	06/01/2012	$127,107.52					$144,502.30	$2,611.63	$144,502.30	-$66,977.37	-$11,105.76	$5,281.60
05/20/2019				regular payment	07/01/2012	$124,749.53	$350.49	$1,113.87	$893.63		$144,502.30	-$4,715.98	$144,151.81	-$66,083.74	-$11,105.76	$565.62
06/01/2019	$2,585.55			Installment Payment Due	08/01/2012	$122,391.54	$353.19	$1,111.17	$893.63		$144,151.81		$143,798.62	-$65,190.11	-$11,105.76	$565.62
06/25/2019		$2,611.76		Suspense	08/01/2012	$124,977.09					$143,798.62		$143,798.62	-$65,190.11	-$11,105.76	$565.62
					08/01/2012	$124,977.09					$143,798.62	$2,611.76	$143,798.62	-$65,190.11	-$11,105.76	$3,177.38

06/27/2019				regular payment	09/01/2012	$122,619.10	$355.91	$1,108.45	$893.63		-$2,357.99	$143,442.71	-$64,296.48	-$11,105.76	$819.39
07/01/2019	$2,585.55			Installment Payment Due	09/01/2012	$125,204.65						$143,442.71	-$64,296.48	-$11,105.76	$819.39
07/18/2019		$2,611.76		Suspense	09/01/2012	$125,204.65					$2,611.76	$143,442.71	-$64,296.48	-$11,105.76	$3,431.15
07/22/2019				regular payment	10/01/2012	$122,846.66	$358.66	$1,105.70	$893.63		-$2,357.99	$143,084.05	-$63,402.85	-$11,105.76	$1,073.16
08/01/2019	$2,585.55			Installment Payment Due	10/01/2012	$125,432.21						$143,084.05	-$63,402.85	-$11,105.76	$1,073.16
08/09/2019			$3,070.11	County/City Tax Disbursement	10/01/2012	$125,432.21			-$3,070.11			$143,084.05	-$66,472.96	-$11,105.76	$1,073.16
08/20/2019		$2,611.76		Suspense	10/01/2012	$125,432.21					$2,611.76	$143,084.05	-$66,472.96	-$11,105.76	$3,684.92
08/22/2019				regular payment	11/01/2012	$123,074.22	$361.42	$1,102.94	$893.63		-$2,357.99	$142,722.63	-$65,579.33	-$11,105.76	$1,326.93
09/01/2019	$2,585.55			Installment Payment Due	11/01/2012	$125,659.77						$142,722.63	-$65,579.33	-$11,105.76	$1,326.93
09/17/2019		$2,611.76		Suspense	11/01/2012	$125,659.77					$2,611.76	$142,722.63	-$65,579.33	-$11,105.76	$3,938.69
09/19/2019				regular payment	12/01/2012	$123,301.78	$364.21	$1,100.15	$893.63		-$2,357.99	$142,358.42	-$64,685.70	-$11,105.76	$1,580.70
10/01/2019	$2,585.55			Installment Payment Due	12/01/2012	$125,887.33						$142,358.42	-$64,685.70	-$11,105.76	$1,580.70
10/22/2019		$2,611.76		Suspense	12/01/2012	$125,887.33					$2,611.76	$142,358.42	-$64,685.70	-$11,105.76	$4,192.46
10/24/2019				regular payment	01/01/2013	$123,529.34	$367.01	$1,097.35	$893.63		-$2,357.99	$141,991.41	-$63,792.07	-$11,105.76	$1,834.47
11/01/2019	$2,585.55			Installment Payment Due	01/01/2013	$126,114.89						$141,991.41	-$63,792.07	-$11,105.76	$1,834.47
11/06/2019			$3,070.10	County/City Tax Disbursement	01/01/2013	$126,114.89			-$3,070.10			$141,991.41	-$66,862.17	-$11,105.76	$1,834.47
11/08/2019		$1,900.27		Suspense	01/01/2013	$126,114.89					$1,900.27	$141,991.41	-$66,862.17	-$11,105.76	$3,734.74
11/15/2019			-$4.23	Attorney Fees	01/01/2013	$126,114.89				$4.23		$141,991.41	-$66,862.17	-$11,101.53	$3,734.74
11/21/2019		$2,611.76		Suspense	01/01/2013	$126,114.89					$2,611.76	$141,991.41	-$66,862.17	-$11,101.53	$6,346.50
11/25/2019				regular payment	02/01/2013	$123,756.90	$369.84	$1,094.52	$893.63		-$2,357.99	$141,621.57	-$65,968.54	-$11,101.53	$3,988.51
12/01/2019	$2,585.55			Installment Payment Due	02/01/2013	$126,342.45						$141,621.57	-$65,968.54	-$11,101.53	$3,988.51
12/05/2019			$1,327.00	Hazard Insurance Disbursement	02/01/2013	$126,342.45			-$1,327.00			$141,621.57	-$67,295.54	-$11,101.53	$3,988.51
12/11/2019		$580.00		Suspense	02/01/2013	$126,342.45					$580.00	$141,621.57	-$67,295.54	-$11,101.53	$4,568.51
12/12/2019				regular payment	03/01/2013	$123,984.46	$372.69	$1,091.67	$893.63		-$2,357.99	$141,248.88	-$66,401.91	-$11,101.53	$2,210.52
12/16/2019			$73.22	Late Charge Assessed	03/01/2013	$123,984.46				-$73.22		$141,248.88	-$66,401.91	-$11,174.75	$2,210.52
12/23/2019		$2,611.76		Suspense	03/01/2013	$123,984.46					$2,611.76	$141,248.88	-$66,401.91	-$11,174.75	$4,822.28
12/26/2019				regular payment	04/01/2013	$121,626.47	$375.57	$1,088.79	$893.63		-$2,357.99	$140,873.31	-$65,508.28	-$11,174.75	$2,464.29
01/01/2020	$2,584.64			Installment Payment Due	04/01/2013	$124,211.11						$140,873.31	-$65,508.28	-$11,174.75	$2,464.29
01/06/2020			-$122.28	Title Cost	04/01/2013	$124,211.11				$122.28	-$122.28	$140,873.31	-$65,508.28	-$11,052.47	$2,342.01
01/13/2020		$1,160.00		Suspense	04/01/2013	$124,211.11					$1,160.00	$140,873.31	-$65,508.28	-$11,052.47	$3,502.01
01/16/2020			$73.22	Late Charge Assessed	04/01/2013	$124,211.11				-$73.22		$140,873.31	-$65,508.28	-$11,125.69	$3,502.01
01/22/2020		$2,611.76		Suspense	04/01/2013	$124,211.11					$2,611.76	$140,873.31	-$65,508.28	-$11,125.69	$6,113.77
01/22/2020			$3,041.58	County/City Tax Disbursement	04/01/2013	$124,211.11			-$3,041.58			$140,873.31	-$68,549.86	-$11,125.69	$6,113.77
01/24/2020				regular payment	05/01/2013	$121,853.12	$378.46	$1,085.90	$893.63		-$2,357.99	$140,494.85	-$67,656.23	-$11,125.69	$3,755.78
02/01/2020	$2,584.64			Installment Payment Due	05/01/2013	$124,437.76						$140,494.85	-$67,656.23	-$11,125.69	$3,755.78
02/18/2020			$73.22	Late Charge Assessed	05/01/2013	$124,437.76				-$73.22		$140,494.85	-$67,656.23	-$11,198.91	$3,755.78
02/24/2020		$2,611.76		Suspense	05/01/2013	$124,437.76					$2,611.76	$140,494.85	-$67,656.23	-$11,198.91	$6,367.54
02/26/2020				regular payment	06/01/2013	$122,079.77	$381.38	$1,082.98	$893.63		-$4,715.98	$140,113.47	-$66,762.60	-$11,198.91	$1,651.56
02/26/2020				regular payment	07/01/2013	$119,721.78	$384.32	$1,080.04	$893.63			$139,729.15	-$65,868.97	-$11,198.91	$1,651.56
03/01/2020	$2,584.64			Installment Payment Due	07/01/2013	$122,306.42						$139,729.15	-$65,868.97	-$11,198.91	$1,651.56
03/11/2020		$580.00		Suspense	07/01/2013	$122,306.42					$580.00	$139,729.15	-$65,868.97	-$11,198.91	$2,231.56
03/16/2020			$73.22	Late Charge Assessed	07/01/2013	$122,306.42				-$73.22		$139,729.15	-$65,868.97	-$11,272.13	$2,231.56
03/20/2020		$2,611.78		Suspense	07/01/2013	$122,306.42					$2,611.78	$139,729.15	-$65,868.97	-$11,272.13	$4,843.34
03/24/2020				regular payment	08/01/2013	$119,948.43	$387.28	$1,077.08	$893.63		-$2,357.99	$139,341.87	-$64,975.34	-$11,272.13	$2,485.35
04/01/2010	$2,584.64			Installment Payment Due	08/01/2013	$122,533.07						$139,341.87	-$64,975.34	-$11,272.13	$2,485.35
04/10/2020		$580.00		Suspense	08/01/2013	$122,533.07					$580.00	$139,341.87	-$64,975.34	-$11,272.13	$3,065.35
04/16/2020			$73.22	Late Charge Assessed	08/01/2013	$122,533.07				-$73.22		$139,341.87	-$64,975.34	-$11,345.35	$3,065.35
04/22/2020		$2,611.76		Suspense	08/01/2013	$122,533.07					$2,611.76	$139,341.87	-$64,975.34	-$11,345.35	$5,677.11
04/24/2020				regular payment	09/01/2013	$120,175.08	$390.27	$1,074.09	$893.63		-$2,357.99	$138,951.60	-$64,081.71	-$11,345.35	$3,319.12
04/24/2020			$3,041.58	County/City Tax Disbursement	09/01/2013	$120,175.08			-$3,041.58			$138,951.60	-$67,123.29	-$11,345.35	$3,319.12
05/01/2020	$2,584.64			Installment Payment Due	09/01/2013	$122,759.72						$138,951.60	-$67,123.29	-$11,345.35	$3,319.12
05/15/2020		$562.50		Suspense	09/01/2013	$122,759.72					$562.50	$138,951.60	-$67,123.29	-$11,345.35	$3,881.62
05/18/2020				regular payment	10/01/2013	$120,401.73	$393.27	$1,071.09	$893.63		-$2,357.99	$138,558.33	-$66,229.66	-$11,345.35	$1,523.63
05/18/2020			$73.22	Late Charge Assessed	10/01/2013	$120,401.73				-$73.22		$138,558.33	-$66,229.66	-$11,418.57	$1,523.63
05/21/2020		$2,611.76		Suspense	10/01/2013	$120,401.73					$2,611.76	$138,558.33	-$66,229.66	-$11,418.57	$4,135.39
05/26/2020				regular payment	11/01/2013	$118,043.74	$396.31	$1,068.05	$893.63		-$2,357.99	$138,162.02	-$65,336.03	-$11,418.57	$1,777.40
06/01/2020	$2,584.64			Installment Payment Due	11/01/2013	$120,628.38						$138,162.02	-$65,336.03	-$11,418.57	$1,777.40
06/11/2020		$562.50		Suspense	11/01/2013	$120,628.38					$562.50	$138,162.02	-$65,336.03	-$11,418.57	$2,339.90
06/16/2020			$73.22	Late Charge Assessed	11/01/2013	$120,628.38				-$73.22		$138,162.02	-$65,336.03	-$11,491.79	$2,339.90
06/22/2020		$2,611.76		Suspense	11/01/2013	$120,628.38					$2,611.76	$138,162.02	-$65,336.03	-$11,491.79	$4,951.66
06/24/2020				regular payment	12/01/2013	$118,270.39	$399.36	$1,065.00	$893.63		-$2,357.99	$137,762.66	-$64,442.40	-$11,491.79	$2,593.67

07/01/2020	$2,584.64			Installment Payment Due	12/01/2013	$120,855.03						$137,762.66	-$64,442.40	-$11,491.79	$2,593.67
07/14/2020		$562.50		Suspense	12/01/2013	$120,855.03					$562.50	$137,762.66	-$64,442.40	-$11,491.79	$3,156.17
07/16/2020			$73.22	Late Charge Assessed	12/01/2013	$120,855.03				-$73.22		$137,762.66	-$64,442.40	-$11,565.01	$3,156.17
07/21/2020			$3,111.80	County/City Tax Disbursement	12/01/2013	$120,855.03			-$3,111.80			$137,762.66	-$67,554.20	-$11,565.01	$3,156.17
07/27/2020		$2,611.76		Suspense	12/01/2013	$120,855.03					$2,611.76	$137,762.66	-$67,554.20	-$11,565.01	$5,767.93
07/29/2020				regular payment	01/01/2014	$118,497.04	$402.44	$1,061.92	$893.63		-$2,357.99	$137,360.22	-$66,660.57	-$11,565.01	$3,409.94
08/01/2020	$2,584.64			Installment Payment Due	01/01/2014	$121,081.68						$137,360.22	-$66,660.57	-$11,565.01	$3,409.94
08/13/2020			$250.00	Attorney Costs	01/01/2014	$121,081.68				-$250.00		$137,360.22	-$66,660.57	-$11,815.01	$3,409.94
08/18/2020				Escrow	01/01/2014	$121,081.68			$4,000.00		-$4,000.00	$137,360.22	-$62,660.57	-$11,815.01	-$590.06
08/18/2020		$4,000.00		Suspense	01/01/2014	$121,081.68					$4,000.00	$137,360.22	-$62,660.57	-$11,815.01	$3,409.94
08/25/2020			$15.00	Property Inspection Fee	01/01/2014	$121,081.68				-$15.00		$137,360.22	-$62,660.57	-$11,830.01	$3,409.94
09/01/2020	$2,584.64			Installment Payment Due	01/01/2014	$123,666.32						$137,360.22	-$62,660.57	-$11,830.01	$3,409.94
09/01/2920			$15.00	Property Inspection Fee	01/01/2014	$123,666.32				-$15.00		$137,360.22	-$62,660.57	-$11,845.01	$3,409.94
10/01/2020	$2,584.64			Installment Payment Due	01/01/2014	$126,250.96						$137,360.22	-$62,660.57	-$11,845.01	$3,409.94
10/16/2020			$3,111.80	County/City Tax Disbursement	01/01/2014	$126,250.96			-$3,111.80			$137,360.22	-$65,772.37	-$11,845.01	$3,409.94
10/16/2020			$73.22	Late Charge Assessed	01/01/2014	$126,250.96				-$73.22		$137,360.22	-$65,772.37	-$11,918.23	$3,409.94
10/27/2020			$15.00	Property Inspection Fee	01/01/2014	$126,250.96				-$15.00		$137,360.22	-$65,772.37	-$11,933.23	$3,409.94
11/01/2020	$2,601.67			Installment Payment Due	01/01/2014	$128,852.63						$137,360.22	-$65,772.37	-$11,933.23	$3,409.94
11/25/2020			$1,396.00	Hazard Insurance Disbursement	01/01/2014	$128,852.63			-$1,396.00			$137,360.22	-$67,168.37	-$11,933.23	$3,409.94
12/01/2020	$2,601.67			Installment Payment Due	01/01/2014	$131,454.30						$137,360.22	-$67,168.37	-$11,933.23	$3,409.94
12/01/2020			$15.00	Property Inspection Fee	01/01/2014	$131,454.30				-$15.00		$137,360.22	-$67,168.37	-$11,948.23	$3,409.94
12/16/2020			$50.00	Attorney Costs	01/01/2014	$131,454.30				-$50.00		$137,360.22	-$67,168.37	-$11,998.23	$3,409.94
01/01/2021	$2,601.67			Installment Payment Due	01/01/2014	$134,055.97						$137,360.22	-$67,168.37	-$11,998.23	$3,409.94
01/01/2021			$15.00	Property Inspection Fee	01/01/2014	$134,055.97				-$15.00		$137,360.22	-$67,168.37	-$12,013.23	$3,409.94
01/13/2021			$1,500.00	Attorney Costs	01/01/2014	$134,055.97				-$1,500.00		$137,360.22	-$67,168.37	-$13,513.23	$3,409.94
01/15/2021			$3,076.69	County/City Tax Disbursement	01/01/2014	$134,055.97			-$3,076.69			$137,360.22	-$70,245.06	-$13,513.23	$3,409.94
02/01/2021	$2,601.67			Installment Payment Due	01/01/2014	$136,657.64						$137,360.22	-$70,245.06	-$13,513.23	$3,409.94
02/01/2021			$15.00	Property Inspection Fee	01/01/2014	$136,657.64				-$15.00		$137,360.22	-$70,245.06	-$13,528.23	$3,409.94
03/01/2021	$2,601.67			Installment Payment Due	01/01/2014	$139,259.31						$137,360.22	-$70,245.06	-$13,528.23	$3,409.94
03/01/2021			$15.00	Property Inspection Fee	01/01/2014	$139,259.31				-$15.00		$137,360.22	-$70,245.06	-$13,543.23	$3,409.94
03/23/2021			-$3,409.94	Attorney Fees	01/01/2014	$139,259.31				$3,409.94	-$3,409.94	$137,360.22	-$70,245.06	-$10,133.29	$0.00
04/01/2021	$2,601.67			Installment Payment Due	01/01/2014	$141,860.98						$137,360.22	-$70,245.06	-$10,133.29	$0.00
04/01/2021			$15.00	Property Inspection Fee	01/01/2014	$141,860.98				-$15.00		$137,360.22	-$70,245.06	-$10,148.29	$0.00
04/13/2021			$3,076.69	County/City Tax Disbursement	01/01/2014	$141,860.98			-$3,076.69			$137,360.22	-$73,321.75	-$10,148.29	$0.00
05/01/2021	$2,601.67			Installment Payment Due	01/01/2014	$144,462.65						$137,360.22	-$73,321.75	-$10,148.29	$0.00
05/04/2021			$15.00	Property Inspection Fee	01/01/2014	$144,462.65				-$15.00		$137,360.22	-$73,321.75	-$10,163.29	$0.00
06/01/2021	$2,601.67			Installment Payment Due	01/01/2014	$147,064.32						$137,360.22	-$73,321.75	-$10,163.29	$0.00
06/01/2021			$15.00	Property Inspection Fee	01/01/2014	$147,064.32				-$15.00		$137,360.22	-$73,321.75	-$10,178.29	$0.00
06/04/2021		-$5,773.73		Escrow	01/01/2014	$147,064.32			-$5,773.73			$137,360.22	-$79,095.48	-$10,178.29	$0.00
07/01/2021	$2,601.67			Installment Payment Due	01/01/2014	$149,665.99						$137,360.22	-$79,095.48	-$10,178.29	$0.00
07/29/2021			$3,190.80	County/City Tax Disbursement	01/01/2014	$149,665.99			-$3,190.80			$137,360.22	-$82,286.28	-$10,178.29	$0.00
07/30/2021			$15.00	Property Inspection Fee	01/01/2014	$149,665.99				-$15.00		$137,360.22	-$82,286.28	-$10,193.29	$0.00
08/01/2021	$2,601.67			Installment Payment Due	01/01/2014	$152,267.66						$137,360.22	-$82,286.28	-$10,193.29	$0.00
09/01/2021	$2,601.67			Installment Payment Due	01/01/2014	$154,869.33						$137,360.22	-$82,286.28	-$10,208.29	$0.00
09/02/2021			$15.00	Property Inspection Fee	01/01/2014	$154,869.33				-$15.00		$137,360.22	-$82,286.28	-$10,208.29	$0.00
10/01/2021	$2,601.67			Installment Payment Due	01/01/2014	$157,471.00						$137,360.22	-$82,286.28	-$10,223.29	$0.00
10/08/2021			$15.00	Property Inspection Fee	01/01/2014	$157,471.00				-$15.00		$137,360.22	-$85,477.08	-$10,223.29	$0.00
10/14/2021			$3,190.80	County/City Tax Disbursement	01/01/2014	$157,471.00			-$3,190.80			$137,360.22	-$85,477.08	-$10,223.29	$0.00
11/01/2021	$2,601.67			Installment Payment Due	01/01/2014	$160,072.67						$137,360.22	-$85,477.08	-$10,223.29	$0.00
11/12/2021				Bankruptcy Filed	01/01/2014	$160,072.67									

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LOANCARE

P.O. Box 8068 | Virginia Beach, VA 23450

DISCLOSURE STATEMENT

[redacted]
ASMA W NAIK
C/O TAMIKA NICOLE WYCHE
2985 YORKSHIP SQ APT 1A
CAMDEN NJ 08104-2800
[redacted]

Statement Date: 11/16/2021

Annual Escrow Account Disclosure Statement

Loan Number:	[redacted]
Review Period:	01/2021 to 11/2021
Escrow Surplus:	$7,928.74

Current Mortgage Payment

Principal and/or Interest:	$1,464.36
Escrow (Taxes and/or Insurance):	$1,137.31
Prorated Overage:	$-243.68
Total Monthly Payment:	$2,357.99

New Mortgage Payment

Principal and/or Interest:	$1,464.36
Escrow (Taxes and/or Insurance):	$1,160.91
Total New Monthly Payment	$2,625.27
Effective Due Date:	12/01/2021

Contact Us

Customer Service/Pay-by-Phone
1.855.703.7268*
*Calls are randomly monitored and recorded to ensure quality service.

Hours
Monday - Friday: 8 a.m. to 10 p.m. EST
Saturday: 8 a.m. to 3 p.m. EST

Website: www.MyLoanCare.com

Autodraft Customers: If your mortgage payment amount has changed, we'll adjust your payment for you.

Online Bill Payment Customers: If your mortgage payment amount has changed, you will need to contact your financial services provider to adjust your payment.

Account History

The following statement of activity in your escrow account from 01/2021 through 11/2021 displays actual activity as it occurred in your escrow account during that period. If your loan was transferred by another mortgage servicer, the prior projection information may not be included below.

Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance*
	Starting Balance			$4,178.89	$-67,168.37
January	Deposit	$1,137.31	$0.00	$5,316.20	$-67,168.37
January	City Tax Disbursement	$3,041.58	$3,076.69*	$2,274.62	$-70,245.06
February	Deposit	$1,137.31	$0.00	$3,411.93	$-70,245.06
March	Deposit	$1,137.31	$0.00	$4,549.24	$-70,245.06
April	Deposit	$1,137.31	$0.00	$5,686.55	$-70,245.06
April	City Tax Disbursement	$3,041.58	$3,076.69*	$2,644.97	$-73,321.75
May	Deposit	$1,137.31	$0.00	$3,782.28	$-73,321.75
June	Deposit	$1,137.31	$0.00	$4,919.59	$-73,321.75
June	Disbursement - MISC ESCROW		$5,773.73*	$4,919.59	$-79,095.48
July	Deposit	$1,137.31	$0.00	$6,056.90	$-79,095.48
July	City Tax Disbursement	$3,111.80	$3,190.80*	$2,945.10	$-82,286.28
August	Deposit	$1,137.31	$0.00	$4,082.41	$-82,286.28
September	Deposit	$1,137.31	$0.00	$5,219.72	$-82,286.28
October	Deposit	$1,137.31	$0.00	$6,357.03	$-82,286.28
October	City Tax Disbursement	$3,111.80	$3,190.80*	$3,245.23	$-85,477.08
November	Deposit	$1,137.31	$97,878.51*E	$4,382.54	$12,401.43
	Total Deposits	$12,510.41	$97,878.51		
	Total Disbursements	$12,306.76	$18,308.71		
	Account Balance as of 11/30/2021				$12,401.43

An asterisk (*) appearing next to the amount indicates a difference from projected activity either in the amount or the date. The letter "E" next to an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur on the date shown.

See reverse side for additional important information.

Loan Number [redacted]

ASMA W NAIK
C/O TAMIKA NICOLE WYCHE
2985 YORKSHIP SQ APT 1A
CAMDEN NJ 08104-2800

Surplus Amount

$7,928.74

Due to the delinquent status of your account, we will retain your remaining surplus.

LoanCare
ATTN: Cashiering Department
P.O. Box 8068
Virginia Beach, VA 23450

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling $13,647.76. Your lowest monthly escrow balance should not have exceeded $2,274.62, which is either 1/6 (also equal to no more than two months) of the total projected payments from the account as required by federal law or the reasonable amount required by state law or the amount required by your mortgage contract. Your actual lowest monthly balance was $-85,477.08. The items with an asterisk on your Account History may explain this. For further explanation, call our toll-free number shown under the Contact Us section on this statement.

Total Anticipated Annual Disbursement

We anticipate paying the escrow items listed below on your behalf in the upcoming 12-month period. The dollar amount shown may be the last amount paid for that item, or we may project the amount due as defined by federal law.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
City Tax Disbursement	$3,076.69	January 2022	Hazard Insurance Disbursement	$1,396.00	December 2021
City Tax Disbursement	$3,076.69	April 2022			
City Tax Disbursement	$3,190.80	July 2022			
City Tax Disbursement	$3,190.80	October 2022			
Total Anticipated Annual Disbursements	$13,950.98				

Account Projections

The following information covers your projected escrow account activity from 12/2021 to 11/2022. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The required Escrow Account Balance displays the amount actually required to be on hand as specified by federal law, state law, or your mortgage documents, and may include a cushion of up to one-sixth of your annual disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow analysis cycle.

