Mark Ragonese
In pro per
1929 N. Pepper St
Burbank, CA 91505
(818) 945-0874

RECEIVED
OCT - 7 2013
U.S. BANKRUPTCY COURT
SO DIST OF NEW YORK

UNITED STATES BANKRUPTCY COURT

CENTRAL DISTRICT OF NEW YORK

In re:	Case No. 12-12020(MG)
	Chapter 13
RESIDENTIAL CAPITAL, LLC, et al.	**SUPPLEMENTAL DOCUMENTATION IN SUPPORT OF CREDITOR MARK RAGONESE' RESPONSE TO DEBTOR'S TWENTIETH OMNIBUS OBJECTION TO CLAIMS**
	Hearing:
	Date:
	Time:
	Place: Courtroom 501
	One Bowling Green, new York, New York

TO THE COURT AND ALL INTERESTED PARTIES, Attached please find additional documentation in support of Mark Ragonese's Response to Debtor's Twentieth Omnibus Objection to Claims.

Exhibit 1: Declaration of Mark Ragonese;

Exhibit 2: Series of e-mail exchanges between Mark Ragonese and debtor;

Exhibit 3: Request by Mark Ragonese to GMAC for a hardship loan modification;

Exhibit 4: Fax Cover Sheet and Hardship Loan Application package;

Exhibit 5: Credit Score of Mark Ragonese, "pulled" by GMAC;

Exhibit 6: Cover Letter to Mark Ragonese from GMAC regarding HARP Program;

12120201310070000000000023

Exhibit 7: Letter to Mark Ragonese from GMAC regarding transfer of loan servicing to Green Tree Servicing, LLC.

Dated: September 30, 2013, 2013

/s/ Mark Ragonese
Mark Ragonese

Exhibit 1

Dear Attorney Dayton and The New York Bankruptcy Court,

I have been on disability since 2001. My income is very limited and I get a small amount of SSDI.

When I heard about the Presidents HARP program around March of 2009 I contacted my Mortgage Holder
GMAC to apply for a reduction in the interest rate and principal. I spoke with many representatives and filled out
whatever forms they required. Some of the process and acceptance was over the phone and this was also recently
confirmed by speaking with GMAC representatives and Greentree loan representatives (who have assumed my
GMAC mortgage).

As you can see by the numerous emails to and from GMAC I was trying to refi to be able to afford my home.
I had to cut back my lifestyle drastically over the years to keep paying the high interest rate when I was
qualified for a HARP refi.

This has taken a lot of research and I need more time to further research and find whatever I can.
I have contacted both GMAC and Greentree recently about seeing my files and seeing the requests for refinancing.
They are unwilling or unable to help. The emails and documents I have found so far have proved my case. Logic
also proves my case. If I was qualified for a loan at around 3%, on a limited and fixed small disability payment why
would I keep paying over 6 plus % for the loan.

The First email I found is dated
Jan. 30, 2009 to Linda Maag GMAC Senior Loan Officer

The Second paperwork is dated April 8, 2009 requesting a hardship case loan modification.
I filled out the required paperwork and have enclosed a copy. It even states in my own handwriting
" I would appreciate any help you can offer under the Presidents program ". I immediately found
out under Greentree that the Harp refinance required little paperwork or effort and was immediately approved
and my rate reduced... the same month GMAC turned the loan over to Greentree. However I repeatedly tried to refi
with GMAC many times, was not offered help, continued to pay thousands in higher rates. I also clearly checked off
to GMAC that I have suffered a permanent disability and a serious illness has impacted a household member.
Clearly this is a clear case of **discrimination on the part of GMAC and violation of Federal laws for the handicapped and disabled**.

You can also see a paper dated 9 / 08 / 2011 from CREDstar Credit reporting sent from GMAC showing that I was applying (and
wrongfully denied) a refi even though my credit was a very respectable rating of over 700 (not that that was required for a
Harp refi). Again proving discrimination and wrongful denial of a qualified refinancing under Harp guidelines and Federal law.

There is also a letter dated 9 / 06 / 2011 contacting GMAC about my account. Again this was about the refinancing / Harp
program.