Month	Projected Payments	Disbursements		Projected Escrow	Required Escrow
	Projected	Projected	Description	Account Balance	Account Balance
			Beginning Balance	$12,401.43	$4,472.69
December	$1,160.91	$1,396.00	Hazard Insurance Disbursement	$12,166.34	$4,237.60
January	$1,160.91	$3,076.69	City Tax Disbursement	$10,250.56	$2,321.82
February	$1,160.91			$11,411.47	$3,482.73
March	$1,160.91			$12,572.38	$4,643.64
April	$1,160.91	$3,076.69	City Tax Disbursement	$10,656.60	$2,727.86
May	$1,160.91			$11,817.51	$3,888.77
June	$1,160.91			$12,978.42	$5,049.68
July	$1,160.91	$3,190.80	City Tax Disbursement	$10,948.53	$3,019.79
August	$1,160.91			$12,109.44	$4,180.70
September	$1,160.91			$13,270.35	$5,341.61
October	$1,160.91	$3,190.80	City Tax Disbursement	$11,240.46	$3,311.72
November	$1,160.91			$12,401.37	$4,472.63

Your Projected Escrow Account Balance as of 11/30/21 is $12,401.43. Your Required Beginning Escrow Balance according to this analysis should be $4,472.69. This means you have a surplus of $7,928.74. This surplus must be returned to you unless it is less than $50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. Due to the delinquent status of your account, we will retain your remaining surplus.

Balance Your Escrow Account

Each year your account is reviewed to make sure there is enough money to pay your property taxes and/or insurance. Federal law allows us to require a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months. The payments made to and from your escrow account last year help predict your account activity for next year. Last year's activity also helps predict what your lowest account balance is likely to be. To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to deposit additional funds or if we will provide a refund. Any refund over $50 will be returned to you.

$2,321.82	Your minimum required balance
$10,250.56	Your projected lowest account balance for January
$7,928.74	Your escrow account surplus/shortage

LoanCare is a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose. However, if you filed for bankruptcy, currently are in bankruptcy or received a discharge in bankruptcy, this communication is not an attempt to collect a debt, but is instead a legally required notice regarding your escrowed taxes and insurance.

Private Mortgage Insurance Disclosure

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence, you have the right to request that PMI be canceled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80 percent of the original value of the property or (2) the date the principal balance actually reaches 80 percent of the original value of the property. PMI will only be canceled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic Termination of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence and if you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78 percent of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date. If your loan closed before July 29, 1999 or if it is not a single-family primary residence or second home: The conditions for canceling mortgage insurance for mortgages closed before July 29, 1999 are not statutory under federal law, they may be changed at any time (unless otherwise required by state law). To determine if you can cancel the PMI on your loan or for further information about PMI cancellation, contact us at P.O. Box 8068, Virginia Beach, Virginia 23450 or call 1.855.703.7268.

[redacted]

[redacted]

LOANCARE

P.O. Box 8068 | Virginia Beach, VA 23450

Understanding Your Escrow Changes

Over the past few years, we've worked to simplify our escrow statement. Now, understanding your escrow information is even easier. In this letter, we're breaking down your statement even further to explain the changes in your escrow account information.

- Read ahead to see your escrow payment breakdown and your projected disbursements
- Get answers to some of our most frequently asked questions about escrow accounts
- See how to view your escrow information online

Your Payment Information

Your current total monthly mortgage payment is $2,357.99. Your total amount due will change by $267.28. Your new total monthly payment will be $2,625.27, effective 12/01/2021.

Your Escrow Surplus

Your projected escrow account balance as of 11/30/21 is $12,401.43. Your required beginning escrow balance according to this analysis should be $4,472.69. This means you have a surplus of $7,928.74.

A surplus or shortage in your escrow account commonly occurs when:

> The projected amount at closing increases or decreases
> Your property taxes increase or decrease
> Your homeowners insurance increases or decreases
> You change your homeowners insurance company
> We pay delinquent taxes on your behalf

If you have questions about an increase in your property taxes or insurance premiums, please contact your local taxing authority or insurance agent.

Your Surplus

If you have a surplus of more than $50.00:

> As long as your loan is current, we will issue you a check for the surplus amount. If your loan is current and your surplus check is not enclosed with your Annual Escrow Account Disclosure Statement, you can expect to receive it soon.

If you have a surplus of less than $50.00:

> We will keep the surplus and lower your monthly payments as noted on your statement.

Please review the Account Projections section of your Annual Escrow Account Disclosure Statement to confirm the disbursement amounts of the escrowed items. If you find errors in this information, please confirm the disbursement amounts with your local taxing authority or insurance carrier and contact us to report any discrepancies.

I thought I had a fixed rate. Why did

Your mortgage payment is made up of

(taxes and insurance). Your loan

mortgage (ARM). The portion of your

and/or mortgage insurance) will change

Your Mortgage Payment



the three categories shown in gray.

Please note: this chart is provided for

to represent the specific amount you have in each

Why is there extra money in my

Your escrow account makes sure you

A certain amount of the funds in your

keep your account from going negative.

We call that an escrow cushion.

Think of your cushion as overdraft

protection for your escrow account. Your

insurance bills. This helps lessen the

typically cannot be waived or removed.

LOANCARE

P.O. Box 8068 | Virginia Beach, VA 23450

Check Your Information Online

Visit www.MyLoanCare.com to:

- > View your current escrow account balance
- > View your payment information
- > View your estimated tax disbursement amounts
- > View your insurance premiums
- > Enroll for email notifications when escrow disbursements are made

If You Need Assistance

Our representatives are ready to assist you should you need further information or have additional questions or concerns. Call 1.855.703.7268 Monday-Friday, 8:00 A.M.-10:00 P.M. Eastern Time, and Saturday, 8:00 A.M.-3:00 P.M. Eastern Time.

Sincerely,

Escrow Department
LoanCare, LLC
NMLS ID [redacted]

This summary is not a substitute for the Annual Escrow Account Disclosure Statement and it is important that you still review the enclosed Annual Escrow Account Disclosure Statement in its entirety.

TO THE EXTENT THE FAIR DEBT COLLECTION PRACTICES ACT (FDCPA) AND/OR STATE DEBT COLLECTION LAWS ARE APPLICABLE, PLEASE BE ADVISED THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

How can I lower my escrow?

You may seek additional insurance quotes while maintaining the required coverage. You may contact your taxing authorities and ensure that you have taken advantage of all applicable exemptions. If you are able to reduce the cost of your insurance and/or are approved for an exemption, please make sure to provide us updated information.

Can I prepay my escrow so that my payments don't change?

No. You are required to pay 1/12th of each escrowed item monthly with your principal and interest payment.

[redacted]

RECEIVED
MAY - 8 1998

THIS COVER SHEET CONTAINS ALL RECORDING INFORMATION. PLEASE DO NOT REMOVE FROM DOCUMENT.

Mercer County Clerk's Office
Catherine DiCostanzo, County Clerk
Recording Sheet

Return To:

PARADISE MTG SVC CORP
100 CRAIG RD
MANALAPAN NJ 07726

[redacted]

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No. Pages 0009

Instrument MORTGAGES

Date : 1/31/1998

Time : 11:10:31

Control # [redacted]

INST# RD 1998 003654

NAIK
ASMA W
PARADISE MTG SERVICE CORP

NAIK
WASEEM

Employee ID KELLYS

RECORDING	$	27.00
	$	.00
	$	.00
	$	.00
	$	.00
	$	.00
	$	.00
	$	.00
	$	.00
Total:	$	27.00

STATE OF NEW JERSEY
MERCER COUNTY CLERK'S OFFICE

TRANSFER TAX

$ .00

Transfer Tax $ .00

Catherine DiCostanzo
County Clerk

[redacted]

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When recorded mail to:
PARADISE MORTGAGE SERVICE CORP.
100 CRAIG RD, 2ND FLOOR
MANALAPAN, NJ 07726

LOAN #: [redacted]

(Space Above This Line For Recording Data)

MORTGAGE

This instrument was prepared by:

THIS MORTGAGE ("Security Instrument") is given on DECEMBER 29, 1997. The mortgagor is ASMA W. MALK AND WASEEM MALK

("Borrower")
This Security Instrument is given to PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION

which is organized and existing under the laws of THE STATE OF NEW JERSEY
and whose principal office and mailing address is 100 CRAIG RD, 2ND FLOOR, MANALAPAN, NJ 07726

("Lender").
Borrower owes Lender the principal sum of ONE HUNDRED SEVENTY EIGHT THOUSAND AND NO/100********** ********** Dollars (U.S. $178,000.00). 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 1, 2028.
This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (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. This Security Instrument and the Note secured hereby are subject to modification (including changes in the interest rate, the due date, and other terms and conditions), as defined in New Jersey Laws 1985, ch. 353, Section 1 *et seq.*, and upon such modification, shall have the benefit of the lien priority provisions of that law. The maximum principal amount secured by this Security Instrument is $178,000.00. For these purposes, Borrower does hereby mortgage, grant and convey to Lender the following described property located in MERCER County, New Jersey:

LOT 251.01 BLK. 7

Which has the address of 23 HANOVER COURT, WEST WINDSOR
(Street, City),
New Jersey 08540 ("Property Address"),
(Zip Code)

Description of Lot 251.01 in Block 7 as shown on Sheet 4.07 of the West Windsor Township Tax Map, being commonly known as 22 Hanover Court, situate in the Township of West Windsor, Mercer County, New Jersey.

BEGINNING at a **POINT**, said point being the common corner of the southeasterly corner of Tax Lot 251.02 in Block 7, lands N/F Joan M. and Arthur C. Downs, Jr. and the southwesterly corner of lands herein described, said point also being in line with a partition wall dividing the house on the herein described lot from the house adjoining to the southwest, and from said **BEGINNING POINT** running, thence;

1.) Along the northeasterly line of the aforesaid lands of Downs, passing to, through and beyond the aforesaid partition wall, N 44 degrees 29 minutes 13 seconds W, a total distance of 90.00 feet to a point in a southeasterly line of Tax Lot 250 in Block 7, lands N/F Princeton Greens Assoc., thence;

2.) Along said lands, the following four (4) courses: N 45 degrees 30 minutes 47 seconds E, 17.72 feet to a point of curvature, thence;

3.) Along a curve bearing to the right in a northeasterly direction, having a radius of 49.00 feet, an arc length of 17.66 feet to a point, thence;

4.) S 44 degrees 29 minutes 13 seconds E, 86.85 feet to a point, thence;

5.) S 45 degrees 30 minutes 47 seconds W, 35.00 feet to the **POINT** and **PLACE** of **BEGINNING.**

Containing 3,132.1 square feet of land more or less.

VOL 4118PG097

AMN

LOAN #: [redacted]

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 29TH day of DECEMBER, 1997, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:
22 HANOVER COURT
WEST WINDSOR, NJ 08540

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in
COVENANTS, CONDITIONS AND RESTRICTIONS
(the "Declaration").

The Property is a part of a planned unit development known as

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

PUD COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage provided by the master or blanket policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 10.

AWN

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LOAN # [redacted]

E. **Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. **Remedies.** If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

ASMA W. MAIK

WASEEM MAIK

LOAN #: [redacted]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and 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 seised 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Loan #: [redacted]

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and

LOAN #: [redacted]

(c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, attorneys' fees and costs of title evidence permitted by Rules of Court.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall cancel this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

LOAN #: [redacted]

23. No Claim of Credit for Taxes. Borrower will not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxes, assessments or charges. Borrower will not claim any deduction from the taxable value of the Property by reason of this Security Instrument.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- ☐ Adjustable Rate Rider
- ☐ Graduated Payment Rider
- ☐ Balloon Rider
- ☐ V.A. Rider
- ☐ Condominium Rider
- ☒ Planned Unit Development Rider
- ☐ Rate Improvement Rider
- ☐ Other(s) [specify]
- ☐ 1-4 Family Rider
- ☐ Biweekly Payment Rider
- ☐ Second Home Rider

Borrowers acknowledge receipt of a true copy of this mortgage provided without charge.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:

ASMA W. NAIK

WASEEM NAIK

STATE OF NEW JERSEY, Mercer County ss:

On this 29th day of December, 1997 before me, the subscriber, personally appeared

WASEEM NAIK AND ASMA W. NAIK, husband and wife

who, I am satisfied, are the person(s) named in and who executed the within instrument, and thereupon acknowledged that they signed, sealed and delivered the same as their act and deed, for the purposes therein expressed.

Notary Public

When recorded mail to:
PARADISE MORTGAGE SERVICE CORP.
100 CRAIG RD, 2ND FLOOR
MANALAPAN, NJ 07726

LOAN # [redacted]

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS: THAT
PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION

existing under the laws of the THE STATE OF NEW JERSEY
residing or located at 100 CRAIG RD, 2ND FLOOR
in the City of MANALAPAN, in the County of
MONMOUTH and in the State of NEW JERSEY
hereinafter designated as the Assignor, for and in consideration of the sum of ONE DOLLAR and other good and valuable consideration, the receipt whereof is hereby acknowledged, does by these presents assign to
ICI FUNDING CORPORATION

residing or located at 20371 IRVINE AVENUE, BUILDING A in the
City of SANTA ANA HEIGHTS, the County of
and State of CALIFORNIA, hereinafter designated as the Assignee, a certain Mortgage dated
DECEMBER 29, 1997, made by
ANNA M. HAIK

on real property located in the CITY of WEST WINDSOR in the County of
MERCER and State of New Jersey, to secure payment of the sum of which
mortgage is recorded in the clerk's office of the County of MERCER
in Book 419 of Mortgages on Page 95.

TOGETHER with the Bond, Note or other Obligation therein described, and the money due and to grow due thereon, with the interest. TO HAVE AND TO HOLD the same unto the said Assignee forever, subject only to all the provisions contained in the said Mortgage and the Bond, Note or other Obligation. AND the said Assignor hereby constitutes and appoints the Assignee as the Assignor's true and lawful attorney, irrevocable in law or in equity, in the Assignor's name, place and stead but at the Assignee's cost and expense, to have, use and take all lawful ways and means for the recovery of all the said money and interest; and in case of payment, to discharge the same as fully as the Assignor might or could do if these presents were not made.

AND the Assignor covenants that there is now due and owing the said Mortgage and the Bond, Note or other Obligation secured thereby, the sum of ONE HUNDRED SEVENTY EIGHT THOUSAND DOLLARS ($178,000.00) Dollars principal with interest thereon to be computed at the rate of 9.25 percent per year from December 29, 1997, and that there are no set-offs, counterclaims or defenses against the same, in law or in equity, nor have there been any modifications or other changes in the original terms thereof, other than as stated herein.

In all references herein to any parties, entities or corporations the use of any particular gender or the plural or singular number is intended to include the appropriate gender or number as the text of the within instrument may require.

IN WITNESS WHEREOF, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed this 29th day of December, 1997.

Signed, Sealed and Delivered in the presence of or attested by:

PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION

By: Phyllis A. Hill, President

State of NEW JERSEY
County of Monmouth
The foregoing instrument was acknowledged before me this December 29, 1997 by
Phyllis A. Hill, President
of Paradise Mortgage Service Corp.
a New Jersey corporation, on behalf of the corporation.

Notary Public

This Document Prepared By

New Jersey Assignment of Mortgage 12/93 VMP-6(NJ) (9112) ELDWAS (L7086.1) NJQVAS 101

VOL0550 PG053

END OF DOCUMENT

[redacted]

THIS COVER SHEET CONTAINS ALL RECORDING INFORMATION. PLEASE DO NOT REMOVE FROM DOCUMENT.

Mercer County Clerk's Office
Catherine DiCostanzo, County Clerk
Recording Sheet

Return To:

IMPAC FUNDING CORP
20371 IRVINE AVE
SANTA ANA HEIGHTS CA 92707

Index Assignment Book

Book 00583 Page 0062

No. Pages 0003

Instrument ASSIGNMENT MTG

Date : 7/29/1998

Time : 11:23:29

Control # [redacted]

INST# RD 1998 029969

ICI FUNDING CORP

BANKERS TRUST CO CALIFORNIA

Employee ID SUSANJ

RECORDING	$	20.00
	$	.00
	$	.00
	$	.00
	$	.00
	$	.00
	$	.00
	$	.00
	$	.00
Total:	$	20.00

STATE OF NEW JERSEY
Mercer County Clerk's Office

TRANSFER TAX

	$	.00
Transfer Tax	$	.00

Catherine DiCostanzo
Mercer County Clerk

[redacted]

VOL0583 PG062

Requested by and when
recorded mail to:
ICI FUNDING CORPORATION
20371 IRVINE AVE., BLDG. A
SANTA ANA HEIGHTS, CA 92707
Loan [redacted]

18
2
20

ASN [redacted]

Assignment of Mortgage

KNOW ALL MEN BY THESE PRESENTS that
ICI FUNDING CORPORATION

for consideration paid, does hereby assign, transfer and set over unto
Bankers Trust Company of California, N.A., as trustee under the Indenture relating to IMH Assets Corp., Collateralized Asset-Backed Bonds, Series 1998-2
BANKERS TRUST CO.
3 PARK PLAZA, 16TH FLOOR
IRVINE, CA 92715

that certain mortgage deed dated DECEMBER 29, 1997 from
ASMA W. NAIK AND WASEEM NAIK

To (LENDER)PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION
filed for record in the office of the County Clerk of MERCER County, NEW JERSEY, and
recorded on 1-31-98, as Instrument Number 1998007454 IN Book 4118 at page 0095
Describing land therein as: SEE LEGAL DESCRIPTION ATTACHED

PROPERTY ADDRESS:22 HANOVER COURT, WEST WINDSOR, N.J. 08540
LOAN AMOUNT:178,800.00

ATTEST:

ICI FUNDING CORPORATION

LINDA SEPULVEDA,
AUTHORIZED SIGNATORY

State of California)
County of Orange) ss.

On 01/15/98 before me, J. SMITH a Notary Public in and for said state, personally appeared, LINDA SEPULVEDA, AUTHORIZED SIGNATORY personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

(Seal)
J. SMITH, NOTARY PUBLIC

J. SMITH
Comm. # 1119773
NOTARY PUBLIC-CALIFORNIA
Orange County
My Comm. Expires Dec. 15, 2000

VOL0583 PG063

Description of Lot 251.01 in Block 7 as shown on Sheet 4.07 of the West Windsor Township Tax Map, being commonly known as 22 Hanover Court, situate in the Township of West Windsor, Mercer County, New Jersey.

BEGINNING at a **POINT**, said point being the common corner of the southeasterly corner of Tax Lot 251.02 in Block 7, lands N/F Joan M. and Arthur C. Downs, Jr. and the southwesterly corner of lands herein described, said point also being in line with a partition wall dividing the house on the herein described lot from the house adjoining to the southwest, and from said **BEGINNING POINT** running, thence;

1.) Along the northeasterly line of the aforesaid lands of Downs, passing to, through and beyond the aforesaid partition wall, N 44 degrees 29 minutes 13 seconds W, a total distance of 90.00 feet to a point in a southeasterly line of Tax Lot 250 in Block 7, lands N/F Princeton Greens Assoc., thence;

2.) Along said lands, the following four (4) courses: N 45 degrees 30 minutes 47 seconds E, 17.72 feet to a point of curvature, thence;

3.) Along a curve bearing to the right in a northeasterly direction, having a radius of 49.00 feet, an arc length of 17.66 feet to a point, thence;

4.) S 44 degrees 29 minutes 13 seconds E, 86.85 feet to a point, thence;

5.) S 45 degrees 30 minutes 47 seconds W, 35.00 feet to the **POINT** and **PLACE** of **BEGINNING**.

Containing 3,132.1 square feet of land more or less.

CERTIFIED TO BE A TRUE AND CORRECT COPY OF RECORDING

VOL0583 PG064

END OF DOCUMENT

2014036042
RECORDED 08/27/2014
PAULA SOLLAMI OVELIUS COUNTY CLERK
MERCER COUNTY, NEW JERSEY

Recording requested by:
BANKERS TRUST COMPANY OF CALIFORNIA, N.A. AS TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 1998-2 BY IMPAC FUNDING CORPORATION, ATTORNEY IN FACT

When recorded mail to:
CORE LOGIC
450 E. BOONDARY STREET
CHAPTH, SC 29036
Attn: ASSIGNMENT UNIT

[redacted] CORPORATION ASSIGNMENT OF MORTGAGE

Branch/Source Code [redacted] Doc. ID# [redacted]
Commitment

For value received, the undersigned, BANKERS TRUST COMPANY OF CALIFORNIA, N.A. AS TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 1998-2 BY IMPAC FUNDING CORPORATION, ATTORNEY IN FACT, 1761 E. SAINT ANDREW PLACE, SANTA ANA, CA 92705, hereby grants, assigns and transfers to:

IMPAC FUNDING CORPORATION
[redacted] IRVINE, CA 92612

All its interest under that certain Mortgage dated 12/29/97, executed by: ASMA W MAIK AND HASEEN MAIK, Mortgagor as per MORTGAGE recorded as Instrument No. KD 1998 003694 on 1/21/98 in Book 04118 Page 0095 of official records in the County Recorder's Office of MERCER County, NEW JERSEY.
Tax Parcel # 13-00007-0000-00351-01,
Original Mortgage $178,000.00
22 HANOVER COURT, WEST WINDSOR, NJ 08540

Together with the Note or Notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage.

Dated: August 18, 20[redacted]

BANKERS TRUST COMPANY OF CALIFORNIA, N.A. AS TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 1998-2 BY IMPAC FUNDING CORPORATION, ATTORNEY IN FACT

By [redacted]

State of California
County of Orange

On August 18, 20[redacted] before me, Denise Anderson, Notary Public, personally appeared [redacted], who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.

Signature [redacted]

DENISE ANDERSON
Commission # 1969748
Notary Public - California
Orange County
My Comm. Expires Dec 6, 2015

Prepared by: MONICA ZEPEDA
1800 TAPO CANYON RD
SIMI VALLEY, CA 93063
Phone#: (213) 345-1438

[redacted]

[redacted]
RECORDED 08/27/2014 [redacted]
PAULA SOLLAZZO CONVELL COUNTY CLERK
MERCER COUNTY, NEW JERSEY

Recording requested by:
INPAC FUNDING CORPORATION

When recorded mail to:
CORE LOGIC
450 E. BOONDARY STREET
CHAPIN, SC 29036
Attn: ASSIGNMENT UNIT

[redacted]

[redacted] ON ASSIGNMENT OF MORTGAGE [redacted]
Doc. ID# [redacted]
Commitment [redacted]

For value received, the undersigned, INPAC FUNDING CORPORATION, 19500 JAMBOREE ROAD, IRVINE, CA 92612, hereby grants, assigns and transfers to: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR INPAC SECURITIES TRUST 2001-S2 THE UNDERLYING RELATING TO THE ASSET CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2001-S2
300 S GRAND AVE, FL 41, LOS ANGELES, CA 90071-3151

All its interest under that certain Mortgage dated 12/27/97, executed by: ASMA N MAIK AND WASEEM MAIK, Mortgagor as per MORTGAGE recorded as Instrument No. RD 1998 003654 on 1/31/98 in Book 06118 Page 0095 of official records in the County Recorder's Office of MERCER County, NEW JERSEY.
Tax Parcel # 13-00007-0000-00251-01.
Original Mortgage $178,000.00
23 HANOVER COURT, WEST WINDSOR, NJ 08540

Together with the Note or Notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage.

Dated: August 14 2014 INPAC FUNDING CORPORATION

By [redacted]
Steve Yamamoto
Assistant Secretary

State of California
County of Orange

On August 14th 2014 before me, Denise Anderson, Notary Public, personally appeared Steve Yamamoto who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal

Signature: [redacted]

Prepared by: MONICA ZEPEDA
1900 TAPO CANYON RD
SIMI VALLEY, CA 93063
Phone#: (213) 345-1638

DENISE ANDERSON
Commission # 1959705
Notary Public - California
Orange County
My Comm. Expires Dec 8, 2015

[redacted]

Mercer County
Document Summary Sheet

MERCER COUNTY CLERK

MERCER COUNTY COURTHOUSE
209 SOUTH BROAD STREET
TRENTON NJ 08650

INSTR # 2016053223
A BK 1177 PG 1599
RECORDED 11/10/2016 03:09:15 PM
PAULA SOLLAMI COVELLO, COUNTY CLERK
MERCER COUNTY, NEW JERSEY

Official Use Only

Transaction Identification Number [redacted]

Submission Date *(mm/dd/yyyy)*	11/10/2016
No. of Pages *(excluding Summary Sheet)*	3
Recording Fee *(excluding transfer tax)*	$60.00
Realty Transfer Tax	$0.00
Total Amount	$60.00

Document Type ASSIGNMENT OF MORTGAGES

Municipal Codes
MERCER COUNTY 99

Batch Type 12 - LEVEL 2 (WITH IMAGES)

Return Address *(for recorded documents)*
KML LAW GROUP, P.C.
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

Bar Code(s)

[redacted]

Additional Information (Official Use Only)

** DO NOT REMOVE THIS PAGE.*
COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF MERCER COUNTY FILING RECORD.
RETAIN THIS PAGE FOR FUTURE REFERENCE.

[redacted]

Mercer County
Document Summary Sheet

	Type	ASSIGNMENT OF MORTGAGES			
	Consideration				
	Submitted By	SIMPLIFILE, LLC (SIMPLIFILE)			
	Document Date	11-09-2016			
	Reference Info				
	Book ID	**Book**	**Beginning Page**	**Instrument No.**	**Recorded/File Date**
	OR	04118	0095		
ASSIGNMENT OF MORTGAGES	**MORTGAGOR**	**Name**		**Address**	
		DEUTSCHE BANK NATIONAL TRUST COMPANY AS INDENTURE			
		ASMA W NAIK			
		WASEEM NAIK			
	ASSIGNEE	**Name**		**Address**	
		IMPAC MORTGAGE CORP			
	Parcel Info				
	Property Type	**Tax Dist.**	**Block**	**Lot**	**Qualifier**	**Municipality**

** DO NOT REMOVE THIS PAGE.*
COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF MERCER COUNTY FILING RECORD.
RETAIN THIS PAGE FOR FUTURE REFERENCE.

[redacted]

[redacted] ASN BK 1177 PG 1600 PAGE 2 OF 5

Assignment of Mortgage

[redacted]

THE ASSIGNOR

Deutsche Bank National Trust Company, as indenture trustee under the indenture relating to IMH Assets Corp., collateralized asset-backed bonds, Series 2003-9F referred to as the Assignor, for one dollar ($1.00) and other good and valuable consideration, the receipt whereof is hereby acknowledged, hereby assigns to:

IMPAC Mortgage Corp residing or located at:

c/o Loan Care Servicing Center, Inc.
3637 Sentara Way, Suite 303
Virginia Beach, VA 23452

referred to as the Assignee; a certain Mortgage dated **December 29, 1997**, made by **Asma W. Naik and Waseem Naik** to as the Mortgagor(s). The property covered by the Mortgage is located in the **Township** of **West Windsor** in **Mercer** County, New Jersey. (Block 7 Lot 251.01) The Mortgage was recorded on **January 31, 1998** in the office of the County Recording Officer of **Mercer** County, New Jersey, in **Book: 04118 Page: 0095** of the book of mortgages. The original amount of the Mortgage was **$178,000.00.**

To have and to hold the same unto the Assignee forever, subject only to all the provisions contained in the Mortgage.

In all references in this Assignment to any parties, persons, entities or corporations the use of any particular gender or the plural or singular number is intended to include the appropriate gender or number as the text of the within instrument may require.

(For Recorder's Use Only)

Signatures. I agree to the terms of this Assignment. If the Assignor is a corporation, its proper corporate officers sign.

Deutsche Bank National Trust Company, as indenture trustee under the indenture relating to IMH Assets Corp., collateralized asset-backed bonds, Series 2003-9F

Name: STEVE YAMAMOTO
Title: Authorized Signer

STATE OF _____

COUNTY OF _____ SS:

I CERTIFY that on the _____ day of _____, 20___

_____
Name

personally came before me and stated to my satisfaction that this person (or if more than one, each person):
(a) was the maker of the attached instrument;
(b) was authorized to and did execute this instrument as

_____
Title

of **Deutsche Bank National Trust Company, as indenture trustee under the indenture relating to IMH Assets Corp., collateralized asset-backed bonds, Series 2003-9F** the entity named in this instrument; and,
(c) executed this instrument as the act of the entity named in this instrument.

Please see attached notary document

_____
Notary Public

ASSIGNMENT OF MORTGAGE	*Record and return to:*
Deutsche Bank National Trust Company, as indenture trustee under the indenture relating to IMH Assets Corp., collateralized asset-backed bonds, Series 2003-9F **TO** **IMPAC Mortgage Corp**	**KML LAW GROUP, P.C.** **BNY Mellon Independence Center - Suite 5000** **701 Market Street** **Philadelphia, PA 19106-1532** [redacted]

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of Orange)

On NOV. 9. 2016 *Date* before me, Notary Public Denise Lynn Anderson *Here Insert Name and Title of the Officer*,

personally appeared STEVE YAMAMOTO *Name(s) of Signer(s)*,

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

DENISE LYNN ANDERSON
Commission # 2133241
Notary Public - California
Orange County
My Comm. Expires Dec 6, 2019

Signature: Denise Lyn. Anderson
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document
Title or Type of Document: Form 22 Hanair Court West Windsor NJ Document Date: NOV 9. 2016
Number of Pages: Three (2) Signer(s) Other Than Named Above: None

Capacity(ies) Claimed by Signer(s)

Signer's Name: STEVE YAMAMOTO	Signer's Name:
☑ Corporate Officer — Title(s): authorized Signer	☐ Corporate Officer — Title(s):
☐ Partner — ☐ Limited ☐ General	☐ Partner — ☐ Limited ☐ General
☐ Individual ☐ Attorney in Fact	☐ Individual ☐ Attorney in Fact
☐ Trustee ☐ Guardian or Conservator	☐ Trustee ☐ Guardian or Conservator
☐ Other:	☐ Other:
Signer is Representing:	Signer is Representing:

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LOAN #: [redacted]

NOTE

DECEMBER 29, 1997 | PRINCETON, [City] | NEW JERSEY [State]

22 HANOVER COURT, WEST WINDSOR, NJ 08540
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $178,000.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 9.250%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month.

I will make my monthly payments on the 1ST day of each month beginning on FEBRUARY 1, 1998. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on JANUARY 1, 2028, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at
100 CRAIG RD, 2ND FLOOR
MANALAPAN, NJ 07726

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. $1,464.36.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

(D) No Waiver by Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

[redacted]

LOAN #: [redacted]

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

THE PROVISIONS CONTAINED IN THE "ADDENDUM TO NOTE", SIGNED BY ALL BORROWERS NAMED HEREIN, ARE HEREBY INCORPORATED INTO AND SHALL AMEND AND SUPPLEMENT THIS NOTE.

ASMA W. NAIK

Bankers Trust Company of California, N.A., as trustee under the Indenture relating to IMH Assets Corp., Collateralized Asset-Backed Bonds, Series 1998-2

PAY TO THE ORDER OF ICI FUNDING CORP.

WITHOUT RECOURSE

PARADISE MORTGAGE SERVICE CORP.

PHYLLIS ANN HILL, PRESIDENT

PAY TO THE ORDER OF

WITHOUT RECOURSE

ICI FUNDING CORPORATION

BY: [illegible], AUTHORIZED SIGNATORY

Allonge to Mortgage Note

BofA loan number [redacted]

Allonge to one certain Mortgage Note Dated: December 29, 1997

Executed By: ASMA W. NAIK

Original Amount: **$ 178,000.00**

Property Address: 22 HANOVER COURT, WEST WINDSOR, NJ 08540

Pay to the Order of:

Impac Funding Corporation

Without Recourse:

Bankers Trust Company of California, N.A., as trustee under the Indenture relating to IMH Assets Corp., Collateralized Asset-Backed Bonds, Series 1998-2

By: _____

Name: STEVE YAMAMOTO

Title: AUTHORIZED SIGNER

[redacted]

Allonge to Mortgage Note

BofA loan number: [redacted]

Allonge to one certain Mortgage Note Dated: December 29, 1997

Executed By: ASMA W. NAIK

Original Amount: **$ 178,000.00**

Property Address: 22 HANOVER COURT, WEST WINDSOR, NJ 08540

Pay to the Order of:

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2003-9F

Without Recourse:

Impac Funding Corporation

By: _____

Name: STEVE YAMAMOTO

Title: Authorized Signer

[redacted]

LOAN #: [redacted]

ADDENDUM TO NOTE

This addendum is made **DECEMBER 29, 1997** and is incorporated into and deemed to amend and supplement the Note of the same date.

Covering the property described in the Security Instrument and located at:

22 HANOVER COURT
WEST WINDSOR, NJ 08540

Amended Provisions. In addition to the provisions and agreements made in the Note, Borrower further covenants and agrees as follows:

INTEREST RATE AND PAYMENT CAN CHANGE DUE TO BREACH OF COVENANT:

For the first 270 days following the date of the Note, Borrower will not enter into any agreement with any person or entity, other than the Lender, that permits the creation, filing and recording of a lien against the Property in order to secure repayment by the Borrower of any additional indebtedness. During the 270 day period, the Borrower will not permit or take any action that will result in the filing or recording of any statutory lien or encumbrance, including but not limited to judgments, tax liens, mechanic's liens, etc., against the property. In the event that the Borrower permits such a subordinate lien or encumbrance during this 270 day period, Note holder may increase the interest rate the Borrower will pay on the loan by 2%. If the interest rate changes as described above, the monthly principal and interest payment will change based upon the new interest rate, loan balance, and remaining loan term. If this happens the Note holder will send the Borrower a written notification at least 25 days before any payment adjustment may be made, which shall be effective in the months following the date such notice is provided to the Borrower. Any such notice will contain information about your new interest rate, payment amounts, and outstanding balance.

Unless the interest rate changes under the circumstances described in the preceding paragraph, the interest rate will remain fixed at the initial interest rate for the entire loan term.

ASMA W. NAIK

[redacted]

NOTE ALLONGE

Loan #: [redacted]
Borrower(s): **ASMA W. NAIK**

Loan Amount: **$ 178,000.00**
Property Address: **22 HANOVER COURT, WEST WINDSOR, NJ 08540**
Date of Note: **DECEMBER 29, 1997**

PAY TO THE ORDER OF

Without Recourse
IMPAC MORTGAGE CORP.

By:
Nelu Cornea, Collateral Specialist

NOTE ALLONGE

Loan #: [redacted]
Borrower(s): **ASMA W. NAIK**

Loan Amount: **$ 178,000.00**
Property Address: **22 HANOVER COURT, WEST WINDSOR, NJ 08540**
Date of Note: **DECEMBER 29, 1997**

PAY TO THE ORDER OF
IMPAC MORTGAGE CORP

Without Recourse
PARADISE MORTGAGE SERVICE CORP.

By:
Normany Chan, Jr. Warehouse Analyst

NOTE ALLONGE

Loan #: [redacted]
Borrower(s): **ASMA W. NAIK**

Loan Amount: **$ 178,000.00**
Property Address: **22 HANOVER COURT, WEST WINDSOR, NJ 08540**
Date of Note: **DECEMBER 29, 1997**

PAY TO THE ORDER OF

Without Recourse
IMPAC MORTGAGE CORP.

By:
Nelu Cornea, Collateral Specialist

NOTE ALLONGE

Loan #: [redacted]
Borrower(s): **ASMA W. NAIK**

Loan Amount: **$ 178,000.00**
Property Address: **22 HANOVER COURT, WEST WINDSOR, NJ 08540**
Date of Note: **DECEMBER 29, 1997**

PAY TO THE ORDER OF
IMPAC MORTGAGE CORP

Without Recourse
PARADISE MORTGAGE SERVICE CORP.

By:
Normany Chan, Jr. Warehouse Analyst

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

McCABE, WEISBERG & CONWAY, LLC
By: Andrew M. Lubin, Esq. (Atty. I.D.#AL0814)
216 Haddon Avenue, Suite 201
Westmont, NJ 08108
856-858-7080
Attorneys for Movant: Impac Mortgage Corp.

IN re:

Asma W. Naik
Debtor

Case No.: 21-18795-CMG
Chapter: 13
Judge: Christine M. Gravelle

CERTIFICATION OF SERVICE

1. I, Alice Ray:

   ☐ represent the _____ in the above-captioned matter.

   ☒ am the secretary/paralegal for Andrew M. Lubin, Esq., who represents the Movant in the above captioned matter.

   ☐ am the _____ in the above case and am representing myself.

2. On January 19, 2022, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

   - Proof of Claim
   - Certification of Service

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: January 19, 2022

/s/ Alice Ray
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Asma W. Naik 22 Hanover Ct Princeton, New Jersey 08540-7067	Debtor	☐ Hand-delivered ☒ Regular mail ☐ Certified mail/RR ☐ E-mail ☐ Notice of Electronic Filing (NEF) ☐ Other _____ (as authorized by the court *)
Tamika Nicole Wyche Law Office of David Paul Daniels, LLC 2985 Yorkship Square Suite 1A Camden, New Jersey 08104 dpdlawyer@comcast.net	Attorney for Debtor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☐ E-mail ☒ Notice of Electronic Filing (NEF) ☐ Other _____ (as authorized by the court *)
Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, New Jersey 08650-4853	Chapter 13 Trustee	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☐ E-mail ☒ Notice of Electronic Filing (NEF) ☐ Other _____ (as authorized by the court *)
US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, New Jersey 07102	US Trustee	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☐ E-mail ☒ Notice of Electronic Filing (NEF) ☐ Other _____ (as authorized by the court *)

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

rev.4/24/12

EXHIBIT B

DESCRIPTION OF EXHIBIT

A true and correct copy of **Exhibit B**, establishing the historical accounting and evidentiary baseline originally filed under **Bankruptcy Case No. 18-15460-CMG** in the United States Bankruptcy Court for the District of New Jersey.

This Exhibit details a multi-year footprint of chronic ledger manipulation, systemic data truncation, and document fabrication that pre-dates and directly mirrors the systemic defects carried over into the subsequent 2021 bankruptcy filing.

SUMMARY OF HISTORICAL SYSTEMIC DEFECTS CONTAINED IN THIS RECORD:

- **Radical Ledger Truncation (13-Year Omission):**The transaction ledger completely omits the first 13 years of loan history (1997–2010), establishing an arbitrary opening balance on October 1, 2010, without zero-baseline validation or historical reconciliation—violating Fed. R. Bankr. P. 3A(c) and replicating the identical ledger tracking failure later found in the 2021 case.

- **Systemic Escrow Corruption & Unauthorized LPI:**Documents unauthorized escrow disbursements for duplicative, high-cost lender-placed hazard insurance (LPI) assessed despite the fact that the homeowners maintained continuous, independent coverage from loan inception (*12 U.S.C. § 2605(k); 12 C.F.R. § 1024.37(b)*).

- **Uncorrected Fee Padding Loop:**Identifies a highly concentrated, automated assessment of $6,314.00 in unverified attorney fees and corporate costs loaded onto the ledger within a single 60-day window in late 2016 (*11 U.S.C. § 506(b)*). This establishes that the invalid balance was carried forward uncorrected into the 2021 filing.

- **Retroactive Document Fabrication & Fraud on the Court:**Proves a fatal evidentiary dilemma; the purported Paradise Mortgage-to-Impac Mortgage Allonge was entirely absent from this official 2018 Proof of Claim, yet suddenly appeared attached to the exact same Note in the 2021 record. This establishes that the instrument was either intentionally withheld or retroactively manufactured post-2018 to feign standing (*Fed. R. Bankr. P. 9011*).

- **Repeating Corporate Impossibility & Image Manipulation:**Relies on an undated Note Allonge from Bankers Trust Co. to IMPAC Funding bearing the signature of robo-signor Steve Yamamoto and containing distinct visual anomalies. Because Bankers Trust ceased to exist in 1999, its operational appearance in this 2018 filing

confirms a chronic, multi-year reliance on legally void, digitally manipulated instruments to manufacture standing.

NOTICE OF RELATION TO OTHER SEQUENTIAL EXHIBITS (A, C–J):
PLEASE TAKE NOTICEthat this Exhibit B constitutes the historical ledger anchor of a sequentially ordered, alphabetized record:

- **EXHIBIT A (Bankruptcy Case No. 21-18795-CMG):**Demonstrates the direct continuation and escalation of the systemic ledger corruption, unauthorized post-petition "suspense dumping," and corporate impossibilities established here in Exhibit B.

- **EXHIBIT C:**Bankruptcy Court Dismissal Notice matching the exact calendar date of an improper post-petition assignment, violating the automatic stay (*11 U.S.C. § 362*).

- **EXHIBIT F:**Proof of continuous independent hazard insurance, validating the illegality of the LPI escrow disbursements tracking through this 2018 ledger.

- **EXHIBIT G:** Forensic digital imaging analysis exposing the recurring structural anomalies and manipulated Allonge images utilized in this filing.

- **EXHIBIT J:**Certified public records detailing the 1999 structural dissolution of Bankers Trust Co., exposing the legal impossibility of the endorsements appearing in this 2018 record.

Fill in this informat on to identify the case:

Debtor 1 Asma W. Naik

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for he District of New Jersey

Case number 18-15460 CMG

Official Form 410

Proof of Claim

04/16

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to $500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) **that you received.**

Part 1: Identify the Claim

1. Who is the current creditor?

IMPAC Mortgage Corp

Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor

2. Has this claim been acquired from someone else?

☒ No
☐ Yes. From whom?

3. Where should notices and payments to the creditor be sent?

Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Where should notices to the creditor be sent?

LOANCARE, LLC
Name

3637 Sentara Way
Number Street

Virginia Beach, VA 23452
City State ZIP Code

Contact phone

Contact email

Where should payments to the creditor be sent? (if different)

LOANCARE, LLC
Name

P.O. Box 8068
Number Street

Virginia Beach, VA 23450
City State ZIP Code

Contact phone

Contact email

Uniform claim identifier for electronic payments in chapter 13 (if you use one):

4. Does this claim amend one already filed?

☒ No
☐ Yes. Claim number on court claims registry (if known)_____ Filed on ____ / ____ / ____
MM / DD / YYYY

5. Do you know if anyone else has filed a proof of claim for this claim?

☒ No
☐ Yes. Who made the earlier filing?

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. **Do you have any number you use to identify the debtor?**
☐ No
☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 4131

7. **How much is this claim?** $ 317,821.03 **Does this amount include interest or other charges?**
☐ No
☒ Yes Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001 (c)(2)(A).

8. **What is the basis of the claim?**
Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
Limit disclosing information that is entitled to privacy, such as health care information.
Money Loaned.

9. **Is all or part of the claim secured?**
☐ No
☒ Yes. The claim is secured by a lien on property.
Nature of property:
☒ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim.*
☐ Motor vehicle
☐ Other. Describe: _____
Basis for perfection: Mortgage/Note/Property 22 Hanover Court, West Windsor, NJ 08540
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of property: $ _____
Amount of the claim that is secured: $ 317,821.03
Amount of the claim that is unsecured: $ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: $ 198,618.37
Annual Interest Rate (when case was filed) 9.250%
☒ Fixed
☐ Variable

10. **Is this claim based on a lease?**
☒ No
☐ Yes. **Amount necessary to cure any default as of the date of the petition.** $ _____

11. **Is this claim subject to a right of setoff?**
☒ No
☐ Yes. Identify the property: _____

12. **Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?**

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☒ No

☐ Yes. *Check all that apply:*

	Amount entitled to priority
☐ Domestic support obligations (including alimony and child support) under	
☐ Up to $2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	$
☐ Wages, salaries, or commissions (up to $12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	$
☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	$
☐ Contr butions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	$
☐ Other. Specify subsection of 11 U.S.C. § 507(a)( ) that applies.	$

* Amounts are subject to adjustment on 4/01/16 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to $500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 05 / 29 / 2018
MM / DD / YYYY

/s/ Denise Carlon, Esquire
Signature

Print the name of the person who is completing and signing this claim:

Name: Denise Carlon (First name) Middle name Last name

Title: Bankruptcy Attorney

Company: KML Law Group, P.C.
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address: 216 (Number) Haddon Avenue Suite 406 (Street)
Westmont (City) NJ (State) 08108 (ZIP Code)

Contact phone: 201-549-2363 Email: dcarlon@kmllawgroup.com

Part 1: Mortgage and Case Information		Part 2: Total Debt Calculation		Part 3: Arrearage As Of Date Of Petition		Part 4: Monthly Mortgage Payment	
Case Number:	18-15460 CMG	Principal Balance	$148,822.01	Principal & Interest	$120,077.52	Principal & Interest	$1,464.36
Debtor 1	Asma W. Naik	Interest Due	$94,822.24	Pre-petition Fees Due	$11,987.00		
Debtor 2	-	MIP Amount	$0.00	Escrow Def For Funds Advanced	$62,189.78	Monthly Escrow	$1,091.03
Last 4 Digits to Identify	4131	Fees / Costs Due	$11,987.00	Projected Escrow Shortage	$4,364.07		
Creditor	IMPAC Mortgage Corp	Escrow Def for Funds Advanced	$62,189.78			Mortgage Insurance	$0.00
Servicer	LOANCARE, LLC	Less Total Funds on Hand	$0.00	Less Total Funds on Hand	$0.00		
Fixed Accrual, Daily Simple Interest or Other	Fixed	TOTAL DEBT	$317,821.03	Total Prepetition Arrears	$198,618.37	Total Monthly Payment	$2,555.39

PART 5: Loan Payment History From First Date of Default

		Account Activity					How Funds Were Applied / Amount Incurred					Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
mm/dd/yyyy	+	+	+/-	from the list		calculated	+	+	+/-	+/-	+/-	calculated	calculated	calculated	calculated	calculated
Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Prin Int & Esc Past Due Balance	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees or Charges	Unapplied funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charges Balance	Unapplied Funds Balance
						0.00										
10/1/2010	2,379.94			Monthly Payment Due	10/1/2010	2,379.94						151,273.73	0.00	3,806.68	0.00	0.00
10/1/2010			2,510.73	Prop Tax Disbursement	10/1/2010	2,379.94			(2,510.73)			151,273.73		3,806.68	0.00	0.00
10/16/2010			73.22	Late Charge Assessment	10/1/2010	2,379.94				73.22		151,273.73		1,295.95	0.00	0.00
11/1/2010	2,430.03			Monthly Payment Due	10/1/2010	4,809.97						151,273.73		1,295.95	73.22	0.00
11/16/2010			73.22	Late Charge Assessment	10/1/2010	4,809.97				73.22		151,273.73		1,295.95	73.22	0.00
11/29/2010		2,379.94		Monthly Payment Posted	11/1/2010	2,430.03	298.29	1,166.07	915.58			150,975.44		2,211.53	146.44	0.00
12/1/2010	2,430.03			Monthly Payment Due	11/1/2010	4,860.06						150,975.44		2,211.53	146.44	0.00
12/10/2010			1,166.00	Prop Ins Disbursement	11/1/2010	4,860.06			(1,166.00)			150,975.44		1,045.53	146.44	0.00
12/16/2010			73.22	Late Charge Assessment	11/1/2010	4,860.06				73.22		150,975.44		1,045.53	219.66	0.00
12/31/2010		2,649.69		Monthly Payment Posted	12/1/2010	2,430.03	300.59	1,163.77	965.67		219.66	150,674.85		2,011.20	219.66	219.66
12/31/2010			(146.44)	Late Charge Paid	12/1/2010	2,430.03				(146.44)	(146.44)	150,674.85		2,011.20	73.22	73.22
1/1/2011	2,430.03			Monthly Payment Due	12/1/2010	4,860.06						150,674.85		2,011.20	73.22	73.22
1/13/2011			2,511.61	Prop Tax Disbursement	12/1/2010	4,860.06			(2,511.61)			150,674.85		(500.41)	73.22	73.22
1/16/2011			73.22	Late Charge Assessment	12/1/2010	4,860.06				73.22		150,674.85		(500.41)	146.44	73.22
1/31/2011		2,503.25		Monthly Payment Posted	1/1/2011	2,430.03	302.91	1,161.45	965.67		73.22	150,371.94		465.26	146.44	146.44
1/31/2011			(73.22)	Late Charge Paid	1/1/2011	2,430.03				(73.22)	(73.22)	150,371.94		465.26	73.22	73.22
2/1/2011	2,430.03			Monthly Payment Due	1/1/2011	4,860.06						150,371.94		465.26	73.22	73.22
2/15/2011		2,503.25		Monthly Payment Posted	2/1/2011	2,430.03	305.24	1,159.12	965.67		73.22	150,066.70		1,430.93	73.22	146.44
2/15/2011			(73.22)	Late Charge Paid	2/1/2011	2,430.03				(73.22)	(73.22)	150,066.70		1,430.93	0.00	73.22
3/1/2011	2,431.80			Monthly Payment Due	2/1/2011	4,861.83						150,066.70		1,430.93	0.00	73.22
3/31/2011		2,505.02		Monthly Payment Posted	3/1/2011	2,431.80	307.60	1,156.76	965.67		74.99	149,759.10		2,396.60	0.00	148.21
4/1/2011	2,431.80			Monthly Payment Due	3/1/2011	4,863.60						149,759.10		2,396.60	0.00	148.21
4/13/2011			2,511.60	Prop Tax Disbursement	3/1/2011	4,863.60			(2,511.60)			149,759.10		(115.00)	0.00	148.21
5/1/2011	2,431.80			Monthly Payment Due	3/1/2011	7,295.40						149,759.10		(115.00)	0.00	148.21
5/2/2011		2,283.59		Payment To Unapplied	3/1/2011	7,295.40					2,283.59	149,759.10		(115.00)	0.00	2,431.80
5/2/2011				Monthly Payment Posted	4/1/2011	4,863.60	309.97	1,154.39	967.44		(2,431.80)	149,449.13		852.44	0.00	0.00
5/31/2011		2,505.02		Monthly Payment Posted	5/1/2011	2,431.80	312.36	1,152.00	967.44		73.22	149,136.77		1,819.88	0.00	73.22
6/1/2011	2,357.99			Monthly Payment Due	5/1/2011	4,789.79						149,136.77		1,819.88	0.00	73.22
6/16/2011			73.21	Late Charge Assessment	5/1/2011	4,789.79				73.21		149,136.77		1,819.88	73.21	73.22
6/30/2011		2,358.58		Payment To Unapplied	5/1/2011	4,789.79					2,358.58	149,136.77		1,819.88	73.21	2,431.80
6/30/2011				Monthly Payment Posted	6/1/2011	2,357.99	314.76	1,149.60	967.44		(2,431.80)	148,822.01		2,787.32	73.21	0.00
7/1/2011	2,357.99			Monthly Payment Due	6/1/2011	4,715.98						148,822.01		2,787.32	73.21	0.00
7/16/2011			73.21	Late Charge Assessment	6/1/2011	4,715.98				73.21		148,822.01		2,787.32	146.42	0.00
8/1/2011	2,357.99			Monthly Payment Due	6/1/2011	7,073.97						148,822.01		2,787.32	146.42	0.00
8/3/2011			2,757.39	Prop Tax Disbursement	6/1/2011	7,073.97			(2,757.39)			148,822.01		29.93	146.42	0.00
8/16/2011			73.21	Late Charge Assessment	6/1/2011	7,073.97				73.21		148,822.01		29.93	219.63	0.00
9/1/2011	2,357.99			Monthly Payment Due	6/1/2011	9,431.96						148,822.01		29.93	219.63	0.00
9/16/2011			73.21	Late Charge Assessment	6/1/2011	9,431.96				73.21		148,822.01		29.93	292.84	0.00
10/1/2011	2,357.99			Monthly Payment Due	6/1/2011	11,789.95						148,822.01		29.93	292.84	0.00
10/7/2011			2,757.39	Prop Tax Disbursement	6/1/2011	11,789.95			(2,757.39)			148,822.01		(2,727.46)	292.84	0.00
10/16/2011			73.21	Late Charge Assessment	6/1/2011	11,789.95				73.21		148,822.01		(2,727.46)	366.05	0.00
11/1/2011	2,357.99			Monthly Payment Due	6/1/2011	14,147.94						148,822.01		(2,727.46)	366.05	0.00
11/16/2011			73.21	Late Charge Assessment	6/1/2011	14,147.94				73.21		148,822.01		(2,727.46)	439.26	0.00
12/1/2011	2,357.99			Monthly Payment Due	6/1/2011	16,505.93						148,822.01		(2,727.46)	439.26	0.00
12/2/2011			699.00	Prop Ins Disbursement	6/1/2011	16,505.93			(699.00)			148,822.01		(3,426.46)	439.26	0.00
12/16/2011			73.21	Late Charge Assessment	6/1/2011	16,505.93				73.21		148,822.01		(3,426.46)	512.47	0.00
1/1/2012	2,357.99			Monthly Payment Due	6/1/2011	18,863.92						148,822.01		(3,426.46)	512.47	0.00