I have clearly provided enough evidence to prove that I applied many times for a Federal program which I was qualified for and
wrongfully denied by GMAC. GMAC and Greentree have not been truthfully forthcoming with relevant information but I have
provided proof to you. I am sure with a little more time I can dig deeper and find more research and facts for the court if that
is necessary. However I think the proof I have submitted it sufficient enough. I also again ask you to see the common logic.
I knew about the program, I was qualified for the program, the program would help my financial situation to keep the house and make reasonable payments. Why would I continue to make double the interest payments unless I was wrongfully denied a Federal
Government program by GMAC bank.

As you can see as soon as I was notified Greentree assumed my loan I immediately applied for the Harp program and was
accepted.

Thank you for your consideration in the matter.

Sincerely,

Mark Ragonese

Mark Ragonese

The current GMAC / Greentree reps also said the approval / denial was over the phone. No letters were sent.

Exhibit 2

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FW: GMAC Mortgage Contact

To see messages related to this one, group messages by conversation.



mark ragonese 12:38 PM
To: gdayton@gldlawoffice.com, mark ragonese

From: markragonese@hotmail.com
To: ross.gibbs@gmacmdirect.com
Subject: FW: GMAC Mortgage Contact
Date: Wed, 7 Sep 2011 16:53:19 -0700

Sept 7 2011

From: markragonese@hotmail.com
To: markragonese@hotmail.com
Subject: RE: GMAC Mortgage Contact
Date: Wed, 7 Sep 2011 16:38:23 -0700

I would like to get some more info Ross.

How much income does the bank need per month for this refi.

Thanks
Mark

also

Can you send me an email detailing the details
ie the rate now (I know its up / down daily)
you said it would take 1 year to recoup
I think you said there were two choices
15 yr / 10 yr

thank you

The more information you can give me the better

Mark

From: markragonese@hotmail.com
To: markragonese@hotmail.com
Subject: FW: GMAC Mortgage Contact
Date: Wed, 7 Sep 2011 16:36:12 -0700

From: ross.gibbs@gmacmdirect.com
To: markragonese@hotmail.com
Date: Mon, 29 Aug 2011 14:27:13 -0500
Subject: GMAC Mortgage Contact

Hello Mark,

mark ragonese

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FW: GMAC Mortgage Contact

To see messages related to this one, group messages by conversation.



mark ragonese 12:39 PM
To: gdayton@gldlawoffice.com, mark ragonese

From: markragonese@hotmail.com
To: markragonese@hotmail.com
Subject: FW: GMAC Mortgage Contact
Date: Wed, 7 Sep 2011 16:36:12 -0700

Sept 7 2011

From: ross.gibbs@gmacmdirect.com
To: markragonese@hotmail.com
Date: Mon, 29 Aug 2011 14:27:13 -0500
Subject: GMAC Mortgage Contact

Hello Mark,

Thank you for your time this afternoon. Please feel free to contact me if you have any questions or when you are ready to proceed with the application.

I look forward to earning your business.

Ross A. Gibbs
Mortgage Loan Agent

NMLS ID : 14851

GMAC Mortgage, LLC

1100 Virginia Drive

Fort Washington, PA 19034

Direct: (215)734-8167

Toll Free: (800)876-4622, ext 8167

Fax: (866)885-0345

Hours(EST): Mon- Thrs 9am - 6pm EST

Fri: 1pm - 10pm EST

ross.gibbs@gmacmdirect.com

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FW: Refi or help

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mark ragonese 12:44 PM
To: gdayton@gldlawoffice.com, mark ragonese

From: markragonese@hotmail.com
To: homeowner.help@mortgagebanksite.com
Subject: Refi or help
Date: Thu, 8 Sep 2011 15:15:43 -0700

Sept 8 2011

Please send me any documents to help refi (I applied through GMAC mort / Allied and was turned down)

GMAC mortgage told me to call you

Please send any paperwork for homeowner help refinancing.