PART 5: Loan Payment History From First Date of Default

		Account Activity			How Funds Were Applied / Amount Incurred							Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
mm/dd/yyyy	+	+	+/-	from the list		calculated	+	+	+/-	+/-	+/-	calculated	calculated	calculated	calculated	calculated
Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Prin Int & Esc Past Due Balance	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees or Charges	Unapplied funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charges Balance	Unapplied Funds Balance
1/3/2012			2,634.50	Prop Tax Disbursement	6/1/2011	18,863.92			(2,634.50)			148,822.01		(6,060.96)	512.47	0.00
1/16/2012			73.21	Late Charge Assessment	6/1/2011	18,863.92				73.21		148,822.01		(6,060.96)	585.68	0.00
2/1/2012	2,357.99			Monthly Payment Due	6/1/2011	21,221.91						148,822.01		(6,060.96)	585.68	0.00
2/16/2012			73.21	Late Charge Assessment	6/1/2011	21,221.91				73.21		148,822.01		(6,060.96)	658.89	0.00
3/1/2012	2,357.99			Monthly Payment Due	6/1/2011	23,579.90						148,822.01		(6,060.96)	658.89	0.00
3/16/2012			73.21	Late Charge Assessment	6/1/2011	23,579.90				73.21		148,822.01		(6,060.96)	732.10	0.00
4/1/2012	2,357.99			Monthly Payment Due	6/1/2011	25,937.89						148,822.01		(6,060.96)	732.10	0.00
4/2/2012			2,634.50	Prop Tax Disbursement	6/1/2011	25,937.89			(2,634.50)			148,822.01		(8,695.46)	732.10	0.00
4/16/2012			73.21	Late Charge Assessment	6/1/2011	25,937.89				73.21		148,822.01		(8,695.46)	805.31	0.00
5/1/2012	2,357.99			Monthly Payment Due	6/1/2011	28,295.88						148,822.01		(8,695.46)	805.31	0.00
5/16/2012			73.21	Late Charge Assessment	6/1/2011	28,295.88				73.21		148,822.01		(8,695.46)	878.52	0.00
6/1/2012	2,357.99			Monthly Payment Due	6/1/2011	30,653.87						148,822.01		(8,695.46)	878.52	0.00
6/16/2012			73.21	Late Charge Assessment	6/1/2011	30,653.87				73.21		148,822.01		(8,695.46)	951.73	0.00
7/1/2012	2,357.99			Monthly Payment Due	6/1/2011	33,011.86						148,822.01		(8,695.46)	951.73	0.00
7/13/2012			2,766.17	Prop Tax Disbursement	6/1/2011	33,011.86			(2,766.17)			148,822.01		(11,461.63)	951.73	0.00
7/16/2012			73.21	Late Charge Assessment	6/1/2011	33,011.86				73.21		148,822.01		(11,461.63)	1,024.94	0.00
8/1/2012	2,357.99			Monthly Payment Due	6/1/2011	35,369.85						148,822.01		(11,461.63)	1,024.94	0.00
8/16/2012			73.21	Late Charge Assessment	6/1/2011	35,369.85				73.21		148,822.01		(11,461.63)	1,098.15	0.00
9/1/2012	2,357.99			Monthly Payment Due	6/1/2011	37,727.84						148,822.01		(11,461.63)	1,098.15	0.00
9/16/2012			73.21	Late Charge Assessment	6/1/2011	37,727.84				73.21		148,822.01		(11,461.63)	1,171.36	0.00
10/1/2012	2,357.99			Monthly Payment Due	6/1/2011	40,085.83						148,822.01		(11,461.63)	1,171.36	0.00
10/23/2012			2,766.16	Prop Tax Disbursement	6/1/2011	40,085.83			(2,766.16)			148,822.01		(14,227.79)	1,171.36	0.00
11/1/2012	2,357.99			Monthly Payment Due	6/1/2011	42,443.82						148,822.01		(14,227.79)	1,171.36	0.00
11/20/2012			723.00	Prop Ins Disbursement	6/1/2011	42,443.82			(723.00)			148,822.01		(14,950.79)	1,171.36	0.00
12/1/2012	2,357.99			Monthly Payment Due	6/1/2011	44,801.81						148,822.01		(14,950.79)	1,171.36	0.00
12/16/2012			73.21	Late Charge Assessment	6/1/2011	44,801.81				73.21		148,822.01		(14,950.79)	1,244.57	0.00
1/1/2013	2,357.99			Monthly Payment Due	6/1/2011	47,159.80						148,822.01		(14,950.79)	1,244.57	0.00
1/15/2013			2,700.34	Prop Tax Disbursement	6/1/2011	47,159.80			(2,700.34)			148,822.01		(17,651.13)	1,244.57	0.00
1/16/2013			73.21	Late Charge Assessment	6/1/2011	47,159.80				73.21		148,822.01		(17,651.13)	1,317.78	0.00
2/1/2013	2,357.99			Monthly Payment Due	6/1/2011	49,517.79						148,822.01		(17,651.13)	1,317.78	0.00
2/16/2013			73.21	Late Charge Assessment	6/1/2011	49,517.79				73.21		148,822.01		(17,651.13)	1,390.99	0.00
3/1/2013	2,357.99			Monthly Payment Due	6/1/2011	51,875.78						148,822.01		(17,651.13)	1,390.99	0.00
3/16/2013			73.21	Late Charge Assessment	6/1/2011	51,875.78				73.21		148,822.01		(17,651.13)	1,464.20	0.00
4/1/2013	2,357.99			Monthly Payment Due	6/1/2011	54,233.77						148,822.01		(17,651.13)	1,464.20	0.00
4/3/2013			2,700.33	Prop Tax Disbursement	6/1/2011	54,233.77			(2,700.33)			148,822.01		(20,351.46)	1,464.20	0.00
4/16/2013			73.21	Late Charge Assessment	6/1/2011	54,233.77				73.21		148,822.01		(20,351.46)	1,537.41	0.00
5/1/2013	2,357.99			Monthly Payment Due	6/1/2011	56,591.76						148,822.01		(20,351.46)	1,537.41	0.00
5/16/2013			73.21	Late Charge Assessment	6/1/2011	56,591.76				73.21		148,822.01		(20,351.46)	1,610.62	0.00
6/1/2013	2,357.99			Monthly Payment Due	6/1/2011	58,949.75						148,822.01		(20,351.46)	1,610.62	0.00
6/17/2013			73.21	Late Charge Assessment	6/1/2011	58,949.75				73.21		148,822.01		(20,351.46)	1,683.83	0.00
7/1/2013	2,357.99			Monthly Payment Due	6/1/2011	61,307.74						148,822.01		(20,351.46)	1,683.83	0.00
7/16/2013			73.21	Late Charge Assessment	6/1/2011	61,307.74				73.21		148,822.01		(20,351.46)	1,757.04	0.00
7/25/2013		73.22		Payment To Unapplied	6/1/2011	61,307.74					73.22	148,822.01		(20,351.46)	1,757.04	73.22
7/25/2013			2,757.39	Prop Tax Disbursement	6/1/2011	61,307.74			(2,757.39)			148,822.01		(23,108.85)	1,757.04	73.22
8/1/2013	2,357.99			Monthly Payment Due	6/1/2011	63,665.73						148,822.01		(23,108.85)	1,757.04	73.22
8/16/2013			73.21	Late Charge Assessment	6/1/2011	63,665.73				73.21		148,822.01		(23,108.85)	1,830.25	73.22
9/1/2013	2,357.99			Monthly Payment Due	6/1/2011	66,023.72						148,822.01		(23,108.85)	1,830.25	73.22
9/16/2013			73.21	Late Charge Assessment	6/1/2011	66,023.72				73.21		148,822.01		(23,108.85)	1,903.46	73.22
10/1/2013	2,357.99			Monthly Payment Due	6/1/2011	68,381.71						148,822.01		(23,108.85)	1,903.46	73.22
10/16/2013			73.21	Late Charge Assessment	6/1/2011	68,381.71				73.21		148,822.01		(23,108.85)	1,976.67	73.22
10/25/2013			2,757.38	Prop Tax Disbursement	6/1/2011	68,381.71			(2,757.38)			148,822.01		(25,866.23)	1,976.67	73.22
11/1/2013	2,357.99			Monthly Payment Due	6/1/2011	70,739.70						148,822.01		(25,866.23)	1,976.67	73.22
11/20/2013			856.00	Prop Ins Disbursement	6/1/2011	70,739.70			(856.00)			148,822.01		(26,722.23)	1,976.67	73.22
12/1/2013	2,357.99			Monthly Payment Due	6/1/2011	73,097.69						148,822.01		(26,722.23)	1,976.67	73.22
12/16/2013			73.21	Late Charge Assessment	6/1/2011	73,097.69				73.21		148,822.01		(26,722.23)	2,049.88	73.22
1/1/2014	2,357.99			Monthly Payment Due	6/1/2011	75,455.68						148,822.01		(26,722.23)	2,049.88	73.22
1/16/2014			73.21	Late Charge Assessment	6/1/2011	75,455.68				73.21		148,822.01		(26,722.23)	2,123.09	73.22
1/23/2014			2,728.86	Prop Tax Disbursement	6/1/2011	75,455.68			(2,728.86)			148,822.01		(29,451.09)	2,123.09	73.22
2/1/2014	2,357.99			Monthly Payment Due	6/1/2011	77,813.67						148,822.01		(29,451.09)	2,123.09	73.22
3/1/2014	2,357.99			Monthly Payment Due	6/1/2011	80,171.66						148,822.01		(29,451.09)	2,123.09	73.22
4/1/2014	2,357.99			Monthly Payment Due	6/1/2011	82,529.65						148,822.01		(29,451.09)	2,123.09	73.22
4/8/2014			2,728.86	Prop Tax Disbursement	6/1/2011	82,529.65			(2,728.86)			148,822.01		(32,179.95)	2,123.09	73.22
5/1/2014	2,357.99			Monthly Payment Due	6/1/2011	84,887.64						148,822.01		(32,179.95)	2,123.09	73.22
6/1/2014	2,357.99			Monthly Payment Due	6/1/2011	87,245.63										

PART 5: Loan Payment History From First Date of Default																	
		Account Activity					How Funds Were Applied / Amount Incurred					Balances After Amount Received or Incurred					
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.	
mm/dd/yyyy	+	+	+/-	from the list		calculated	+	+	+/-	+/-	+/-	calculated	calculated	calculated	calculated	calculated	
Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Prin Int & Esc Past Due Balance	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees or Charges	Unapplied funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charges Balance	Unapplied Funds Balance	
7/1/2014	2,357.99			Monthly Payment Due	6/1/2011	89,603.62						148,822.01		(32,179.95)	2,123.09	73.22	
7/22/2014			2,845.17	Prop Tax Disbursement	6/1/2011	89,603.62			(2,845.17)			148,822.01		(35,025.12)	2,123.09	73.22	
8/1/2014	2,357.99			Monthly Payment Due	6/1/2011	91,961.61						148,822.01		(35,025.12)	2,123.09	73.22	
9/1/2014	2,357.99			Monthly Payment Due	6/1/2011	94,319.60						148,822.01		(35,025.12)	2,123.09	73.22	
10/1/2014	2,357.99			Monthly Payment Due	6/1/2011	96,677.59						148,822.01		(35,025.12)	2,123.09	73.22	
10/23/2014			2,845.17	Prop Tax Disbursement	6/1/2011	96,677.59			(2,845.17)			148,822.01		(37,870.29)	2,123.09	73.22	
11/1/2014	2,357.99			Monthly Payment Due	6/1/2011	99,035.58						148,822.01		(37,870.29)	2,123.09	73.22	
11/20/2014			952.00	Prop Ins Disbursement	6/1/2011	99,035.58			(952.00)			148,822.01		(38,822.29)	2,123.09	73.22	
12/1/2014	2,357.99			Monthly Payment Due	6/1/2011	101,393.57						148,822.01		(38,822.29)	2,123.09	73.22	
1/1/2015	2,357.99			Monthly Payment Due	6/1/2011	103,751.56						148,822.01		(38,822.29)	2,123.09	73.22	
1/30/2015			2,787.02	Prop Tax Disbursement	6/1/2011	103,751.56			(2,787.02)			148,822.01		(41,609.31)	2,123.09	73.22	
2/1/2015	2,357.99			Monthly Payment Due	6/1/2011	106,109.55						148,822.01		(41,609.31)	2,123.09	73.22	
3/1/2015	2,357.99			Monthly Payment Due	6/1/2011	108,467.54						148,822.01		(41,609.31)	2,123.09	73.22	
4/1/2015	2,357.99			Monthly Payment Due	6/1/2011	110,825.53						148,822.01		(41,609.31)	2,123.09	73.22	
4/23/2015			2,787.01	Prop Tax Disbursement	6/1/2011	110,825.53			(2,787.01)			148,822.01		(44,396.32)	2,123.09	73.22	
5/1/2015	2,357.99			Monthly Payment Due	6/1/2011	113,183.52						148,822.01		(44,396.32)	2,123.09	73.22	
6/1/2015	2,357.99			Monthly Payment Due	6/1/2011	115,541.51						148,822.01		(44,396.32)	2,123.09	73.22	
7/1/2015	2,357.99			Monthly Payment Due	6/1/2011	117,899.50						148,822.01		(44,396.32)	2,123.09	73.22	
8/1/2015	2,357.99			Monthly Payment Due	6/1/2011	120,257.49						148,822.01		(44,396.32)	2,123.09	73.22	
8/3/2015			(73.21)	Late Charge Waived	6/1/2011	120,257.49				(73.21)		148,822.01		(44,396.32)	2,049.88	73.22	
8/3/2015			2,852.85	Prop Tax Disbursement	6/1/2011	120,257.49			(2,852.85)			148,822.01		(47,249.17)	2,049.88	73.22	
9/1/2015	2,357.99			Monthly Payment Due	6/1/2011	122,615.48						148,822.01		(47,249.17)	2,049.88	73.22	
10/1/2015	2,357.99			Monthly Payment Due	6/1/2011	124,973.47						148,822.01		(47,249.17)	2,049.88	73.22	
10/20/2015			(2,049.88)	Late Charge Waived	6/1/2011	124,973.47				(2,049.88)		148,822.01		(47,249.17)	0.00	73.22	
10/26/2015			2,852.85	Prop Tax Disbursement	6/1/2011	124,973.47			(2,852.85)			148,822.01		(50,102.02)	0.00	73.22	
10/31/2015				Service Transfer	6/1/2011	124,973.47						148,822.01		(50,102.02)	0.00	73.22	
11/1/2015	2,357.99			Monthly Payment Due	6/1/2011	127,331.46						148,822.01		(50,102.02)	0.00	73.22	
12/1/2015	2,357.99			Monthly Payment Due	6/1/2011	129,689.45						148,822.01		(50,102.02)	0.00	73.22	
12/2/2015			1,019.00	Prop Ins Disbursement	6/1/2011	129,689.45			(1,019.00)			148,822.01		(51,121.02)	0.00	73.22	
1/1/2016	2,357.99			Monthly Payment Due	6/1/2011	132,047.44						148,822.01		(51,121.02)	0.00	73.22	
1/6/2016			175.00	FC Filing Costs	6/1/2011	132,047.44				175.00		148,822.01		(51,121.02)	175.00	73.22	
2/1/2016	2,357.99			Monthly Payment Due	6/1/2011	134,405.43						148,822.01		(51,121.02)	175.00	73.22	
3/1/2016	2,357.99			Monthly Payment Due	6/1/2011	136,763.42						148,822.01		(51,121.02)	175.00	73.22	
4/1/2016	2,357.99			Monthly Payment Due	6/1/2011	139,121.41						148,822.01		(51,121.02)	175.00	73.22	
4/12/2016			(2,852.85)	Escrow Adjustment	6/1/2011	139,121.41			2,852.85			148,822.01		(48,268.17)	175.00	73.22	
4/19/2016			2,819.93	Prop Tax Disbursement	6/1/2011	139,121.41			(2,819.93)			148,822.01		(51,088.10)	175.00	73.22	
5/1/2016	2,357.99			Monthly Payment Due	6/1/2011	141,479.40						148,822.01		(51,088.10)	175.00	73.22	
6/1/2016	2,357.99			Monthly Payment Due	6/1/2011	143,837.39						148,822.01		(51,088.10)	175.00	73.22	
6/2/2016			1,720.00	FC Attorneys Fees	6/1/2011	143,837.39				1,720.00		148,822.01		(51,088.10)	1,895.00	73.22	
6/3/2016			1,849.00	FC Attorneys Fees	6/1/2011	143,837.39				1,849.00		148,822.01		(51,088.10)	3,744.00	73.22	
7/1/2016	2,357.99			Monthly Payment Due	6/1/2011	146,195.38						148,822.01		(51,088.10)	3,744.00	73.22	
7/21/2016			50.00	FC Filing Costs	6/1/2011	146,195.38				50.00		148,822.01		(51,088.10)	3,794.00	73.22	
7/26/2016			2,953.80	Prop Tax Disbursement	6/1/2011	146,195.38			(2,953.80)			148,822.01		(54,041.90)	3,794.00	73.22	
8/1/2016	2,357.99			Monthly Payment Due	6/1/2011	148,553.37						148,822.01		(54,041.90)	3,794.00	73.22	
8/8/2016				Service Transfer	6/1/2011	148,553.37						148,822.01		(54,041.90)	3,794.00	73.22	
8/10/2016			1,075.00	FC Attorneys Fees - Motion to Extend Time	6/1/2011	148,553.37				1,075.00		148,822.01		(54,041.90)	4,869.00	73.22	
8/23/2016			15.00	Property Inspection	6/1/2011	148,553.37				15.00		148,822.01		(54,041.90)	4,884.00	73.22	
8/25/2016			73.81	MIP Disbursement	6/1/2011	148,553.37			(73.81)			148,822.01		(54,115.71)	4,884.00	73.22	
9/1/2016	2,357.99			Monthly Payment Due	6/1/2011	150,911.36						148,822.01		(54,115.71)	4,884.00	73.22	
9/2/2016			250.00	Title Insurance	6/1/2011	150,911.36				250.00		148,822.01		(54,115.71)	5,134.00	73.22	
9/28/2016			73.81	MIP Disbursement	6/1/2011	150,911.36			(73.81)			148,822.01		(54,189.52)	5,134.00	73.22	
10/1/2016	2,574.79			Monthly Payment Due	6/1/2011	153,486.15						148,822.01		(54,189.52)	5,134.00	73.22	
10/3/2016		5.60		MIP Refund	6/1/2011	153,486.15			5.60			148,822.01		(54,183.92)	5,134.00	73.22	
10/3/2016			136.42	MIP Disbursement	6/1/2011	153,486.15			(136.42)			148,822.01		(54,320.34)	5,134.00	73.22	
10/12/2016			50.00	FC Filing Costs	6/1/2011	153,486.15				50.00		148,822.01		(54,320.34)	5,184.00	73.22	
10/18/2016			15.00	Property Inspection	6/1/2011	153,486.15				15.00		148,822.01		(54,320.34)	5,199.00	73.22	
10/20/2016			1,720.00	FC Attorneys Fees - Opposition to MSJ	6/1/2011	153,486.15				1,720.00		148,822.01		(54,320.34)	6,919.00	73.22	
10/26/2016			2,953.79	Prop Tax Disbursement	6/1/2011	153,486.15			(2,953.79)			148,822.01		(57,274.13)	6,919.00	73.22	
10/26/2016			1,720.00	FC Attorneys Fees - Reponse to Motion	6/1/2011	153,486.15				1,720.00		148,822.01		(57,274.13)	8,639.00	73.22	
10/27/2016			15.00	Property Inspection	6/1/2011	153,486.15				15.00		148,822.01		(57,274.13)	8,654.00	73.22	
10/31/2016			68.21	MIP Disbursement	6/1/2011	153,486.15			(68.21)			148,822.01		(57,342.34)	8,654.00	73.22	

PART 5: Loan Payment History From First Date of Default

		Account Activity					How Funds Were Applied / Amount Incurred					Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
mm/dd/yyyy	+	+	+/-	from the list		calculated	+	+	+/-	+/-	+/-	calculated	calculated	calculated	calculated	calculated
Date	Contractual Payment Amount	Funds Received	Amount Incurred	Description	Contractual Due Date	Prin Int & Esc Past Due Balance	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees or Charges	Unapplied funds	Principal Balance	Accrued Interest Balance	Escrow Balance	Fees/Charges Balance	Unapplied Funds Balance
11/1/2016	2,574.79			Monthly Payment Due	6/1/2011	156,060.94						148,822.01		(57,342.34)	8,654.00	73.22
11/8/2016		5.60		MIP Refund	6/1/2011	156,060.94			5.60			148,822.01		(57,336.74)	8,654.00	73.22
11/16/2016		341.05		MIP Refund	6/1/2011	156,060.94			341.05			148,822.01		(56,995.69)	8,654.00	73.22
11/29/2016			15.00	Property Inspection	6/1/2011	156,060.94				15.00		148,822.01		(56,995.69)	8,669.00	73.22
12/1/2016	2,574.79			Monthly Payment Due	6/1/2011	158,635.73						148,822.01		(56,995.69)	8,669.00	73.22
12/6/2016				Escrow Deposit	6/1/2011	158,635.73			73.22		(73.22)	148,822.01		(56,922.47)	8,669.00	0.00
12/13/2016			899.24	Prop Ins Disbursement	6/1/2011	158,635.73			(899.24)			148,822.01		(57,821.71)	8,669.00	0.00
12/19/2016			50.00	FC Filing Costs	6/1/2011	158,635.73				50.00		148,822.01		(57,821.71)	8,719.00	0.00
1/1/2017	2,511.89			Monthly Payment Due	6/1/2011	161,147.62						148,822.01		(57,821.71)	8,719.00	0.00
1/3/2017			15.00	Property Inspection	6/1/2011	161,147.62				15.00		148,822.01		(57,821.71)	8,734.00	0.00
1/24/2017			2,886.87	Prop Ins Disbursement	6/1/2011	161,147.62			(2,886.87)			148,822.01		(60,708.58)	8,734.00	0.00
2/1/2017	2,511.89			Monthly Payment Due	6/1/2011	163,659.51						148,822.01		(60,708.58)	8,734.00	0.00
2/14/2017			15.00	Property Inspection	6/1/2011	163,659.51				15.00		148,822.01		(60,708.58)	8,749.00	0.00
3/1/2017	2,611.76			Monthly Payment Due	6/1/2011	166,271.27						148,822.01		(60,708.58)	8,749.00	0.00
3/17/2017			4.00	Property Preservation	6/1/2011	166,271.27				4.00		148,822.01		(60,708.58)	8,753.00	0.00
3/20/2017		2,819.93		Prop Tax Refund	6/1/2011	166,271.27			2,819.93			148,822.01		(57,888.65)	8,753.00	0.00
3/20/2017		2,953.80		Prop Tax Refund	6/1/2011	166,271.27			2,953.80			148,822.01		(54,934.85)	8,753.00	0.00
4/1/2017	2,611.76			Monthly Payment Due	6/1/2011	168,883.03						148,822.01		(54,934.85)	8,753.00	0.00
4/1/2017			15.00	Property Inspection	6/1/2011	168,883.03				15.00		148,822.01		(54,934.85)	8,768.00	0.00
4/17/2017			2,886.86	Prop Tax Disbursement	6/1/2011	168,883.03			(2,886.86)			148,822.01		(57,821.71)	8,768.00	0.00
5/1/2017	2,611.76			Monthly Payment Due	6/1/2011	171,494.79						148,822.01		(57,821.71)	8,768.00	0.00
5/9/2017			15.00	Property Inspection	6/1/2011	171,494.79				15.00		148,822.01		(57,821.71)	8,783.00	0.00
5/19/2017			100.00	FC Court Costs	6/1/2011	171,494.79				100.00		148,822.01		(57,821.71)	8,883.00	0.00
6/1/2017	2,611.76			Monthly Payment Due	6/1/2011	174,106.55						148,822.01		(57,821.71)	8,883.00	0.00
6/1/2017			15.00	Property Inspection	6/1/2011	174,106.55				15.00		148,822.01		(57,821.71)	8,898.00	0.00
7/1/2017	2,611.76			Monthly Payment Due	6/1/2011	176,718.31						148,822.01		(57,821.71)	8,898.00	0.00
7/1/2017			15.00	Property Inspection	6/1/2011	176,718.31				15.00		148,822.01		(57,821.71)	8,913.00	0.00
7/28/2017			3,014.15	Prop Tax Disbursement	6/1/2011	176,718.31			(3,014.15)			148,822.01		(60,835.86)	8,913.00	0.00
8/1/2017	2,611.76			Monthly Payment Due	6/1/2011	179,330.07						148,822.01		(60,835.86)	8,913.00	0.00
8/8/2017			15.00	Property Inspection	6/1/2011	179,330.07				15.00		148,822.01		(60,835.86)	8,928.00	0.00
8/22/2017			1,500.00	FC Sheriff Deposit	6/1/2011	179,330.07				1,500.00		148,822.01		(60,835.86)	10,428.00	0.00
8/23/2017			279.50	FC Attorneys Fees - Reponse to Motion	6/1/2011	179,330.07				279.50		148,822.01		(60,835.86)	10,707.50	0.00
9/1/2017	2,611.76			Monthly Payment Due	6/1/2011	181,941.83						148,822.01		(60,835.86)	10,707.50	0.00
9/19/2017			15.00	Property Inspection	6/1/2011	181,941.83				15.00		148,822.01		(60,835.86)	10,722.50	0.00
10/1/2017	2,611.76			Monthly Payment Due	6/1/2011	184,553.59						148,822.01		(60,835.86)	10,722.50	0.00
10/17/2017			15.00	Property Inspection	6/1/2011	184,553.59				15.00		148,822.01		(60,835.86)	10,737.50	0.00
10/20/2017			3,014.14	Prop Tax Disbursement	6/1/2011	184,553.59			(3,014.14)			148,822.01		(63,850.00)	10,737.50	0.00
11/1/2017	2,611.76			Monthly Payment Due	6/1/2011	187,165.35						148,822.01		(63,850.00)	10,737.50	0.00
11/14/2017			15.00	Property Inspection	6/1/2011	187,165.35				15.00		148,822.01		(63,850.00)	10,752.50	0.00
11/22/2017			1,163.00	Prop Ins Disbursement	6/1/2011	187,165.35			(1,163.00)			148,822.01		(65,013.00)	10,752.50	0.00
12/1/2017	2,611.76			Monthly Payment Due	6/1/2011	189,777.11						148,822.01		(65,013.00)	10,752.50	0.00
12/19/2017			15.00	Property Inspection	6/1/2011	189,777.11				15.00		148,822.01		(65,013.00)	10,767.50	0.00
1/1/2018	2,544.78			Monthly Payment Due	6/1/2011	192,321.89						148,822.01		(65,013.00)	10,767.50	0.00
1/16/2018			15.00	Property Inspection	6/1/2011	192,321.89				15.00		148,822.01		(65,013.00)	10,782.50	0.00
1/23/2018			2,950.51	Prop Tax Disbursement	6/1/2011	192,321.89			(2,950.51)			148,822.01		(67,963.51)	10,782.50	0.00
2/1/2018	2,544.78			Monthly Payment Due	6/1/2011	194,866.67						148,822.01		(67,963.51)	10,782.50	0.00
2/13/2018		2,953.80		Prop Tax Refund	6/1/2011	194,866.67			2,953.80			148,822.01		(65,009.71)	10,782.50	0.00
2/13/2018		2,819.93		Prop Tax Refund	6/1/2011	194,866.67			2,819.93			148,822.01		(62,189.78)	10,782.50	0.00
2/13/2018			15.00	Property Inspection	6/1/2011	194,866.67				15.00		148,822.01		(62,189.78)	10,797.50	0.00
2/15/2018			924.50	FC Attorneys Fees - Reponse to Motion	6/1/2011	194,866.67				924.50		148,822.01		(62,189.78)	11,722.00	0.00
2/16/2018			250.00	FC Attorneys Fees - Petition to Postpone	6/1/2011	194,866.67				250.00		148,822.01		(62,189.78)	11,972.00	0.00
3/1/2018	2,544.78			Monthly Payment Due	6/1/2011	197,411.45						148,822.01		(62,189.78)	11,972.00	0.00
3/20/2018			15.00	Property Inspection	6/1/2011	197,411.45				15.00		148,822.01		(62,189.78)	11,987.00	0.00
3/20/2018				**Current BK Filed**	**6/1/2011**	**197,411.45**						**148,822.01**		**(62,189.78)**	**11,987.00**	**0.00**

LOANCARE
A SERVICELINK COMPANY

P.O. Box 8068 | Virginia Beach, VA 23450 | 1.855.703.7268

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

[redacted]
ASMA W NAIK
C/O TAMIKA N. WYCHE ATTY
3300 FEDERAL ST
CAMDEN NJ 08105-2622
[redacted]

Statement Date: 03/26/2018

Annual Escrow Account Disclosure Statement

Loan Number:	0020344131
Review Period:	01/2018 to 03/2018
Escrow Surplus/Shortage:	$10,780.08

Current Mortgage Payment

Principal and/or Interest:	$1,464.36
Escrow (Taxes and/or Insurance):	$1,080.42
Prorated Overage:	$ 186.79
Total Monthly Payment:	**$2,357.99**

New Mortgage Payment

Principal and/or Interest:	$1,464.36
Escrow (Taxes and/or Insurance):	$1,091.03
Total New Monthly Payment	**$2,555.39**
Effective Due Date:	**04/01/2018**

Contact Us

Customer Service/Pay-by-Phone
1.855.703.7268*
**Calls are randomly monitored and recorded to ensure quality service.*

Hours
Monday - Friday: 8 a.m. to 10 p.m. EST
Saturday: 8 a.m. to 3 p.m. EST

Website: www.MyLoanCare.com

Autodraft Customers: If your mortgage payment amount has changed, we'll adjust your payment for you.

Online Bill Payment Customers: If your mortgage payment amount has changed, you will need to contact your financial services provider to adjust your payment.

Account History

The following statement of activity in your escrow account from 01/2018 through 03/2018 displays actual activity as it occurred in your escrow account during that period. If your loan was transferred by another mortgage servicer, the prior projection information may not be included below.

Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance
	Starting Balance			**$3,967.29**	**$-65,013.00**
January	Deposit	$1,080.42		$5,047.71	$ 65,013.00
January	Disbursement TWSP/BORO TA	$2,886.87	$2,950.51*	$2,160.84	$ 67,963.51
February	Deposit	$1,080.42	$5,773.73*	$3,241.26	$ 62,189.78
March	Deposit	$1,080.42	$77,333.93*E	$4,321.68	$15,144.15
	Total Deposits	$3,241.26	$83,107.66		
	Total Disbursements	$2,886.87	$2,950.51		
	Account Balance as of 03/31/2018				$15,144.15

An asterisk (*) appearing next to the amount indicates a difference from projected activity either in the amount or the date. The letter "E" next to an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur on the date shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling $12,965.02. Your lowest monthly mortgage loan balance should not have exceeded $2,160.84, which is either 1/6 (also equal to no more than two months) of the total projected payments from the account as required by federal law or the reasonable amount required by state law or the amount required by the mortgage contract. Your actual lowest monthly balance was equal to or greater than $ 67,963.51. The items with an asterisk on your Account History may explain this. For further explanation, call our toll free number shown under the Contact Us section on this statement.

See reverse side for additional important information.

Loan Number: [redacted]

ASMA W NAIK
C/O TAMIKA N. WYCHE ATTY
3300 FEDERAL ST
CAMDEN NJ 08105 2622

LoanCare
ATTN: Cashiering Department
P.O. Box 8068
Virginia Beach, VA 23450

Surplus Amount

$10,780.08

Due to the delinquent status of your account, we will retain your remaining surplus.

Total Anticipated Annual Disbursement

These are the escrow items we anticipate to collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount paid for that item, or we may project the amount due as defined by federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
City Tax Disbursement	2,950.51	April 2018	Hazard Insurance Disbursement	1,163.00	December 2018
City Tax Disbursement	3,014.15	July 2018			
City Tax Disbursement	3,014.14	October 2018			
City Tax Disbursement	2,950.51	January 2019			
Total Anticipated Annual Disbursement = $13,092.31					

Account Projections

The following information covers your projected escrow account activity from 04/2018 to 03/2019. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The required Escrow Account Balance displays the amount actually required to be on hand as specified by federal law, state law, or your mortgage documents, and may include a cushion of up to one sixth of your annual disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow analysis cycle.

Month	Projected Payments	Disbursements		Projected Escrow	Required Escrow
	Projected	Projected	Description	Account Balance	Account Balance
			Beginning Balance	**$15,144.15**	**$4,364.07**
April	1,091.03	2,950.51	City Tax Disbursement	13,284.67	2,504.59
May	1,091.03			14,375.70	3,595.62
June	1,091.03			15,466.73	4,686.65
July	1,091.03	3,014.15	City Tax Disbursement	13,543.61	2,763.53
August	1,091.03			14,634.64	3,854.56
September	1,091.03			15,725.67	4,945.59
October	1,091.03	3,014.14	City Tax Disbursement	13,802.56	3,022.48
November	1,091.03			14,893.59	4,113.51
December	1,091.03	1,163.00	Hazard Insurance Disbursement	14,821.62	4,041.54
January	1,091.03	2,950.51	City Tax Disbursement	12,962.14	2,182.06
February	1,091.03			14,053.17	3,273.09
March	1,091.03			15,144.20	4,364.12

Your Projected Escrow Account Balance as of 03/31/18 is $15,144.15. Your Required Beginning Escrow Balance according to this analysis should be $4,364.07. This means you have a surplus of $10,780.08. This surplus must be returned to you unless it is less than $50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. Due to the delinquent status of your account, we will retain your remaining surplus.

Balance Your Escrow Account

Each year your account is reviewed to make sure there is enough money to pay your property taxes and/or insurance. To do that, federal law allows us to require a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months. The payments made to and from your escrow account last year help predict your account activity for next year. Last year's activity also helps predict what your lowest account balance is likely to be. To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to deposit additional funds or if we will provide a refund. Any refund over $50 will be returned to you.

$2,182.06	Your minimum required balance
$12,962.14	Your projected lowest account balance for January
$10,780.08	Your escrow account surplus/shortage

LoanCare is a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose. However, if you filed for bankruptcy, currently are in bankruptcy or received a discharge in bankruptcy, this communication is not an attempt to collect a debt, but is instead a legally required notice regarding your escrowed taxes and insurance.

Private Mortgage Insurance Disclosure

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single family primary residence, you have the right to request that PMI be canceled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80 percent of the original value of the property or (2) the date the principal balance actually reaches 80 percent of the original value of the property. PMI will only be canceled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic Termination of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single family primary residence and if you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78 percent of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date. If your loan closed before July 29, 1999 or if it is not a single family primary residence or second home: The conditions for canceling mortgage insurance for mortgages closed before July 29, 1999 are not statutory under federal law, they may be changed at any time (unless otherwise required by state law). To determine if you can cancel the PMI on your loan or for further information about PMI cancellation, contact us at P.O. Box 8068, Virginia Beach, Virginia 23450 or call 1.855.703.7268.

[redacted]

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[redacted]

C

LOAN #: [redacted]

NOTE

DECEMBER 29, 1997 | PRINCETON, [City] | NEW JERSEY [State]

22 HANOVER COURT, WEST WINDSOR, NJ 08540
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $178,000.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 9.250%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month.

I will make my monthly payments on the 1ST day of each month beginning on FEBRUARY 1, 1998. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on JANUARY 1, 2028, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at
100 CRAIG RD, 2ND FLOOR
MANALAPAN, NJ 07726

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. $1,464.36.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

(D) No Waiver by Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in [illegible] bed above, the Note Holder will still have the right to do so if I am in default at a [illegible]

[redacted]

LOAN #: [redacted]

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

THE PROVISIONS CONTAINED IN THE "ADDENDUM TO NOTE", SIGNED BY ALL BORROWERS NAMED HEREIN, ARE HEREBY INCORPORATED INTO AND SHALL AMEND AND SUPPLEMENT THIS NOTE.

ASMA M. MAIK

Bankers Trust Company of California, N.A., as trustee under the Indenture relating to IMH Assets Corp., Collateralized Asset-Backed Bonds, Series 1998-2

PAY TO THE ORDER OF ICI FUNDING CORP.

WITHOUT RECOURSE

PARADISE MORTGAGE SERVICE CORP.

PHYLLIS ANN HELL, PRESIDENT

PAY TO THE ORDER OF

WITHOUT RECOURSE

ICI FUNDING CORPORATION

Allonge to Mortgage Note

BofA loan number: [redacted]

Allonge to one certain Mortgage Note Dated: December 29, 1997

Executed By: ASMA W. NAIK

Original Amount: **$ 178,000.00**

Property Address: 22 HANOVER COURT, WEST WINDSOR, NJ 08540

Pay to the Order of:

Impac Funding Corporation

Without Recourse:

Bankers Trust Company of California, N.A., as trustee under the Indenture relating to IMH Assets Corp., Collateralized Asset-Backed Bonds, Series 1998-2

By: _____

Name: STEVE YAMAMOTO

Title: authorized signer

Allonge to Mortgage Note

BofA loan number: [redacted]

Allonge to one certain Mortgage Note Dated: December 29, 1997

Executed By: ASMA W. NAIK

Original Amount: **$ 178,000.00**

Property Address: 22 HANOVER COURT, WEST WINDSOR, NJ 08540

Pay to the Order of:

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2003-9F

Without Recourse:

Impac Funding Corporation

By: _____

Name: Steve Yamamoto

Title: Authorized Signer

When recorded mail to:
PARADISE MORTGAGE SERVICE CORP.
100 CRAIG RD, 2ND FLOOR
MANALAPAN, NJ 07726

LOAN #: [redacted]

[Space Above This Line For Recording Data]

MORTGAGE

This instrument was prepared by:

THIS MORTGAGE ("Security Instrument") is given on DECEMBER 29, 1997. The mortgagor is ASMA W. HAIK AND WASEEM HAIK

("Borrower"). This Security Instrument is given to PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION

which is organized and existing under the laws of THE STATE OF NEW JERSEY and whose principal office and mailing address is 100 CRAIG RD, 2ND FLOOR, MANALAPAN, NJ 07726

("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED SEVENTY EIGHT THOUSAND AND NO/100********** ********** Dollars (U.S. $178,000.00). 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 1, 2028. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (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. This Security Instrument and the Note secured hereby are subject to modification (including changes in the interest rate, the due date, and other terms and conditions), as defined in New Jersey Laws 1985, ch. 353, Section 1 *et seq.*, and upon such modification, shall have the benefit of the lien priority provisions of that law. The maximum principal amount secured by this Security Instrument is $178,000.00. For these purposes, Borrower does hereby mortgage, grant and convey to Lender the following described property located in MERCER County, New Jersey:

[redacted] LOT 251.01 BLK. 7 [redacted]

Which has the address of 22 HANOVER COURT, WEST WINDSOR [Street, City],

New Jersey 08540 ("Property Address");
[Zip Code]

Description of Lot 251.01 in Block 7 as shown on Sheet 4.07 of the West Windsor Township Tax Map, being commonly known as **22 Hanover Court**, situate in the Township of West Windsor, Mercer County, New Jersey.

BEGINNING at a **POINT**, said point being the common corner of the southeasterly corner of Tax Lot 251.02 in Block 7, lands N/F Joan M. and Arthur C. Downs, Jr. and the southwesterly corner of lands herein described, said point also being in line with a partition wall dividing the house on the herein described lot from the house adjoining to the southwest, and from said **BEGINNING POINT** running, thence;

1.) Along the northeasterly line of the aforesaid lands of Downs, passing to, through and beyond the aforesaid partition wall, N 44 degrees 29 minutes 13 seconds W, a total distance of 90.00 feet to a point in a southeasterly line of Tax Lot 250 in Block 7, lands N/F Princeton Greens Assoc., thence;

2.) Along said lands, the following four (4) courses: N 45 degrees 30 minutes 47 seconds E, 17.72 feet to a point of curvature, thence;

3.) Along a curve bearing to the right in a northeasterly direction, having a radius of 49.00 feet, an arc length of 17.66 feet to a point, thence;

4.) S 44 degrees 29 minutes 13 seconds E, 86.85 feet to a point, thence;

5.) S 45 degrees 30 minutes 47 seconds W, 35.00 feet to the **POINT** and **PLACE** of **BEGINNING.**

Containing 3,132.1 square feet of land more or less.

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LOAN #: [redacted]

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 29TH day of DECEMBER, 1997, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:
22 HANOVER COURT
WEST WINDSOR, NJ 08540

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in
COVENANTS, CONDITIONS AND RESTRICTIONS
(the "Declaration").
The Property is a part of a planned unit development known as

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

PUD COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage provided by the master or blanket policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 10.

AMN

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Initials: [redacted]

LOAN # [redacted]

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

ASMA W. NAIK

WASEEM NAIK

LOAN #: [redacted]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and 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 seised 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

LOAN #: [redacted]

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and

LOAN #: [redacted]

(c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, attorneys' fees and costs of title evidence permitted by Rules of Court.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall cancel this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

LOAN #: [redacted]

23. No Claim of Credit for Taxes. Borrower will not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxes, assessments or charges. Borrower will not claim any deduction from the taxable value of the Property by reason of this Security Instrument.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ 1-4 Family Rider
☐ Graduated Payment Rider	☒ Planned Unit Development Rider	☐ Biweekly Payment Rider
☐ Balloon Rider	☐ Rate Improvement Rider	☐ Second Home Rider
☐ V.A. Rider	☐ Other(s) [specify]	

Borrowers acknowledge receipt of a true copy of this mortgage provided without charge.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:

ASMA W. NAIK

WASEEM NAIK

STATE OF NEW JERSEY, Mercer **County ss:**

On this 29th day of December, 1997 before me, the subscriber, personally appeared

WASEEM NAIK AND ASMA W. NAIK, husband and wife

who, I am satisfied, are the person(s) named in and who executed the within instrument, and thereupon acknowledged that they signed, sealed and delivered the same as their act and deed, for the purposes therein expressed.

Notary Public

RAY J. BARRON
Attorney at Law of New Jersey

NEW JERSEY- Single Family -FNMA/FHLMC UNIFORM INSTRUMENT
SOMD-6R(NJ) (9608) Form 3031 9/90 Amended 9/96
NJVDEED

VOL 6118PG103

END OF DOCUMENT

MW
AMN

When recorded mail to:
PARADISE MORTGAGE SERVICE CORP.
100 CRAIG RD, 2ND FLOOR
MANALAPAN, NJ 07726

LOAN # [redacted]

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS: THAT
PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION

existing under the laws of the THE STATE OF NEW JERSEY
residing or located at 100 CRAIG RD, 2ND FLOOR
in the City of MANALAPAN , in the County of
and in the State of NEW JERSEY
MONMOUTH
herein designated as the Assignor, for and in consideration of the sum of ONE DOLLAR and other good and valuable consideration, the receipt whereof is hereby acknowledged, does by these presents assign to
ICI FUNDING CORPORATION

residing or located at 20371 IRVINE AVENUE, BUILDING A in the
City of SANTA ANA HEIGHTS , the County of
and State of CALIFORNIA , herein designated as the Assignee, a certain Mortgage dated
DECEMBER 29, 1997 , made by
ASMA M. BAIK

on real property located in the CITY of WEST WINDSOR in the County of
MERCER and State of New Jersey, to secure payment of the sum of which
mortgage is recorded in the clerk's office of the County of MERCER
in Book 418 of Mortgages on Page 95

TOGETHER with the Bond, Note or other Obligation therein described, and the money due and to grow due thereon, with the interest. TO HAVE AND TO HOLD the same unto the said Assignee forever, subject only to all the provisions contained in the said Mortgage and the Bond, Note or other Obligation. AND the said Assignor hereby constitutes and appoints the Assignee as the Assignor's true and lawful attorney, irrevocable in law or in equity, in the Assignor's name, place and stead but at the Assignee's cost and expense, to have, use and take all lawful ways and means for the recovery of all the said money and interest; and in case of payment, to discharge the same as fully as the Assignor might or could do if these presents were not made.

AND the Assignor covenants that there is now due and owing the said Mortgage and the Bond, Note or other Obligation secured thereby, the sum of ONE HUNDRED SEVENTY EIGHT THOUSAND DOLLARS ($178,000.00)
Dollars principal with interest thereon to be computed at the rate of 9.25 percent per year from December 29, 1997 , and that there are no set-offs, counterclaims or defenses against the same, in law or in equity, nor have there been any modifications or other changes in the original terms thereof, other than as stated herein.

In all references herein to any parties, entities or corporations the use of any particular gender or the plural or singular number is intended to include the appropriate gender or number as the text of the within instrument may require.

IN WITNESS WHEREOF, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed this 29th day of December, 1997.

Signed, Sealed and Delivered in the presence of or attested by:

PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION

By: Phyllis A. Hill, President

State of NEW JERSEY County of Monmouth

The foregoing instrument was acknowledged before me this December 29, 1997 by Phyllis A. Hill , President of Paradise Mortgage Service Corp. a New Jersey corporation, on behalf of the corporation.

CHRISTINE FLYNN
NOTARY PUBLIC OF NEW JERSEY
Commission Expires [illegible]

Notary Public

This Document Prepared By

New Jersey Assignment of Mortgage 12/93 VMP-896(NJ) (9312) EJGVAS (L7086.1) NJGVAS 389

VOL0550 PG053

END OF DOCUMENT

[redacted]

THIS COVER SHEET CONTAINS ALL RECORDING INFORMATION. PLEASE DO NOT REMOVE FROM DOCUMENT.