Thanks
Mark Ragonese
1929 Pepper ST
Burbank CA 91505

mark ragonese

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New category

FW: Refi or help

To see messages related to this one, group messages by conversation.



mark ragonese 12:36 PM
To: gdayton@gldlawoffice.com, mark ragonese

From: homeowner.help@mortgagebanksite.com
To: markragonese@hotmail.com
Date: Fri, 9 Sep 2011 16:13:49 -0500
Subject: RE: Refi or help

Sept 9 2011

Dear Mark Ragonese,

Thank you for your recent inquiry. I tried to reach you by phone but was unsuccessful. To ensure that I can answer your questions, please call me at your earliest convenience at my direct number listed below. Thank you.

Kate Melvin | Executive Escalation Team

Ph: 866-924-8409, Extension 2365511 | Fax: 866-540-1105

Office Hours: M-F 8:30 AM - 5:00 PM

From: mark ragonese [mailto:markragonese@hotmail.com]
Sent: Thursday, September 08, 2011 5:16 PM
To: Homeowner Help
Subject: Refi or help

Please send me any documents to help refi (I applied through GMAC mort / Allied and was turned down)

GMAC mortgage told me to call you

Please send any paperwork for homeowner help refinancing.

Thanks
Mark Ragonese
1929 Pepper ST
Burbank CA 91505

mark ragonese

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FW: Refi or help

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mark ragonese 12:37 PM
To: gdayton@gldlawoffice.com, mark ragonese

From: markragonese@hotmail.com
To: homeowner.help@mortgagebanksite.com
Subject: Refi or help
Date: Thu, 8 Sep 2011 15:15:43 -0700

Sept 8 2011

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GMAC mortgage told me to call you

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Thanks
Mark Ragonese
1929 Pepper ST
Burbank CA 91505

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mark ragonese 12:37 PM
To: gdayton@gldlawoffice.com, mark ragonese

From: markragonese@hotmail.com
To: homeowner.help@mortgagebanksite.com
Subject: Refi or help
Date: Thu, 8 Sep 2011 15:15:43 -0700

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Thanks
Mark Ragonese
1929 Pepper ST
Burbank CA 91505

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Shipping updates 99
New category

FW: GMAC Loan



mark ragonese 12:47 PM
To: gdayton@gldlawoffice.com, mark ragonese

Subject: GMAC Loan
Date: Thu, 29 Dec 2005 18:13:47 -0600
From: Jared_Almond@GMACM.COM
To: markragonese@hotmail.com

Dec 29 2005

Hello Mark,

I spoke with you a few weeks ago about the option to convert your adjustable mortgage with us to a fixed rate for 15 years. Here are the terms that would apply to the change.

Program:	15 year fixed (180 months) This will take 2 months off of your loan.
Rate:	6.125%
Principal and Interest Payment:	$968.00
Costs:	$990.00 (Title, Escrow fees)

Please let me know what your thoughts are about the above changes. I feel that having a fixed rate in such a volatile market is extremely valuable. Let me know if you want to proceed.

Thank you,
Jared

Jared Almond
Senior Loan Officer

Tel: 661.260.2211 ext. 23
Fax:661.260.2212
24305 Town Center Drive, Suite 130
Valencia, CA 91355
jared_almond@gmacm.com

1st REFI BY GMAC No problem

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Important

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FW: refinance IMPORTANT



mark ragonese 12:46 PM
To: gdayton@gldlawoffice.com, mark ragonese

From: markragonese@hotmail.com
To: linda.maag@gmacm.com
Subject: RE: refinance
Date: Fri, 30 Jan 2009 16:53:28 -0800

Jan 30 2009

ok call me

mark 1 818 566 4134

From: linda.maag@gmacm.com
To: markragonese@hotmail.com
Date: Fri, 30 Jan 2009 18:48:37 -0600
Subject: refinance

Mark,

I am sorry it has taken so long to respond to your request to refinance your home.

I have done some research and I believe I can help you. Please give me a call so we can discuss your situation and determine if you wish to move forward. You can call me toll free at 800-395-4622.