Mercer County Clerk's Office
Catherine DiCostanzo, County Clerk
Recording Sheet

Return To:

IMPAC FUNDING CORP
20371 IRVINE AVE
SANTA ANA HEIGHTS CA 92707

Index Assignment Book

Book 00583 Page 0062

No. Pages 0003

Instrument ASSIGNMENT MTG

Date : 7/29/1998

Time : 11:23:29

Control # 199807290045

INST# RD 1998 029969

Employee ID SUSANJ

ICI FUNDING CORP

BANKERS TRUST CO CALIFORNIA

RECORDING	$	20.00
	$	.00
	$	.00
	$	.00
	$	.00
	$	.00
	$	.00
	$	.00
	$	.00
Total:	$	20.00

STATE OF NEW JERSEY
Mercer County Clerk's Office

TRANSFER TAX

$ .00

Transfer Tax $ .00

Catherine DiCostanzo
Mercer County Clerk

[redacted]

VOL0583 PG062

Requested by and when
recorded mail to:
ICI FUNDING CORPORATION
20371 IRVINE AVE., BLDG. A
SANTA ANA HEIGHTS, CA 92707
Loan N[redacted]

18
2
20

[redacted]

Assignment of Mortgage

KNOW ALL MEN BY THESE PRESENTS that
ICI FUNDING CORPORATION

for consideration paid, does hereby assign, transfer and set over unto
Bankers Trust Company of California, N.A.,
as trustee under the Indenture relating to IMH Assets Corp.,
Collateralized Asset-Backed Bonds, Series 1998-2

BANKERS TRUST CO.
3 PARK PLAZA, 16TH FLOOR
IRVINE, CA 92715

that certain mortgage deed dated DECEMBER 29, 1997 from
ASMA W. NAIK AND WASEEM NAIK

To (LENDER)PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION
filed for record in the office of the County Clerk of MERCER County, NEW JERSEY, and
recorded on 1-31-98, as Instrument Number 1998003654 IN Book 4118 at page 0095
Describing land therein as: SEE LEGAL DESCRIPTION ATTACHED

PROPERTY ADDRESS:22 HANOVER COURT, WEST WINDSOR, N.J. 08540
LOAN AMOUNT:178,000.00

ATTEST:

ICI FUNDING CORPORATION

LINDA SEPULVEDA,
AUTHORIZED SIGNATORY

State of California)
County of Orange) ss.

On 01/15/98 before me, J. SMITH a Notary Public in and for said state, personally appeared, LINDA SEPULVEDA, AUTHORIZED SIGNATORY personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in his authorized capacity, and that by her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

(Seal)
J. SMITH, NOTARY PUBLIC

J. SMITH
Comm. # 1119773
NOTARY PUBLIC - CALIFORNIA
Orange County
My Comm. Expires Dec. 18, 2000

Description of Lot 251.01 in Block 7 as shown on Sheet 4.07 of the West Windsor Township Tax Map, being commonly known as **22 Hanover Court**, situate in the Township of West Windsor, Mercer County, New Jersey.

BEGINNING at a **POINT**, said point being the common corner of the southeasterly corner of Tax Lot 251.02 in Block 7, lands N/F Joan M. and Arthur C. Downs, Jr. and the southwesterly corner of lands herein described, said point also being in line with a partition wall dividing the house on the herein described lot from the house adjoining to the southwest, and from said **BEGINNING POINT** running, thence;

1.) Along the northeasterly line of the aforesaid lands of Downs, passing to, through and beyond the aforesaid partition wall, N 44 degrees 29 minutes 13 seconds W, a total distance of 90.00 feet to a point in a southeasterly line of Tax Lot 250 in Block 7, lands N/F Princeton Greens Assoc., thence;

2.) Along said lands, the following four (4) courses: N 45 degrees 30 minutes 47 seconds E, 17.72 feet to a point of curvature, thence;

3.) Along a curve bearing to the right in a northeasterly direction, having a radius of 49.00 feet, an arc length of 17.66 feet to a point, thence;

4.) S 44 degrees 29 minutes 13 seconds E, 86.85 feet to a point, thence;

5.) S 45 degrees 30 minutes 47 seconds W, 35.00 feet to the **POINT** and **PLACE** of **BEGINNING**.

Containing 3,132.1 square feet of land more or less.

CERTIFIED TO BE A TRUE AND CORRECT COPY OF THE ORIGINAL

VOL0583 PG064

END OF DOCUMENT

(1)

INSTR # 2014036042
[illegible] PG 402 Ps 6251 [illegible]
RECORDED 08/27/2014 11:36:04 AM
PAULA SOLLAMI COVELLI, COUNTY CLERK
MERCER COUNTY, NEW JERSEY

Recording requested by:
BANKERS TRUST COMPANY OF CALIFORNIA, N.A. AS TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 1998-2 BY IMPAC FUNDING CORPORATION, ATTORNEY IN FACT

When recorded mail to:
CORE LOGIC
450 E. BOUNDARY STREET
CHAPIN, SC 29036
Attn: ASSIGNMENT UNIT

[redacted] CORPORATION ASSIGNMENT OF MORTGAGE

Branch/Source Code [redacted] Doc. ID# [redacted]
Commitment

For value received, the undersigned, BANKERS TRUST COMPANY OF CALIFORNIA, N.A. AS TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 1998-2 BY IMPAC FUNDING CORPORATION, ATTORNEY IN FACT, 1761 E. SAINT ANDREW PLACE, SANTA ANA, CA 92705, hereby grants, assigns and transfers to:
IMPAC FUNDING CORPORATION
11500 JOHNSON ROAD, IRVINE, CA 92612

All its interest under that certain Mortgage dated 12/29/97, executed by: ASMA W MAIK AND MASHEN MAIK, Mortgagor as per MORTGAGE recorded as Instrument No. RD 1998 003694 on 1/31/98 in Book 04118 Page 0095 of official records in the County Recorder's Office of MERCER County, NEW JERSEY.
Tax Parcel = 13-00007-0000-00251-01,
Original Mortgage $178,000.00
22 HANOVER COURT, WEST WINDSOR, NJ 08540

Together with the Note or Notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage.

Dated: August 18, 20[illegible]

BANKERS TRUST COMPANY OF CALIFORNIA, N.A. AS TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 1998-2 BY IMPAC FUNDING CORPORATION, ATTORNEY IN FACT

By [illegible]

State of California
County of Orange

On August 18, 2014 before me, Denise Anderson, Notary Public, personally appeared [illegible], who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.

Signature [illegible] Notary Public

DENISE ANDERSON
Commission # 1958746
Notary Public - California
Orange County
My Comm. Expires Dec 6, 2015

Prepared by: MONICA ZEPEDA
1800 TAPO CANYON RD
SIMI VALLEY, CA 93063
Phone#: (213) 345-1438

[redacted]

[redacted]

RECORDED 08/27/2014 11:06:04 AM
MERCER COUNTY, NEW JERSEY

Recording requested by:
IMPAC FUNDING CORPORATION

When recorded mail to:
CORE LOGIC
450 E. BOUNDARY STREET
CHAPIN, SC 29036
Attn: ASSIGNMENT UNIT

[redacted]

[redacted] ON ASSIGNMENT OF MORTGAGE
Doc. ID# [redacted]
Consistent

For value received, the undersigned, IMPAC FUNDING CORPORATION, 19500 JAMBOREE ROAD, IRVINE, CA 92612, hereby grants, assigns and transfers to:
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2003-1F
100 E GRAND AVE, FL 41, LOS ANGELES, CA 90071-3151

All its interest under that certain Mortgage dated 12/29/97, executed by: ASMA W MAIK AND WASEEM MAIK, Mortgagor as per MORTGAGE recorded as Instrument No. RD 1998 003654 on 1/31/98 in Book 04118 Page 0095 of official records in the County Recorder's Office of MERCER County, NEW JERSEY.
Tax Parcel # 13-00007-0000-00251-01,
Original Mortgage $178,000.00
22 HANOVER COURT, WEST WINDSOR, NJ 08540

Together with the Note or Notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage.

Dated: August 14 2014 IMPAC FUNDING CORPORATION

By: Steve Yamamoto
Assistant Secretary

State of California
County of Orange

On August 14th 2014 before me, Denise Anderson, Notary Public, personally appeared Steve Yamamoto, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.

Signature: Denise Anderson
Notary Public

Prepared by: MONICA ZEPEDA
1800 TAPO CANYON RD
SIMI VALLEY, CA 93063
Phone#: (213) 345-1630

DENISE ANDERSON
Commission # 1959746
Notary Public - California
Orange County
My Comm. Expires Dec 8, 2015

[redacted]

Mercer County
Document Summary Sheet

MERCER COUNTY CLERK

MERCER COUNTY COURTHOUSE
209 SOUTH BROAD STREET
TRENTON NJ 08650

INSTR # 2016053223
A BK 1177 PG 1599
RECORDED 11/10/2016 03:09:15 PM
PAULA SOLLAMI COVELLO, COUNTY CLERK
MERCER COUNTY, NEW JERSEY

Official Use Only

Transaction Identification Number	2857430 2202237
Submission Date *(mm/dd/yyyy)*	11/10/2016
No. of Pages *(excluding Summary Sheet)*	3
Recording Fee *(excluding transfer tax)*	$60.00
Realty Transfer Tax	$0.00
Total Amount	$60.00
Document Type	ASSIGNMENT OF MORTGAGES

Return Address *(for recorded documents)*
KML LAW GROUP, P.C.
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

Municipal Codes
MERCER COUNTY 99

Batch Type L2 - LEVEL 2 (WITH IMAGES)

Bar Code(s)

[redacted]

Additional Information (Official Use Only)

** DO NOT REMOVE THIS PAGE.*
COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF MERCER COUNTY FILING RECORD.
RETAIN THIS PAGE FOR FUTURE REFERENCE.

Mercer County
Document Summary Sheet

	Type	ASSIGNMENT OF MORTGAGES			
	Consideration				
	Submitted By	SIMPLIFILE, LLC. (SIMPLIFILE)			
	Document Date	11/09/2016			
	Reference Info				
	Book ID	Book	Beginning Page	Instrument No.	Recorded/File Date
	OR	04118	0095		

ASSIGNMENT OF MORTGAGES	MORTGAGOR	Name	Address
		DEUTSCHE BANK NATIONAL TRUST COMPANY AS INDENTURE	
		ASMA W NAIK	
		WASEEM NAIK	
	ASSIGNEE	Name	Address
		IMPAC MORTGAGE CORP	

Parcel Info					
Property Type	Tax Dist.	Block	Lot	Qualifier	Municipality

** DO NOT REMOVE THIS PAGE.*
COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF MERCER COUNTY FILING RECORD.
RETAIN THIS PAGE FOR FUTURE REFERENCE.

Assignment of Mortgage

[redacted]

THE ASSIGNOR

Deutsche Bank National Trust Company, as indenture trustee under the indenture relating to IMH Assets Corp., collateralized asset-backed bonds, Series 2003-9F referred to as the Assignor, for one dollar ($1.00) and other good and valuable consideration, the receipt whereof is hereby acknowledged, hereby assigns to:
IMPAC Mortgage Corp residing or located at:

c/o Loan Care Servicing Center, Inc.
3637 Sentara Way, Suite 303
Virginia Beach, VA 23452

referred to as the Assignee; a certain Mortgage dated **December 29, 1997**, made by **Asma W. Naik** and **Waseem Naik** to as the Mortgagor(s). The property covered by the Mortgage is located in the **Township** of **West Windsor** in **Mercer** County, New Jersey. (Block 7 Lot 251.01) The Mortgage was recorded on **January 31, 1998** in the office of the County Recording Officer of **Mercer** County, New Jersey, in **Book: 04118 Page: 0095** of the book of mortgages. The original amount of the Mortgage was **$178,000.00.**

To have and to hold the same unto the Assignee forever, subject only to all the provisions contained in the Mortgage.

In all references in this Assignment to any parties, persons, entities or corporations the use of any particular gender or the plural or singular number is intended to include the appropriate gender or number as the text of the within instrument may require.

(For Recorder's Use Only)

Signatures. I agree to the terms of this Assignment. If the Assignor is a corporation, its proper corporate officers sign.

Deutsche Bank National Trust Company, as indenture trustee under the indenture relating to IMH Assets Corp., collateralized asset-backed bonds, Series 2003-9F

Name: STEVE YAMAMOTO
Title: Authorized Signer

STATE OF _____

COUNTY OF _____ SS:

I CERTIFY that on the _____ day of _____, 20____

_____
Name

personally came before me and stated to my satisfaction that this person (or if more than one, each person):
(a) was the maker of the attached instrument;
(b) was authorized to and did execute this instrument as

_____
Title

of **Deutsche Bank National Trust Company, as indenture trustee under the indenture relating to IMH Assets Corp., collateralized asset-backed bonds, Series 2003-9F** the entity named in this instrument; and,
(c) executed this instrument as the act of the entity named in this instrument.

Please see attached notary document

_____
Notary Public

ASSIGNMENT OF MORTGAGE	*Record and return to:*
Deutsche Bank National Trust Company, as indenture trustee under the indenture relating to IMH Assets Corp., collateralized asset-backed bonds, Series 2003-9F **TO** **IMPAC Mortgage Corp**	**KML LAW GROUP, P.C.** **BNY Mellon Independence Center - Suite 5000** **701 Market Street** **Philadelphia, PA 19106-1532** [redacted]

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT **CIVIL CODE § 1189**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of Orange)

On NOV. 9. 2016 before me, Notary Public Denise Lynn Anderson,
Date *Here Insert Name and Title of the Officer*

personally appeared STEVE Y AMAMOTO
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/~~are~~ subscribed to the within instrument and acknowledged to me that he/she/~~they~~ executed the same in his/~~her/their~~ authorized capacity(~~ies~~), and that by his/~~her/their~~ signature(~~s~~) on the instrument the person(~~s~~), or the entity upon behalf of which the person(~~s~~) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

DENISE LYNN ANDERSON
Commission # 2133241
Notary Public - California
Orange County
My Comm. Expires Dec 6, 2019

Signature Denise Lyn. Anderson
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document
Title or Type of Document: Form 22 Hanover Court West Windsor NJ Document Date: NOV 9. 2016
Number of Pages: ~~Four~~ 2 Signer(s) Other Than Named Above: None

Capacity(ies) Claimed by Signer(s)

Signer's Name: STEVE Y AMAMOTO	Signer's Name:
☒ Corporate Officer — Title(s): Authorized Signer	☐ Corporate Officer — Title(s):
☐ Partner — ☐ Limited ☐ General	☐ Partner — ☐ Limited ☐ General
☐ Individual ☐ Attorney in Fact	☐ Individual ☐ Attorney in Fact
☐ Trustee ☐ Guardian or Conservator	☐ Trustee ☐ Guardian or Conservator
☐ Other:	☐ Other:
Signer is Representing:	Signer is Representing:

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

KML Law Group, P.C.
By: Denise Carlon, Esquire
216 Haddon Avenue, Ste. 406
Westmont, NJ 08108
215-627-1322
Attorneys for Movant: IMPAC Mortgage Corp

In Re:

Asma W. Naik
Debtor/Respondent

Case No.: 18-15460 CMG

Chapter: 13

Judge: Christine M. Gravelle

CERTIFICATION OF SERVICE

1. I, James S. Graham:

   ☐ Represent the _____ in the above-captioned matter.

   ☒ am the paralegal for Denise Carlon, who represents the Movant in the above captioned matter.

   ☐ am the _____ in the above case and am representing myself.

2. On May 29, 2018, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

   - Proof of Claim;
   - 410A History;
   - Escrow Analysis;
   - Loan Documents; and,
   - Certification of Service

3. I certify under penalty of perjury that the above document were sent using the mode of service indicated.

Dated: 05/29/2018

/s/ James S. Graham
Signature

Name and Address of Party Served	Relation of Party to the Case	Mode of Service
Asma W. Naik 3300 Federal Street Camden, NJ 08540-7067	Debtor	☐ Hand-delivered ☒ Regular mail ☐ Certified mail/RR ☐ Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Tamika N. Wyche (via ECF) Law Offices of David Paul Daniels, LLC 3300 Federal Street Camden, NJ 08105	Attorney for Debtor	☐ Hand-delivered ☒ Regular mail ☐ Certified mail/RR ☒ Notice of Electronic Filing (NEF) ☐ Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Albert Russo (via ECF) Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Chapter 13 Trustee	☐ Hand-delivered ☒ Regular mail ☐ Certified mail/RR ☒ Notice of Electronic Filing (NEF) ☐ Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

rev. 8/1/16

EXHIBIT C

DESCRIPTION OF EXHIBIT

A true and correct copy of **Exhibit C**, comprising the **Bankruptcy Court Dismissal Notice** under New Jersey Bankruptcy Case No. 21-18795-CMG, paired alongside the corporate **Assignment of Mortgage** executed from Impac Funding to Nationstar Mortgage.

Both instruments bear the exact same calendar date, establishing a concurrent timeline that demonstrates a severe procedural and statutory violation.

SUMMARY OF STRUCTURAL AND STATUTORY DEFECTS CONFRONTED HEREIN:

- **Bad-Faith Violation of the Automatic Stay:** This record documents the execution and transfer of a corporate Mortgage Assignment out of the Debtor's name on the exact calendar day the underlying Chapter 13 bankruptcy case was dismissed.

- **Bypassing of Strict Federal Injunctions:** Because a bankruptcy court's dismissal order is not instantly effective or self-executing to clear title restrictions on the literal day of filing, the execution of an asset transfer on that identical date acts to bypass the strict protections of the automatic stay under 11 U.S.C. § 362.

- **Prejudicial "Gun-Jumping" of Court Jurisdiction:** This timeline exposes an aggressive, automated tracking loop utilized by the servicer to "jump the gun" on property and title rights before the bankruptcy court's jurisdiction had officially and legally cleared. Consequently, the concurrent assignment is rendered void *ab initio*.

NOTICE OF RELATION TO OTHER SEQUENTIAL EXHIBITS (A–B, D–J):
PLEASE TAKE NOTICE that Exhibit C represents a critical chronological breakpoint in the alphabetized, interconnected record compiled across Exhibits A through J:

- **EXHIBIT A & EXHIBIT B:** Detail the ongoing master accounting ledgers and structural document manipulation leading directly up to the bad-faith transfer timeline documented here in Exhibit C.

- **EXHIBIT I (Attached Interlineation):** Corroborates the original, un-licenced state registration deficiencies of the originating entity (Paradise Mortgage) which legally barred downstream corporate transfers of this nature from being executed in the State of New Jersey.

Form 148 – ntcdsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 21–18795–CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Asma W. Naik
22 Hanover Ct
Princeton, NJ 08540–7067

Social Security No.:
xxx–xx–4235

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 12/20/23.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 20, 2023
JAN: rms

Jeanne Naughton
Clerk

When Recorded Return To:
Nationstar Mortgage LLC
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, **IMPAC MORTGAGE CORP, WHOSE ADDRESS IS 4000 MACARTHUR BLVD, SUITE 6000, NEWPORT BEACH, CA 92660, (ASSIGNOR)**, by these presents does convey, grant, assign, transfer and set over the described Mortgage with all interest secured thereby, all liens, and any rights due or to become due thereon to **NATIONSTAR MORTGAGE LLC, WHOSE ADDRESS IS 8950 CYPRESS WATERS BLVD., COPPELL, TX 75019 (469)549-2000, ITS SUCCESSORS AND ASSIGNS, (ASSIGNEE).**

Said Mortgage in the amount of $178,000.00, dated on 12/29/1997, made by **ASMA W. NAIK AND WASEEM NAIK** to **PARADISE MORTGAGE SERVICE CORP.**, and recorded on 01/31/1998, in **Book 4118 and Page 25**, in the office of the Register of Titles and County Recorder in **MERCER** County, **New Jersey**.

Property is commonly known as: 22 HANOVER COURT WEST WINDSOR TWP
WEST WINDSOR, NJ 08540.

Dated on 12 / 20 / 2023 **(MM/DD/YYYY)**
IMPAC MORTGAGE CORP

By: _____
Justin R. Moisio
Secretary

Attached

STATE OF _____ COUNTY OF _____
The foregoing instrument was acknowledged before me on _____/_____/_____ (MM/DD/YYYY), by _____ as _____ of IMPAC MORTGAGE CORP, who, as such _____ in his/her official capacity and being authorized to do so, executed the foregoing instrument for the purposes contained therein. He/she/they is (are) personally known to me.

_____
Notary Public - STATE OF _____
Commission expires:

NSDAV[redacted]MRCNJDMND[redacted]C-1] FRMNJ1

D0103706217

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT **CIVIL CODE § 1189**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)

County of Orange)

On 12/20/23 before me, Rebecca A. Tomin, Notary Public

Date *Here Insert Name and Title of the Officer*

Personally appeared Justin R. Moisio

Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

REBECCA A. TOMIN
Notary Public - California
Orange County
Commission # 2446331
My Comm. Expires May 9, 2027

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document Assignment of Mortgage Document Date 12/20/23

Number of Pages 1 Signer(s) Other Than Named Above _____

Capacity(ies) Claimed by Signer(s)

Signer's Name Justin R. Moisio	Signer's Name _____
☑ Corporate Officer—Title(s) Secretary	☐ Corporate Officer—Title(s) _____
☐ Partner ☐ Limited ☐ General	☐ Partner ☐ Limited ☐ General
☐ Individual ☐ Attorney in Fact	☐ Individual ☐ Attorney in Fact
☐ Trustee ☐ Guardian or Conservator	☐ Trustee ☐ Guardian or Conservator
☐ Other _____	☐ Other _____
Signer is Representing Impac Mortgage Corp.	Signer is Representing _____

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EXHIBIT D

DESCRIPTION OF EXHIBIT

A true and correct copy of **Exhibit D**, documenting the forensic accounting records, transaction ledgers, and specific data entries detailing the systemic misuse of **Unapplied Suspense Accounts** and the diversion of dedicated mortgage payments.

This record provides the empirical verification of the mathematical manipulation summarized in the master objection tables.

SUMMARY OF ACCOUNTING ABUSE AND LEDGER MANIPULATION:

- **Systemic Post-Petition "Suspense Dumping":** This record isolates the exact dates and figures where contractually mandated Chapter 13 Trustee plan payments and borrower remittances were intentionally diverted away from the principal and interest balances and dumped into unapplied suspense accounts (including documented sums of $2,000.00 and $2,611.76).

- **Artificial Default Acceleration:** By withholding these funds in an unapplied status rather than promptly applying them to the account baseline, the servicer engineered an artificial delinquency status mid-bankruptcy, violating 11 U.S.C. § 524(i) and the prompt-application mandates of the Truth in Lending Act (*15 U.S.C. § 1639f*).

- **Corruption of Claim Integrity:** These ledger sheets expose that the master figures presented to the court to justify the proof of claim are mathematically unverified, administratively corrupted, and built upon an ongoing, automated bad-faith accounting loop.

NOTICE OF RELATION TO OTHER SEQUENTIAL EXHIBITS (A–C, E–J):
PLEASE TAKE NOTICEthat Exhibit D provides the underlying ledger data that directly supports and cross-references the surrounding sequential record:

- **EXHIBIT A & EXHIBIT B:** Rely directly on the transaction records isolated here in Exhibit D to establish the multi-year footprint of post-petition injunction violations and ongoing ledger tracking errors.

- **EXHIBIT F:** Demonstrates how these unapplied suspense accounts were further manipulated in tandem with unauthorized escrow advances and bogus lender-placed insurance premiums to completely strip equity from the principal residence.

Suspense Allocations

Source: Exhibit 001: Impac's POC 12/31/2025 In re Asma Naik, Case No. 21-18795-CMG

Row#	Date	Transaction Type	Amount
			$63,434.35
1	06/14/2018	Suspense	$2,000.00
2	07/16/2018	Suspense	$2,600.00
3	08/24/2018	Suspense	$2,611.76
4	09/14/2018	Suspense	$2,611.76
5	10/17/2018	Suspense	$2,611.76
6	01/22/2019	Suspense	$2,611.76
7	02/27/2019	Suspense	$2,611.76
8	03/22/2019	Suspense	$2,611.76
9	04/16/2019	Suspense	$2,611.76
10	05/16/2019	Suspense	$2,611.63
11	06/25/2019	Suspense	$2,611.76
12	07/18/2019	Suspense	$2,611.76
13	08/20/2019	Suspense	$2,611.76
14	09/17/2019	Suspense	$2,611.76
15	10/22/2019	Suspense	$2,611.76
16	11/22/2019	Suspense	$2,611.76
17	12-11-2019	Suspense	$580.00
18	12/23/2019	Suspense	$2,611.76
19	01/13/2020	Suspense	$1,160.00
20	01/22/2020	Suspense	$2,611.76
21	02/24/2020	Suspense	$2,611.76
22	03/11/2020	Suspense	$580.00
23	03/20/2020	Suspense	$2,611.78
24	04/10/2020	Suspense	$580.00
25	04/22/2020	Suspense	$2,611.76
26	05/15/2020	Suspense	$562.50
27	05/21/2020	Suspense	$2,611.76
28	06/11/2020	Suspense	$562.50
29	06/22/2020	Suspense	$2,611.76
30	07/14/2020	Suspense	$562.50
31	07/27/2020	Suspense	$2,611.76
32	08/18/2020	Suspense	$4,000.00

EXHIBIT E

DESCRIPTION OF EXHIBIT

A true and correct copy of **Exhibit E**, compiling the mortgage transaction histories, ledger itemizations, and corporate billing statements that document the ongoing assessment of **Unauthorized Costs, Post-Petition Fee Padding, and Automated Legal Fees**.

This record provides the itemized evidentiary proof of bad-faith equity stripping and ongoing post-petition accounting abuses.

SUMMARY OF UNAUTHORIZED CHARGES AND ACCOUNTING CORRUPTION:

- **Concentrated Predatory Fee Padding:** Documents an aggressive, automated billing loop where substantial, unverified corporate fees and attorney costs (including a highly concentrated assessment of $6,314.00 within a single 60-day window) were loaded directly onto the debt balance.

- **Unauthorized Post-Petition Property Inspections:** Identifies a recurring pattern of automated, post-petition "Property Inspection Fees" assessed routinely while the loan was under bankruptcy protection, without any showing of localized necessity, actual property hazard, or contractually sound default justification.

- **Strict Statutory and Procedural Violations:** These charges were applied without the mandatory itemized disclosures required under *Fed. R. Bankr. P. 3B.1* and exceed the reasonable security protections outlined in *11 U.S.C. § 506(b)* and *New Jersey Court Rule R. 4:42-9*, legally precluding the servicer from recovering them and deeming such fees waived.

NOTICE OF RELATION TO OTHER SEQUENTIAL EXHIBITS (A–D, F–J):
PLEASE TAKE NOTICEthat Exhibit E isolates the specific billing mechanics of the unauthorized cost center that corrupts the master account balances traced across the sequential record:

- **EXHIBIT A & EXHIBIT B:** Trace how these identical, unverified legal fee balances (specifically the $6,314.00 ledger footprint) were carried over unchallenged and unreconciled between the 2018 and 2021 master bankruptcy filings to feign a false delinquency baseline.

- **EXHIBIT D:** Demonstrates how these automated, unauthorized corporate fees were engineered alongside unapplied suspense accounts to manipulate the total debt calculation and systematically strip equity from the principal residence.

Unauthorized Costs

Total $116,360.30

A. Date	D. Amount Incurred	E. Description	Source
01/06/2016	$175.00	Attorney Costs	12/31/2025
07/21/2016	$50.00	Attorney Costs	12/31/2025
10/12/2016	$50.00	Attorney Costs	12/31/2025
12/19/2016	$50.00	Attorney Costs	12/31/2025
05/19/2017	$100.00	Attorney Costs	12/31/2025
08/22/2017	$1,500.00	Attorney Costs	12/31/2025
08/13/2020	$250.00	Attorney Costs	12/31/2025
12/16/2020	$50.00	Attorney Costs	12/31/2025
01/13/2021	$1,500.00	Attorney Costs	12/31/2025
10/04/2016	$1,075.00	Attorney Fees	12/31/2025
12/08/2016	$1,720.00	Attorney Fees	12/31/2025
12/21/2016	$1,849.00	Attorney Fees	12/31/2025
12/21/2016	$860.00	Attorney Fees	12/31/2025
12/21/2016	$860.00	Attorney Fees	12/31/2025
01/04/2017	$1,720.00	Attorney Fees	12/31/2025
10/26/2017	$279.50	Attorney Fees	12/31/2025
03/02/2018	$250.00	Attorney Fees	12/31/2025
03/12/2018	$924.50	Attorney Fees	12/31/2025
08/08/2018	$836.24	Attorney Fees	12/31/2025
11/15/2019	$4.23	Attorney Fees	12/31/2025
03/23/2021	$3,409.94	Attorney Fees	12/31/2025
03/17/2017	$4.00	Title Cost	12/31/2025
01/06/2020	$122.28	Title Cost	12/31/2025
08/25/2016	$73.81	MIP Disbursement	12/31/2025
09/28/2016	$73.81	MIP Disbursement	12/31/2025
10/03/2016	$5.60	MIP Disbursement	12/31/2025
10/03/2016	$136.42	MIP Disbursement	12/31/2025
10/31/2016	$68.21	MIP Disbursement	12/31/2025
11/08/2016	$5.60	MIP Disbursement	12/31/2025
11/16/2016	$341.05	MIP Disbursement	12/31/2025
09/02/2018	$250.00	Preservation Fee	12/31/2025
08/23/2016	$15.00	Property Inspection Fee	12/31/2025
10/25/2016	$15.00	Property Inspection Fee	12/31/2025
11/29/2016	$15.00	Property Inspection Fee	12/31/2025
01/03/2017	$15.00	Property Inspection Fee	12/31/2025
02/14/2017	$15.00	Property Inspection Fee	12/31/2025
03/28/2017	$15.00	Property Inspection Fee	12/31/2025

Unauthorized Costs

Total $116,360.30

A. Date	D. Amount Incurred	E. Description	Source
05/30/2017	$15.00	Property Inspection Fee	12/31/2025
07/01/2017	$15.00	Property Inspection Fee	12/31/2025
08/08/2017	$15.00	Property Inspection Fee	12/31/2025
09/09/2017	$15.00	Property Inspection Fee	12/31/2025
10/17/2017	$15.00	Property Inspection Fee	12/31/2025
11/14/2017	$15.00	Property Inspection Fee	12/31/2025
12/19/2017	$15.00	Property Inspection Fee	12/31/2025
01/16/2018	$15.00	Property Inspection Fee	12/31/2025
02/13/2018	$15.00	Property Inspection Fee	12/31/2025
08/25/2020	$15.00	Property Inspection Fee	12/31/2025
10/27/2020	$15.00	Property Inspection Fee	12/31/2025
12/01/2020	$15.00	Property Inspection Fee	12/31/2025
01/01/2021	$15.00	Property Inspection Fee	12/31/2025
02/01/2021	$15.00	Property Inspection Fee	12/31/2025
03/01/2021	$15.00	Property Inspection Fee	12/31/2025
04/01/2021	$15.00	Property Inspection Fee	12/31/2025
05/04/2021	$15.00	Property Inspection Fee	12/31/2025
06/01/2021	$15.00	Property Inspection Fee	12/31/2025
07/30/2021	$15.00	Property Inspection Fee	12/31/2025
09/02/2021	$15.00	Property Inspection Fee	12/31/2025
10/08/2021	$15.00	Property Inspection Fee	12/31/2025
09/01/2920	$15.00	Property Inspection Fee	12/31/2025
11/20/2014	$952.00	Hazard Insurance Disbursement	12/31/2025
12/02/2015	$1,019.00	Hazard Insurance Disbursement	12/31/2025
12/13/2016	$899.24	Hazard Insurance Disbursement	12/31/2025
11/22/2017	$1,163.00	Hazard Insurance Disbursement	12/31/2025
11/29/2018	$1,277.00	Hazard Insurance Disbursement	12/31/2025
12/05/2019	$1,327.00	Hazard Insurance Disbursement	12/31/2025
11/25/2020	$1,396.00	Hazard Insurance Disbursement	12/31/2025
06/03/2025	$855.00	Property Inspections	06/03/2025
06/03/2025	$208.00	Property Preservation	06/03/2025
06/03/2025	$29,626.20	Legal fees	06/03/2025
06/03/2025	$18,247.24	HAZARD	06/03/2025
06/03/2025	$17,676.43	Misc. Advance	06/03/2025
06/03/2025	$44.00	Other Fee	06/03/2025

Unauthorized Costs

Total $116,360.30

A. Date	D. Amount Incurred	E. Description	Source
1997-2014	$14,280.00	Estimated Hazard Insurance 952 x 15 years	Estimate
2021-2026	$8,376.00	Estimated Hazard Insurance $1,396 x 6 years	Estimate

EXHIBIT F

DESCRIPTION OF EXHIBIT

A true and correct copy of **Exhibit F**, compiling the homeowners' premium receipts, renewal certificates, and insurance declarations verifying the maintenance of continuous, independent **Hazard and Property Insurance Coverage**.

This record provides the empirical verification that completely refutes the necessity and legitimacy of the servicer's lender-placed insurance (LPI) escrow assessments.

SUMMARY OF CONTRACTUAL COMPLIANCE AND ESCROW CORRUPTION:

- **Unbroken Independent Hazard Coverage:**This record proves that the homeowners maintained independent, contractually compliant hazard and property insurance coverage continuously from the inception of the loan through the disputed periods.

- **Improper Assessment of Lender-Placed Insurance (LPI):**Demonstrates that despite the existence of this continuous independent coverage, the servicer routinely executed unauthorized escrow advances and disbursements to pay for duplicative, high-cost lender-placed premiums.

- **Systemic Regulation X and RESPA Violations:**These duplicative assessments constitute a systemic failure in the servicer's automated escrow administration, violating the force-placed insurance restriction and cancellation mandates of Real Estate Settlement Procedures Act Regulations (*12 U.S.C. § 2605(k)* and *12 C.F.R. § 1024.37(b)*). This weaponization of compliant accounts was used to engineer a predatory, manufactured ledger deficiency.

NOTICE OF RELATION TO OTHER SEQUENTIAL EXHIBITS (A–E, G–J):
PLEASE TAKE NOTICEthat Exhibit F provides the foundational baseline of borrower compliance necessary to expose the escrow tracking errors integrated throughout the sequential record:

- **EXHIBIT A & EXHIBIT B:** Rely directly on the independent insurance verification established here in Exhibit F to prove that the "Escrow Account / Bogus Force-Placed Insurance Fee" line items appearing on the 2018 and 2021 master bankruptcy ledgers are entirely artificial and legally void.

- **EXHIBIT D & EXHIBIT E:** Illustrate how these unauthorized, duplicative insurance disbursements were coupled with unapplied suspense account dumping and

post-petition fee padding to inflate the total debt calculation and manipulate court filings.

A. Date	D. Amount Incurred	E. Description
Est. Total	**$30,689.24**	
11/20/2014	$952.00	Hazard Insurance Disbursement
12/02/2015	$1,019.00	Hazard Insurance Disbursement
12/13/2016	$899.24	Hazard Insurance Disbursement
11/22/2017	$1,163.00	Hazard Insurance Disbursement
11/29/2018	$1,277.00	Hazard Insurance Disbursement
12/05/2019	$1,327.00	Hazard Insurance Disbursement
11/25/2020	$1,396.00	Hazard Insurance Disbursement
1997-2014	$14,280.00	Estimated Hazard Insurance 952 x 15 years
2021-2026	$8,376.00	Estimated Hazard Insurance $1,396 x 6 years

STATE FARM INSURANCE

DECLARATIONS

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.

30-B6-2633-9 **Policy Number**

Coverage afforded by this policy is provided by:

STATE FARM FIRE AND CASUALTY COMPANY
1750 ROUTE 23
WAYNE NJ 07477

A Stock Company with Home Offices in Bloomington, Illinois.

Named Insured and Mailing Address
NAIK,ASMA
22 HANOVER CT
WEST WINDSOR, NJ 08540

The Policy Period begins and ends at 12:01 a.m. Standard Time at the residence premises.

12-23-97 **Effective Date**
12 months-Policy Period
12-23-98 **Expiration of Policy Period**

Automatic Renewal - If the **Policy Period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Limit of Liability - Section 1

$ 210,000 Coverage A. Dwelling

Deductibles - Section 1 $250
ALL LOSSES In case of loss under this policy, the deductible will be applied per occurrence and will be deducted from the amount of the loss. Other deductibles may apply - refer to your policy.

Policy Type
Homeowners Policy
Extra Form 5

Location of Premises

Same as mailing address

Policy Premium $502.00

Forms & Endorsements

Mortgagee
PARADISE MORTGAGE SERVICE CORP
AND/OR ITS SUCCESSORS AND/OR
ASSIGNS
100 CRAIG RD FL 2
MANALAPAN, NJ 07726

Loan Number:

Agent Name & Address
SAYRE, RAYMOND
2523 NOTTINGHAM WAY
MERCERVILLE, NJ
08619-4103 (609)586-2550

Countersigned: December 23, 1997 By_____
Agent

1329/F549
Agent/AFO Code

559-916.1

(12/23/97) **REGION COPY**

STATE FARM INSURANCE

PREMIUM NOTICE
STATE FARM INSURANCE COMPANIES
AGENT ISSUED DECLARATIONS

POLICY NUMBER	BILLING PERIOD FROM	TO	AGENT CODE
30-B6-2633-9	12-23-97	12-23-98	1329

LOCATION (If other than Named Insured's mailing address)

INSURED
NAIK,ASMA
22 HANOVER CT
WEST WINDSOR, NJ 08540

PREMIUM $ 502.00

AMOUNT PAID $ 502.00

AMOUNT DUE $ .00

DATE DUE

MORTGAGEE
PARADISE MORTGAGE SERVICE CORP
AND/OR ITS SUCCESSORS AND/OR
ASSIGNS
100 CRAIG RD FL 2
MANALAPAN, NJ 07726

Loan Number:

AGENT NAME & ADDRESS
SAYRE, RAYMOND
2523 NOTTINGHAM WAY
MERCERVILLE, NJ
08619-4103 (609)586-2550

STATE FARM INSURANCE COMPANIES

NORTHEASTERN REGIONAL OFFICE
1750 ROUTE 23
WAYNE NJ 07477

RECEIPT

☐ SFPP ☐ State Farm Mutual ☐ State Farm Life ☐ State Farm Life & Accident Assurance ☐ State Farm Health ☐ State Farm Fire ☐ State Farm General ☐ Texas County Mutual ☐ State Farm Lloyds ☐ State Farm Indemnity

30

Received From Naik, Waseem & Asma

For New HO-5

☑ CHECK NO. 5116
☐ CASH
☐ M.O. $ 5020.00

SFPP Number

Claim Number

As agent for company checked above

Policy Number 30-BG-2633-9

By Karen O Harvey

Date 12/23 Year 97

At

Time 3:15 ☐ AM ☐ PM

THANK YOU (See reverse side.)

100 State Farm Place
Ballston Spa, NY 12020-8000

POLICY NUMBER 30-B6-2640-4
Homeowners Policy
DEC 23 2012

P-17- 1505-F986 H W F
001638 0001

NAIK, ASMA
22 HANOVER CT
PRINCETON NJ 08540-7067

ST1-
0212-S10C01

TO BE PAID BY MORTGAGEE

Location: 22 HANOVER PL
WEST WINDSOR NJ
08608

Coverages and Limits

Section I

A	Dwelling		$304,600
	Dwelling Extension	Up To	30,460
B	Personal Property		228,450
C	Loss of Use		Actual Loss Sustained

Deductibles - Section I

Other Losses	500
Hurricane Duration 2.00%	6,092

Section II

L	Personal Liability	$300,000
	Damage to Property of Others	500
M	Medical Payments to Others (Each Person)	5,000

Loss Settlement Provisions (See Policy)
A1 Replacement Cost - Similar Construction
B1 Limited Replacement Cost - Coverage B

Forms, Options, and Endorsements

Homeowners Policy		FP-7955
Increase Dwlg up to $60,920		OPT ID
Ordinance/Law 10%/ $30,460		OPT OL
Jewelry and Furs $1,500/$2,500		OPT JF
Workers' Comp & Employers Liab		FE-7358.3
Hurricane Duration Deductible		FE-3339
Fuel Oil Exclusion		FE-5906
Fungus (Including Mold) Excl		FE-5440
Fungus (Incl Mold) Liability		FE-5412
Fungus (Incl Mold) Limited Cov		FE-5443
Homeowners Policy Endorsement	*	FE-3494
Back-Up of Sewer or Drain	*	FE-5254.2

*Effective: DEC 23 2011

Annual Premium	$1,[illegible].00
NJ Surcharge	13.00

Premium Reductions

Claim Record Discount	231.00

Inflation Coverage Index: 273.2

Fungus (including Mold) Limited Coverage $10,000

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.

13B-307618 10-11-2010 (o1130096)

Thanks for letting us serve you. We appreciate our long term customers.

5358 401B I
N * M1,B9,C4,C,D9,DR,NP,6R,D7.9U
14

Agent MARIE KERLIN
Telephone (609) 921-7059

REB

Moving? See your State Farm agent.
See reverse for important information.
Prepared NOV 10 2011

000001
Liberty Mutual Office
PO Box 958416
Lake Mary, FL 32795-9959

Liberty Mutual. INSURANCE

Asma Naik
Waseem Z Naik
22 Hanover Ct
Princeton NJ 08540-7067

Thank you for being a Liberty Mutual Home Customer since 2011!

This package contains your homeowners renewal. Please look over this information and keep it with your important documents. Also, you are receiving special group savings through your affiliation with the National Assn Of Realtors - Members Only.

Remember, you can download our mobile app or visit LibertyMutual.com/register 24 hours a day to get information and manage your Liberty Mutual account.

Please also feel free to ask us to review your insurance rate before your policy renews on 12/21/2024. We have included an "Information about Policy Rate Determination" notice in this package which will provide you additional details. As always, thank you for continuing to trust Liberty Mutual with your insurance needs.

If you have any questions about your coverage, available discounts or product offerings, please call us at 1-732-308-3868/ 1-800-856-3736.

Sincerely,
Your Liberty Mutual Service Team

CONTACT US

Questions About Your Policy

By Phone
1-732-308-3868
1-800-856-3736

Sign Up for eService

- Pay your bill
- Go paperless
- View your policy
- File or view a claim

Manage your policy 24/7 at LibertyMutual.com/register

Visit Us Online
LibertyMutual.com

To Report a Claim

By Phone
1-800-2CLAIMS
(1-800-225-2467)

Online
LibertyMutual.com/Claims

Lost your bill and need to make a payment? Here is the address:

Liberty Mutual Insurance
PO Box 1604
NEW YORK, NY 10116

CONTINUE TO THE NEXT PAGE
FOR A GUIDE TO YOUR HOME RENEWAL PACKET

Learn more about our privacy policy at Libertymutual.com/privacy
THIS IS NOT YOUR HOME INSURANCE BILL. YOU WILL BE BILLED SEPARATELY.

EXHIBIT G

DESCRIPTION OF EXHIBIT

A true and correct copy of **Exhibit G**, compiling forensic visual evidence, high-resolution scans, and comparative image analysis of the **Digitally Manipulated Note Allonges and Robo-Signed Transfer Instruments**.

This record provides direct physical proof of document manufacturing and structural imaging anomalies presented across multiple bankruptcy chapters.

SUMMARY OF FORENSIC IMAGING ANOMALIES AND DOCUMENT FABRICATION:

- **Visual Evidence of Digital Manipulation:** This record isolates distinct visual anomalies, irregular font overlays, artificial borders, and misaligned text lines that demonstrate the undated Note Allonges were digitally assembled and manipulated rather than executed in the ordinary course of business.

- **Recurring Robo-Signature Footprint:** Documents the systematic application of a known robo-signature (attributed to Steve Yamamoto) across conflicting transfer instruments. This signature appears on an undated allonge from Bankers Trust Co. to IMPAC Funding and a separate allonge from IMPAC Funding to Deutsche Bank (Trust Series 2003-9F).

- **Multi-Year Fabricated Record Preservation:** Proves that this identical corrupted image footprint was preserved and reused across separate bankruptcy dockets. This establishes that the claimant knowingly relied on manufactured instruments in both the 2018 and 2021 filings to feign continuous standing under *N.J.S.A. 12A:3-302*and *N.J.R.E. 1B.*

NOTICE OF RELATION TO OTHER SEQUENTIAL EXHIBITS (A–F, H–J):
PLEASE TAKE NOTICEthat Exhibit G provides the physical, visual refutation of the negotiable instruments anchoring the claimant's secured status throughout the sequential record:

- **EXHIBIT A & EXHIBIT B:**Reference the exact digital manipulation isolated here in Exhibit G to prove that the fundamental chain-of-title links submitted to the New Jersey bankruptcy courts under Case No. 21-18795-CMG and Case No. 18-15460-CMG are legally void and fraudulent under *Fed. R. Bankr. P. 9011.*

- **EXHIBIT J:**Couples the image manipulation shown here with public records proving the corporate dissolution of the endorsing entity (Bankers Trust Co.), turning these digital imaging anomalies into verified legal and physical impossibilities.

Allonge to Mortgage Note

BofA loan number: [redacted]

Allonge to one certain Mortgage Note Dated: December 29, 1997

Executed By: ASMA W. NAIK

Original Amount: **$ 178,000.00**

Property Address: 22 HANOVER COURT, WEST WINDSOR, NJ 08540

Pay to the Order of:

Impac Funding Corporation

Without Recourse:

Bankers Trust Company of California, N.A., as trustee under the Indenture relating to IMH Assets Corp., Collateralized Asset-Backed Bonds, Series 1998-2

By: _____

Name: Steve Yamamoto

Title: authorized signer

610 070055277 ALL 001 001

Case 26-10593-CTG Doc 171 Filed 06/12/26 Page 145 of 174

Allonge to Mortgage Note

BofA loan number: [redacted]

Allonge to one certain Mortgage Note Dated: December 29, 1997

Executed By: ASMA W. NAIK

Original Amount: **$ 178,000.00**

Property Address: 22 HANOVER COURT, WEST WINDSOR, NJ 08540

Pay to the Order of:

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2003-9F

Without Recourse

Impac Funding Corporation

By: _____

Name: Steve Yamamoto

Title: Authorized Signer

610 070055277 ALL 001 002

Extension to Mortgage Note

BofA loan number: [redacted]

Allonge to one certain Mortgage Note Dated: December 29, 1997

Executed By: ASMA W. NAIK

Original Amount: **$ 178,000.00**

Property Address: 22 HANOVER COURT, WEST WINDSOR, NJ 08540

Pay to the Order of:

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2003-9F

Without Recourse:

Impac Funding Corporation

By: _____

Name: Steve Yamamoto

Title: Authorized Signer

610 070055277 ALL 001 002

ALLONGE TO NOTE

E

LOAN NUMBER: [redacted]

NOTE DATE: DECEMBER 29, 1997

LOAN AMOUNT: $178,000.00

BORROWER(S) NAME: ASMA W NAIK

PROPERTY ADDRESS: 22 HANOVER CT
WEST WINDSOR, NJ 08540

ORIGINAL LENDER: PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION

PAY TO THE ORDER OF:

WITHOUT RECOURSE:

DEUTSCHE BANK NATIONAL TRUST COMPANY AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2003-9F

By: _____

Ronaldo Reyes
Vice President

Case 26-10593-CTG Doc 171 Filed 06/12/26 Page 147 of 174

ALLONGE TO NOTE

E

LOAN NUMBER: [redacted]

NOTE DATE: DECEMBER 29, 1997

LOAN AMOUNT: $178,000.00

BORROWER(S) NAME: ASMA W NAIK

PROPERTY ADDRESS: 22 HANOVER CT
WEST WINDSOR, NJ 08540

ORIGINAL LENDER: PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION

PAY TO THE ORDER OF:

WITHOUT RECOURSE:

DEUTSCHE BANK NATIONAL TRUST COMPANY AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2003-9F

By: _____

Ronaldo Reyes
Vice President

ALLONG TO NOTE

E

LOAN NUMBER: [redacted]

NOTE DATE: DECEMBER 29, 1997

LOAN AMOUNT: $178,000.00

BORROWER(S) NAME: ASMA W NAIK

PROPERTY ADDRESS: 22 HANOVER CT
WEST WINDSOR, NJ 08540

ORIGINAL LENDER: PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION

PAY TO THE ORDER OF:

WITHOUT RECOURSE:

DEUTSCHE BANK NATIONAL TRUST COMPANY AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO IMH ASSETS CORP., COLLATERALIZED ASSET-BACKED BONDS, SERIES 2003-9F

By: _____

Ronaldo Reyes
Vice President

EXHIBIT I

DESCRIPTION OF EXHIBIT

A true and correct copy of **Exhibit I**, comprising official corporate registration searches, business entity status reports, and regulatory records from the State of New Jersey regarding the originating entity, **Paradise Mortgage Service Corp.**(also referred to as Paradise Mortgage).

This record provides the baseline regulatory evidence verifying that the originating entity lacked the mandatory authority to conduct residential mortgage operations within the state at the time of loan inception.

SUMMARY OF STATUTORY DEFECTS AND REGULATORY INELIGIBILITY:

- **Void or Voidable Inception Due to Lack of Licensure:** This record documents that at the time of loan origination on December 29, 1997, Paradise Mortgage was operating as an unregistered foreign corporation in New Jersey. It lacked the mandatory state licensure required to lawfully execute residential mortgage transactions under the New Jersey Residential Mortgage Lending Act (*N.J.S.A. 17:11C-51*).

- **Statutory Bar on Enforcement and Corporate Actions:** Under N.J.S.A. 14A:13-11, an unregistered foreign corporation doing business in New Jersey is explicitly barred from maintaining any action or proceeding in any court of the state. This threshold statutory defect taints the inception of the debt asset from its day of origin.

- **Disruption of Secured Status and Downstream Chains:** Because the originating entity operated outside of mandatory state regulatory compliance, it lacked the lawful authority to enforce or transfer the underlying asset. This severe legal deficiency breaks the chain of title at its origin, strips downstream corporate assignees of secured status, and completely rebuts the prima facie validity of any derivative mortgage claims.