Thank you

Linda Maag

GMAC Mortgage, LLC

Senior Loan Officer

775-853-4622 Office

866-434-4953 Fax

775-691-9071 Cell

linda.maag@gmacm.com

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FW: refinance IMPORTANT



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To: gdayton@gldlawoffice.com, mark ragonese

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To: linda.maag@gmacm.com
Subject: RE: refinance
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To: markragonese@hotmail.com
Date: Fri, 30 Jan 2009 18:48:37 -0600
Subject: refinance

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Thank you

Linda Maag

GMAC Mortgage, LLC

Senior Loan Officer

775-853-4622 Office

866-434-4953 Fax

775-691-9071 Cell

linda.maag@gmacm.com

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Documents 36

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FW: refinance



mark ragonese 12:52 PM
To: gdayton@gldlawoffice.com, mark ragonese

From: markragonese@hotmail.com
To: linda.maag@gmacm.com
Subject: RE: refinance
Date: Fri, 30 Jan 2009 16:53:28 -0800

JAN 30 2009

ok call me

mark 1 818 566 4134

From: linda.maag@gmacm.com
To: markragonese@hotmail.com
Date: Fri, 30 Jan 2009 18:48:37 -0600
Subject: refinance

Mark,

I am sorry it has taken so long to respond to your request to refinance your home.

I have done some research and I believe I can help you. Please give me a call so we can discuss your situation and determine if you wish to move forward. You can call me toll free at 800-395-4622.

Thank you

Linda Maag

GMAC Mortgage, LLC

Senior Loan Officer

775-853-4622 Office

866-434-4953 Fax

775-691-9071 Cell

linda.maag@gmacm.com

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Exhibit 3

Mark Ragonese
1929 Pepper ST
Burbank CA 91505
818 566 4134
MarkRagonese@hotmail.com

April 8 2009

Dear GMAC

I am requesting a hardship case loan modification. I am on Social Security disability of $829 a month due to cancer (Kidney) and seizure disorders along with high blood pressure, cholesterol, and heart problems.

I would appreciate any help you can offer under the Presidents program.

Mark Ragonese

GMAC loan
#05905 30705

Exhibit 4

FAX COVER SHEET Account Number 0590530705

(This page should be returned to us with your completed financial analysis form)

To: Loss Mitigation

From: Mark Ragonese Account Number 05905 30705

Fax to: **1-866-709-4744 or mail to:** Loss Mitigation
2711 North Haskell Avenue, Suite 900
Dallas TX 75204

The following documentation must be included to determine eligibility:

- **Financial Analysis Form**
- **Signed letter explaining the cause of default or imminent (future) default; sometimes known as a hardship letter accompanied with a signed Hardship Affidavit (see form below)**
- **Copies of your two most recent pay stubs (for each borrower on the loan), or, if self-employed, a current income statement, balance sheet, statement of owner's equity, and a 6-month profit and loss statement.**
- **Copy of your most recent Federal Tax return on file for each borrower along with a signed form 4506-T (see form below)**

Additional items required if you are requesting a sale of your property:

☐ **Copy of listing agreement**

☐ **Copy of the sales contract**

☐ **Copy of the estimated Settlement Statement (HUD 1) if available**

☐ **Signed "third party authorization" form**

I/we understand and realize that the financial information being provided will be used by the lender and/or insurer of the Mortgage to analyze my options with respect to the Mortgage. I/we further understand and acknowledge that any action taken by the lender and/or the insurer of my Mortgage on my behalf will be made in strict reliance on the financial information I provided herein. I/we understand signing this analysis form authorizes the lender to obtain a credit report.

I/we further understand that if my total debt ratio (gross income dived by total debt) equals 55% or greater, I/we will be required to provide a signed statement indicating that I/we will obtain counseling from a HUD approved counselor prior to the modification becoming effective. A list of HUD approved Counselors can be found at www.hopenow.com or you can call 1-888-995-HOPE, 24-hours a day, 7-days a week.

By signing below, we certify that the information and documentation provided is true and correct to the best of my/our knowledge. In the event a third party is designated to assist on my/our behalf, I have included written authorization for the designee to assist on my/our behalf.

Mark Ragonese Borrower April 6'09 Date

_____ Co-Borrower _____ Date

HARDSHIP AFFIDAVIT (please include a letter to explain your situation)

Account Number: 0590530705

Borrower Name Mark Ragonese Co Borrower Name _____

Property Address _____

In order to qualify for our offer to enter into a conditional Loan Workout and Modification Agreement (the "Agreement"), I am submitting this letter to the Lender indicating by a checkmark one or more events ("Event(s)") that has contributed to my inability to remain current on my mortgage loan.

✓ My checkmark below indicates the Event(s) that have contributed to my inability to pay.

Borrower	Co-Borrower	
		1. I lost my job and now am unemployed.
		2. My employer reduced my pay. Overtime eliminated, regular hours or base pay reduced.
		3. I am underemployed. I lost my job, but my new job pays less than my old job.
		4. A Borrower or primary wage earner in the household has died.
		5. I am self-employed and have endured a decline in business earnings.
		6. My spouse, domestic partner, or co-Borrower has been incarcerated in jail.
✓		7. I have suffered a permanent or short-term disability.
✓		8. A serious illness has impacted a household member.
		9. I am now divorced.
		10. I am now separated.
		11. My employer has suffered a natural or man-made disaster impacting my income (such as, wildfires, floods, hurricanes, etc.)
		12. I or a family member has suffered a disability or illness that results in an increase in uninsured major medical expenses.
		13. My house has been damaged by a natural or man-made disaster.
		14. I had to incur a significant expense to maintain the habitability or safety of my house or otherwise prevent a significant deterioration in its value if the house was not repaired.
		15. I am overextended on all of my credit because I have been using credit cards, home equity loans, or other credit to pay my monthly Mortgage payments, medical obligations, food expenses or utility bills.
		16. I am not working or receiving any income.
		17. Other (please explain)

I hereby represent to the Lender that the identified Event has occurred and is the cause of my inability to pay my mortgage. Further, I understand and acknowledge that the Lender may investigate the accuracy of the identified Event(s), such as by requiring me to provide supporting documentation. I understand that if I misstate or misrepresent the nature or occurrence of the Event(s) or fail to provide any required documentation, that the Lender may, in its sole discretion, declare me in default under the Agreement, declare the Agreement null and void, and r commence any foreclosure activities that the Lender intends on temporarily suspending pending completion of the Agreement's three-month probationary period.

Mark Ragonese — April 6, 09

Borrower signature — Date — Co-Borrower signature — Date

FINANCIAL ANALYSIS FORM

818 818 345 0243

Name (Borrower): Mark Ragonese	Daytime Phone: 5664134	Alternate Phone: 714 995 7044
Name (Co-borrower):	Daytime Phone:	Alternate Phone:
Mortgage Account Number: 0590530705		Best time to reach you:

May we contact you via email?

☑ Yes

☐ No

If yes, please provide your email address.

markragonese@hotmail.com

Email Address

Total number of individuals in your household:

How much money is currently available towards a workout?

Do you want to keep the property? Yes

Have you filed bankruptcy? NO

Is your home listed for sale? If yes, what is the list price? NO

What is your agent's name and telephone number?

Is the property occupied? If yes, is it owner occupied or tenant occupied? Yes owner occupi

Do you have a second mortgage? If yes, please provide contact information for your second mortgage company:

NO

EMPLOYMENT HISTORY on Social security Disabil

	Borrower	Co-Borrower
Currently employed?	☐ Yes ☐ No	☐ Yes ☐ No
How long?		
Present employer:		
If self-employed, name of company:		

Description	Borrower	Co-Borrower	Total
Gross Salary / Wages	$	$	$
Unemployment Income	$	$	$
Child Support / Alimony	$	$	$
Disability Income	$	$	$
Rental Income	$	$	$

Form **4506-T**

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

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

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

OMB No. 1545-1872

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

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

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code
1929 Pepper ST Burbank CA 91505

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

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

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

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

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

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

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

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

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

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

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

/ /	/ /	/ /	/ /

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

Sign Here

Signature (see instructions) Mark Ragonese	Date April 6 09	Telephone number of taxpayer on line 1a or 2a (818) 566 4133
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

Exhibit 5

9/08/2011

107C

GMAC Mortgage
GMAC Mortgage Corporation 1100 Virginia Drive
FORT WASHINGTON, PA, 19034