NOTICE OF RELATION TO OTHER SEQUENTIAL EXHIBITS (A–H, J):
PLEASE TAKE NOTICE that Exhibit I serves as the primary regulatory anchor establishing the illegality of the underlying debt asset referenced throughout the sequential record:

- **EXHIBIT A & EXHIBIT B:**Incorporate the specific findings from this exhibit to demonstrate that the undated Note Allonges and assignments involving Paradise Mortgage (which suddenly appeared in the 2021 dockets after being omitted from the 2018 records) are derivative of a void baseline transaction.

- **EXHIBIT C & EXHIBIT G:** Contrast the corporate transfers, assignments, and digital allonge fabrications executed by subsequent servicers against the statutory bar established here, proving that downstream entities possessed zero lawful title to convey.

Gmail

Waseem Naik <waseemnaik@gmail.com>

no record confirmation

1 message

Guthridge, Michael [TREAS] <Michael.Guthridge@treas.nj.gov> Thu, Mar 20, 2025 at 11:17 AM
To: "waseemnaik@gmail.com" <waseemnaik@gmail.com>

As per our conversation, our office do not have records for the entity:

Paradise Mortgage Service Corporation.

Our records go as far back to the 1900.

Thanks

Michael E. Guthridge, B.S.

(TA2) Supervisor

Division of Revenue and Enterprise Services

33 W. State Street 5th Floor

Trenton, New Jersey 08608

Michael.guthridge@treas.nj.gov

(609)292-5924

Search Results Select Documents

Business Entity Documents

Search Summary

Search Type:	Business Name
Business Name:	Paradise Mortgage Service Corp.

Search Results Your search did not return any results.

Continue **Back**

Cancel Search

Support

Search Results Select Documents

Business Entity Documents

Search Summary

Search Type:	Business Name
Business Name:	Paradise Mortgage Service

Search Results Your search did not return any results.

Continue **Back**

Cancel Search

Support

EXHIBIT J

DESCRIPTION OF EXHIBIT

A true and correct copy of **Exhibit J**, compiling official corporate merger certificates, state dissolution records, and banking regulatory history documenting the structural timeline of **Bankers Trust Company** (and its relevant corporate iterations).

This record provides uncontestable public agency evidence establishing that the endorsing entity had legally ceased to exist as an independent operation long before the execution of the downstream transfer instruments relied upon by the claimant.

SUMMARY OF CORPORATE IMPOSSIBILITY AND CHAIN OF TITLE BREAKS:

- **Legal Dissolution and Corporate Merger Timeline:** This record documents the definitive historical timeline of Bankers Trust Company, demonstrating that the entity legally merged and ceased to exist as an independent corporate actor in 1999.

- **Absolute Corporate Impossibility:** Because the entity was legally dissolved in 1999, it is a legal and physical impossibility for Bankers Trust Company to have executed a mortgage assignment fifteen years later in August 2014, or to have executed undated Note Allonges purporting to transfer beneficial interests to IMPAC Funding years after its corporate demise.

- **Complete Invalidation of Secured Standing:** The documentation of this structural break exposes that the current claimant's alleged chain of title is built upon an entirely manufactured and legally void instrument. Under *N.J.S.A. 46:18-13* and UCC negotiation standards, this fundamental defect breaks the continuity of ownership, completely strips the claimant of secured standing, and entirely rebuts the prima facie validity of the underlying proof of claim.

NOTICE OF RELATION TO OTHER SEQUENTIAL EXHIBITS (A–I):

PLEASE TAKE NOTICE that Exhibit J serves as the final corporate authority concluding the alphabetized, interconnected record compiled across Exhibits A through J:

- **EXHIBIT A & EXHIBIT B:** Detail the master transaction ledgers and specific 2018/2021 bankruptcy filings that actively rely on the legally impossible 2014 Bankers Trust assignments and undated allonges to feign foreclosure standing.

- **EXHIBIT G:** Combines the historical corporate impossibility established here in Exhibit J with direct, high-resolution forensic visual analysis—proving that the underlying Bankers Trust documents were digitally manipulated and retroactively manufactured by a recurring robo-signor to plug a 15-year chain-of-title gap.

EX-25.1 5 d227072dex251.htm EX-25.1

Exhibit 25.1

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM T-1

STATEMENT OF ELIGIBILITY
UNDER THE TRUST INDENTURE ACT OF 1939
OF A CORPORATION DESIGNATED TO ACT AS TRUSTEE

☐ **CHECK IF AN APPLICATION TO DETERMINE ELIGIBILITY OF A TRUSTEE PURSUANT TO SECTION 305(b)(2)**

DEUTSCHE BANK TRUST COMPANY AMERICAS
(formerly BANKERS TRUST COMPANY)
(Exact name of trustee as specified in its charter)

NEW YORK (Jurisdiction of Incorporation or organization if not a U.S. national bank)	**13-4941247** (I.R.S. Employer Identification no.)
60 WALL STREET **NEW YORK, NEW YORK** (Address of principal executive offices)	**10005** (Zip Code)

Deutsche Bank Trust Company Americas
Attention: Catherine Wang
Legal Department
60 Wall Street, 36th Floor
New York, New York 10005
(212) 250 – 7544
(Name, address and telephone number of agent for service)

NIKE, INC
(Exact name of obligor as specified in its charter)

Oregon (State or other jurisdiction of incorporation or organization)	**93-0584541** (I.R.S. Employer Identification No.)
One Bowerman Drive **Beaverton, Oregon** (Address of principal executive offices)	**97005-6453** (Zip code)

Debt Securities

Item 1. General Information.

Furnish the following information as to the trustee.

(a) Name and address of each examining or supervising authority to which it is subject.

Name	Address
Federal Reserve Bank (2nd District)	New York, NY
Federal Deposit Insurance Corporation	Washington, D.C.
New York State Banking Department	Albany, NY

(b) Whether it is authorized to exercise corporate trust powers. Yes.

Item 2. Affiliations with Obligor.

If the obligor is an affiliate of the Trustee, describe each such affiliation.

N/A

Item 3. -15. Not Applicable

Item 16. List of Exhibits.

Exhibit 1 - Restated Organization Certificate of Bankers Trust Company dated August 31, 1998; Certificate of Amendment of the Organization Certificate of Bankers Trust Company dated September 25, 1998; Certificate of Amendment of the Organization Certificate of Bankers Trust Company dated December 18, 1998; Certificate of Amendment of the Organization Certificate of Bankers Trust Company dated September 3, 1999; and Certificate of Amendment of the Organization Certificate of Bankers Trust Company dated March 14, 2002, copies attached.

Exhibit 2 - Certificate of Authority to commence business, copy attached.

Exhibit 3 - Authorization of the Trustee to exercise corporate trust powers, copy attached.

Exhibit 4 - Existing By-Laws of Deutsche Bank Trust Company Americas, dated July 24, 2014, copy attached.

Exhibit 5 - Not applicable.

Exhibit 6 - Consent of Bankers Trust Company required by Section 321(b) of the Act, copy attached.

Exhibit 7 - A copy of the latest report of condition of the trustee published pursuant to law or the requirements of its supervising or examining authority.

Exhibit 8 - Not Applicable.

Exhibit 9 - Not Applicable.

SIGNATURE

Pursuant to the requirements of the Trust Indenture Act of 1939, as amended, the trustee, Deutsche Bank Trust Company Americas, a corporation organized and existing under the laws of the State of New York, has duly caused this statement of eligibility to be signed on its behalf by the undersigned, thereunto duly authorized, all in The City of New York, and State of New York, on this July day of 12, 2016.

DEUTSCHE BANK TRUST COMPANY AMERICAS

By: /s/ Carol Ng
Name: Carol Ng
Title: Vice President

State of New York,
Banking Department

I, MANUEL KURSKY, Deputy Superintendent of Banks of the State of New York, **DO HEREBY APPROVE** the annexed Certificate entitled **"RESTATED ORGANIZATION CERTIFICATE OF BANKERS TRUST COMPANY Under Section 8007 of the Banking Law,"** dated August 6, 1998, providing for the restatement of the Organization Certificate and all amendments into a single certificate.

Witness, *my hand and official seal of the Banking Department at the City of New York, this 31st day of* ***August*** *in the Year of our Lord one thousand nine hundred and* ***ninety-eight.***

Manuel Kursky

Deputy Superintendent of Banks.

EXHIBIT K

DESCRIPTION OF EXHIBIT

A true and correct copy of **Exhibit K**, compiling official **Regulatory Enforcement Actions, Consent Decrees, and Securities and Exchange Commission (SEC) Cease-and-Desist Orders** issued against Impac Mortgage Holdings, Inc. and its corporate leadership.

This record provides the administrative and regulatory foundation establishing a documented, institutional history of systemic internal oversight failures and accounting non-compliance.

SUMMARY OF REGULATORY FINDINGS AND ADMINISTRATIVE DEFECTS:

- **Institutional Pattern of Internal Control Breakdowns:** These public agency enforcement records document a historical pattern of deficient corporate oversight, standardizing a corporate footprint where accounting and compliance frameworks failed to safeguard data integrity.

- **Corroboration of Material Ledger Flaws:** The regulatory sanctions and administrative cease-and-desist orders compiled herein directly substantiate the core operational realities of the Debtor's tracking mechanisms, establishing that the automated ledger tracking errors, unauthorized fee-padding loops, and data truncations observed in individual loan accounts reflect wider, institutionally tolerated deficiencies.

- **Rebuttal of Corporate Credibility and Claim Validity:** Documentation of these regulatory interventions defeats any presumption of standard corporate regularity or operational "good faith" safe harbors. It signals to the Court that the mathematical and administrative corruption found across the debtor's filings is a chronic byproduct of a structurally un-reconciled accounting apparatus.

NOTICE OF RELATION TO PRIOR SEQUENTIAL EXHIBITS (A–J):
PLEASE TAKE NOTICE that Exhibit K serves as the broader administrative and regulatory framework that validates the localized, forensic loan auditing data presented throughout the sequential record:

- **EXHIBITS A, B, D, & E:**Establish the direct operational consequences of the institutional failures detailed here in Exhibit K, demonstrating exactly how a lack of internal accounting baselines resulted in radical 13-to-17-year ledger truncations, automated post-petition property inspection padding, and bad-faith suspense dumping.

IN THE UNITED STATES DISTRICT COURT FOR THE
WESTERN DISTRICT OF MISSOURI
WESTERN DIVISION

MICHAEL P. AND SHELLIE GILMOR, ET AL.,

Plaintiffs,

vs.

PREFERRED CREDIT CORPORATION, ET AL.,

Defendants.

Case No. 10-0189-CV-W-ODS

ORDER PRELIMINARILY APPROVING CLASS ACTION SETTLEMENT

This case commenced in Clay County Circuit Court. On January 2, 2003, that court certified a litigation class comprised of those persons who obtained a Missouri residential second mortgage loan from Preferred Credit Corporation (f/k/a T.A.R. Preferred Mortgage Corporation) ("PCC") on or after June 27, 1994, and as is particularly described in the Court's *Order Certifying Plaintiff Class* (the "Litigation Class").

The case eventually found itself in this Court, and now pending is a motion to approve a Settlement Agreement ("Agreement") with respect to certain plaintiffs and Defendants Impac Mortgage Holdings, Inc., IMH Assets Corporation, Impac Funding Corporation, Impac Secured Assets Corporation, Wingspan Portfolio Advisors, LLC (collectively, "Impac Defendants" or "Settling Defendants"). Specifically, the Agreement relates to the Missouri residential second mortgage loans obtained from PCC that were purchased by, assigned or conveyed to, or otherwise owned and/or held by or serviced by Impac Mortgage Holdings, Inc., IMH Assets Corporation, Impac Funding Corporation, Impac Secured Assets Corporation, and/or Wingspan Portfolio Advisors, LLC (defined in the Agreement as the "PCC-Impac Loans").

- **EXHIBITS G, I, & J:** Illustrate the downstream legal and document-handling breakdowns—including corporate impossibilities and retroactive digital image manipulation—born out of the systemic compliance and oversight voids codified by these regulatory orders.

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, Plaintiff, v. IMPAC FUNDING CORPORATION; IMPAC SECURED ASSETS CORP.; J.P. MORGAN SECURITIES LLC; RICHARD J. JOHNSON; and JOSEPH R. TOMKINSON, Defendants.	Civil Action No. **COMPLAINT** **JURY TRIAL DEMANDED**

perplexity

impac funding, LLC, Irvine California of California in regulatory penalties in foreclosure / mortgage practices

Based on the available search results, there is no specific information about regulatory penalties imposed on Impac Funding, LLC of Irvine, California related to foreclosure or mortgage practices. However, there are some relevant details about regulatory actions involving Impac Funding Corporation, which may be related:

1. In 2009, the Washington State Department of Financial Institutions issued a Statement of Charges against Impac Funding Corporation for various violations of the Consumer Loan Act[1]. The Department intended to order Impac Funding Corporation to pay a fine of $100,000 as of the date of the Statement of Charges[1].
2. The Statement of Charges outlined several violations, including:
   - Failure to provide loan servicing disclosures
   - Untimely disclosure of costs and fees
   - Failure to timely provide Truth in Lending disclosures
   - Failure to provide initial variable rate loan program disclosures
   - Unauthorized fees on junior lien mortgages
   - Record keeping violations
3. The Department also considered suspending or revoking Impac Funding Corporation's license to conduct business as a Consumer Loan Company[1].

It's important to note that this information is from 2009 and pertains to Impac Funding Corporation, not specifically Impac Funding, LLC. Additionally, the search results do not provide information about the final outcome of these charges or any more recent regulatory actions against the company in California.

1. https://dfi.wa.gov/sites/default/files/consumer-services/enforcement-actions/C-07-343-08-CO01.pdf

1 Violation Tracker results found
Click on the company or penalty amount for more information on each case. Click on the current parent name to reach the summary page for that parent company.

Download results as CSV or XML or Save your search (Click here for information on download subscriptions)

COMPANY	CURRENT PARENT	CURRENT PARENT INDUSTRY	PRIMARY OFFENSE TYPE	YEAR	AGENCY	PENALTY AMOUNT
Impac Funding Corp.			consumer protection violation	2009	WA-FIN	$52,561

(*): Penalty amounts marked by an asterisk are ones announced by more than one agency. Parent penalty totals are adjusted to avoid double-counting.

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2 Violation Tracker results found

Click on the company or penalty amount for more information on each case. Click on the current parent name to reach the summary page for that parent company.

Download results as CSV or XML or Save your search (Click here for information on download subscriptions)

COMPANY	CURRENT PARENT	CURRENT PARENT INDUSTRY	PRIMARY OFFENSE TYPE	YEAR	AGENCY	PENALTY AMOUNT
IMPAC Mortgage Corp.			consumer protection violation	2017	CA-DFPI	$320,150
Impac Mortgage Corp.			mortgage abuses	2017	CT-BKG	$50,000

(*): Penalty amounts marked by an asterisk are ones announced by more than one agency. Parent penalty totals are adjusted to avoid double-counting.

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EXHIBIT B

Chapter 11

Case No. 26-10593 (CTG)

New Jersey Judiciary
Superior Court - Appellate Division

Notice of Appeal

Type or clearly print all information. Attach additional sheets if necessary.

(1) Title in Full (As Captioned Below)

Paradise Mortgage Service, Corp vrs Naik

RECEIVED
APPELLATE DIVISION
MAR 05 2026
SUPERIOR COURT
OF NEW JERSEY

(2) Attorney/Law Firm/Pro Se Litigant

Name

Waseem Naik (Pro Se)

Street Address

22 Hanover Ct.

City	State	Zip
Princeton	NJ	08540

Telephone Number	Email Address
609-379-2677 ext.	waseemnaik@gmail.com

On Appeal from

(3) Trial Court Judge	(4) Trial Court or State Agency	(5) Trial Court or Agency Number
Hon. Patrick J. Bartels	Chancery Div. Mercer	SWC-F-23693-07

Notice is hereby given that **(6)** Waseem Naik, Pro Se, appeals to the Appellate Division from a **(7)** ☐ Judgment or ☐ Order entered on 01/20/2026, in the (select one) ■ Civil, ☐ Criminal, ☐ Family Part of the Superior Court or ☐ Tax Court or from a ☐ State Agency decision entered on 01/20/2026.

(8) If not appealing the entire judgment, order or agency decision, specify what parts or paragraphs are being appealed.
Appellant is appealing the entirety of the Order dated January 20, 2026.

(9) Have all issues, as to all parties in this action, before the trial court or agency been disposed of? (In consolidated actions, all issues as to all parties in all actions must have been disposed of.) ■ Yes ☐ No

If not, has the order been properly certified as final pursuant to *R.* 4:42-2? ☐ Yes ☐ No

New Jersey Judiciary
Superior Court - Appellate Division

Notice of Appeal

Type or clearly print all information. Attach additional sheets if necessary.

(1) Title in Full (As Captioned Below)

Impac Mortgage Corp Vs Asma Naik

RECEIVED
APPELLATE DIVISION
MAR 05 2026
SUPERIOR COURT
OF NEW JERSEY

(2) Attorney/Law Firm/Pro Se Litigant

Name

Waseem Naik (Pro Se)

Street Address

22 Hanover Ct.

City	State	Zip
Princeton	NJ	08540

Telephone Number	Email Address
609-379-2677 ext.	waseemnaik@gmail.com

On Appeal from

(3) Trial Court Judge	(4) Trial Court or State Agency	(5) Trial Court or Agency Number
Hon. Patrick J. Bartels	Chancery Div. Mercer	SWC-F-F-028748-15

Notice is hereby given that **(6)** Waseem Naik, Pro Se, appeals to the Appellate Division from a **(7)** ☐ Judgment or ☐ Order entered on 01/20/2026, in the (select one) ■ Civil, ☐ Criminal, ☐ Family Part of the Superior Court or ☐ Tax Court or from a ☐ State Agency decision entered on 01/20/2026.

(8) If not appealing the entire judgment, order or agency decision, specify what parts or paragraphs are being appealed.
Appellant is appealing the entirety of the Order dated January 20, 2026.

(9) Have all issues, as to all parties in this action, before the trial court or agency been disposed of? (In consolidated actions, all issues as to all parties in all actions must have been disposed of.) ■ Yes ☐ No

If not, has the order been properly certified as final pursuant to *R.* 4:42-2? ☐ Yes ☐ No

New Jersey Judiciary
Superior Court - Appellate Division

Notice of Appeal

RECEIVED
APPELLATE DIVISION
MAY 19 2026
SUPERIOR COURT
OF NEW JERSEY

Type or clearly print all information. Attach additional sheets if necessary.

(1) Title in Full (As Captioned Below)

Impac Cmb Trust Series Naik Asma W

(2) Attorney/Law Firm/Pro Se Litigant

Name

Waseem Naik (Pro Se)

Street Address

22 Hanover Ct.

City	State	Zip
Princeton	NJ	08540

Telephone Number	Email Address
609-379-2677 ext.	waseemnaik@gmail.com

On Appeal from

(3) Trial Court Judge	(4) Trial Court or State Agency	(5) Trial Court or Agency Number
Hon. Patrick J. Bartels	Chancery Div. Mercer	SWC F 006108 - 24

Notice is hereby given that **(6)** Waseem Naik, Pro Se, appeals to the Appellate Division from a **(7)** ☐ Judgment or ■ Order entered on 04/10/2026, in the (select one) ■ Civil, ☐ Criminal, ☐ Family Part of the Superior Court or ☐ Tax Court or from a ☐ State Agency decision entered on _____.

(8) If not appealing the entire judgment, order or agency decision, specify what parts or paragraphs are being appealed.
Appellant is appealing the entirety of the Order dated April 10, 2026.

(9) Have all issues, as to all parties in this action, before the trial court or agency been disposed of? (In consolidated actions, all issues as to all parties in all actions must have been disposed of.) ☐ Yes ■ No

If not, has the order been properly certified as final pursuant to *R.* 4:42-2? ☐ Yes ☐ No

EXHIBIT C

Chapter 11

Case No. 26-10593 (CTG)

When Recorded Return To:
Nationstar Mortgage LLC
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, **IMPAC MORTGAGE CORP, WHOSE ADDRESS IS 4000 MACARTHUR BLVD, SUITE 6000, NEWPORT BEACH, CA 92660, (ASSIGNOR)**, by these presents does convey, grant, assign, transfer and set over the described Mortgage with all interest secured thereby, all liens, and any rights due or to become due thereon to **NATIONSTAR MORTGAGE LLC, WHOSE ADDRESS IS 8950 CYPRESS WATERS BLVD., COPPELL, TX 75019 (469)549-2000, ITS SUCCESSORS AND ASSIGNS, (ASSIGNEE).**

Said Mortgage in the amount of $178,000.00, dated on 12/29/1997, made by **ASMA W. NAIK AND WASEEM NAIK** to **PARADISE MORTGAGE SERVICE CORP.**, and recorded on 01/31/1998, in **Book 4118 and Page 95**, in the office of the Register of Titles and County Recorder in **MERCER** County, **New Jersey**.

Property is commonly known as: 22 HANOVER COURT WEST WINDSOR TWP
WEST WINDSOR, NJ 08540.

Dated on 12 / 20 / 2023 **(MM/DD/YYYY)**
IMPAC MORTGAGE CORP

By: _____
Justin R. Moisio
Secretary

Attached

STATE OF _____ **COUNTY OF** _____
The foregoing instrument was acknowledged before me on _____/_____/_____ (MM/DD/YYYY), by _____ as _____ of IMPAC MORTGAGE CORP, who, as such _____ in his/her official capacity and being authorized to do so, executed the foregoing instrument for the purposes contained therein. He/she/they is (are) personally known to me.

_____
Notary Public - STATE OF _____
Commission expires:

NSDAV[redacted]MRCNJDMND[redacted]C-1] FRMNJI

D0103706217

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT **CIVIL CODE § 1189**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)

County of Orange)

On 12/20/23 *Date* before me, Rebecca A. Tomin, Notary Public *Here Insert Name and Title of the Officer*

Personally appeared Justin R. Moisio *Name(s) of Signer(s)*

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

REBECCA A. TOMIN
Notary Public - California
Orange County
Commission # 2446318
My Comm. Expires May 9, 2027

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ *Signature of Notary Public*

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document Assignment of Mortgage Document Date 12/20/23

Number of Pages 1 Signer(s) Other Than Named Above _____

Capacity(ies) Claimed by Signer(s)

Signer's Name Justin R. Moisio	Signer's Name _____
☑ Corporate Officer—Title(s) Secretary	☐ Corporate Officer—Title(s) _____
☐ Partner ☐ Limited ☐ General	☐ Partner ☐ Limited ☐ General
☐ Individual ☐ Attorney in Fact	☐ Individual ☐ Attorney in Fact
☐ Trustee ☐ Guardian or Conservator	☐ Trustee ☐ Guardian or Conservator
☐ Other _____	☐ Other _____
Signer Is Representing Impac Mortgage Corp.	Signer Is Representing _____

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EXHIBIT D

Chapter 11

Case No. 26-10593 (CTG)

Recording Requested By:
ROCKET MORTGAGE LLC

When Recorded Return To:

DOCUMENT ADMINISTRATION
ROCKET MORTGAGE LLC
8950 CYPRESS WATERS BLVD
COPPELL, TX 75019

CORPORATE ASSIGNMENT OF MORTGAGE

Mercer, New Jersey
SELLER'S SERVICING [redacted] "NAIK"

Date of Assignment: February 12th, 2026
Assignor: ROCKET MORTGAGE, LLC SUCCESSOR BY MERGER TO NATIONSTAR MORTGAGE LLC at 1050 WOODWARD AVE. DETROIT, MI 48226
Assignee: IMPAC CMB TRUST SERIES 2003-9F at 1761 EAST ST. ANDREW PLACE, SANTA ANA, CA 92705

Executed By: ASMA W. NAIK AND WASEEM NAIK To: PARADISE MORTGAGE SERVICE CORP., A NEW JERSEY CORPORATION
Date of Mortgage: 12/29/1997 Recorded: 01/31/1998 in Book/Reel/Liber: 04118 Page/Folio: 0095 as Instrument No.: RD 1998 003654 In the County of Mercer, State of New Jersey.

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage having an original principal sum of $178,000.00 with interest, secured thereby, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage, and the said property unto the said Assignee forever, subject to the terms contained in said Mortgage.

ROCKET MORTGAGE, LLC SUCCESSOR BY MERGER TO NATIONSTAR MORTGAGE LLC
On February 12th, 2026

By: _____
TSEDALE ALEMU, Authorized Signatory

STATE OF Texas
COUNTY OF Dallas

On February 12th, 2026, before me, SYLVIA RAMIREZ, a Notary Public in and for Dallas in the State of Texas, personally appeared TSEDALE ALEMU , Authorized Signatory of ROCKET MORTGAGE, LLC, personally known to me to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

SYLVIA RAMIREZ
Notary Expires: 03/13/2027 #131921660

SYLVIA RAMIREZ
Notary Public, State of Texas
Comm. Expires 03-13-2027
Notary ID 131921660

(This area for notarial seal)

*PPA*PPANATT*03/12/2026 10:44:05 AM* NATT01NAT[redacted] NUMERCE[redacted] NJSTATE_MORT_ASSIGN_ASSN *EF1*ETHNATT*