CREDstar

6350 Laurel Canyon Blvd., 4th Floor, North Hollywood, CA 91606 Tel: (800) 767-8569 Fax: (800) 300-9804

Credit Score Disclosure Report

For: RAGONESE, MARK
41073 ROBARDS WAY
MURRIETA, CA 92562

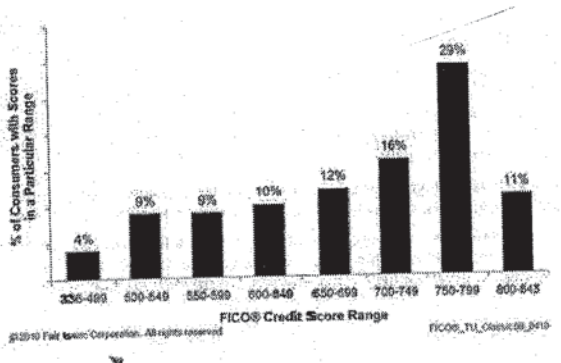
YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

YOUR CREDIT SCORE

Your Credit Score	713	Source:	TransUnion	Date:	09/08/2011

UNDERSTANDING YOUR CREDIT SCORE

What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	TransUnion/FICO Risk Score Classic 98: Scores range from a low of 309 to a high of 839 Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	TransUnion FICO Risk Score Classic 98



Key factors that adversely affected your credit score	TransUnion FICO Risk Score Classic 98:	
	040	Derogatory public record or collection filed
	020	Length of time since derogatory public record or collection is too short
	002	Level of delinquency on accounts
	014	Length of time accounts have been established

Credit score to refi from GMAC

Exhibit 6

9/06/11

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

09/06/11

MARK RAGONESE

41073 ROBARDS WAY

MURRIETA CA 92562

RE: Account Number 0590530705
Property Address 1929 N PEPPER STREET

BURBANK CA 91505-1535

Dear MARK RAGONESE

Thank you for contacting us about your account. Enclosed is the information you requested.

If you have any questions, we are here to help. Please call our office at 800-766-4622 (weekdays, 6:00 a.m. - 10:00 p.m. CT; Saturday, 9:00 a.m. - 1:00 p.m.).

Customer Care
Loan Servicing

Enclosure

2:01

INQUIRING ABOUT HARP REFI

Exhibit 7

GMAC Mortgage

January 22, 2013

01/17/13 08:30 3 0054274 20130122 IA6C9115 GRENTREE 1 OZ DOM IA6C910000* 150647 LT

MARK RAGONESE
PO BOX 6095
BURBANK CA 91510-6095

RE: GMACM Account Number 0590530705
Green Tree Account Number 62165544
Property Address 1929 N PEPPER STREET
BURBANK CA 91505

Dear MARK RAGONESE,

Effective February 1, 2013, the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold, or transferred from GMAC Mortgage, LLC (GMAC Mortgage) to Green Tree Servicing LLC (Green Tree). The assignment, sale or transfer of servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Because your current servicer, GMAC Mortgage, is the subject of a bankruptcy proceeding, federal law requires either your current servicer or your new servicer to send you this notice not more than 30 days after the effective date of the transfer of the servicing of your loan.

GMAC Mortgage sincerely appreciates your business and our first priority is to ensure a smooth transfer of your account servicing to Green Tree. If you have any questions regarding the transfer, please contact Customer Care toll-free at 800-766-4622.

Telephone Inquiries/Correspondence: Prior to February 1, 2013, any questions relating to the transfer of servicing should be directed to GMAC Mortgage. After February 1, 2013, you should contact Green Tree. Please use the telephone numbers and addresses, listed below, when contacting GMAC Mortgage or Green Tree.

GMAC Mortgage
PO Box 780
Waterloo, IA 50704-0780
800-766-4622
6:00 a.m. - 10:00 p.m. CT M-F and 8:00 a.m. - 2:00 p.m. Sat

Green Tree
Attn: Customer Service
PO Box 6172
Rapid City, SD 57709-6172
1-800-643-0202 (call collect if not toll-free)
7:00 AM - 8:00 PM CST M-F, 7:00 AM - 1:00 PM CST Saturday

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from GMAC Mortgage, LLC ("GMACM") to Green Tree Servicing LLC ("Green Tree") effective February 1, 2013.

The assignment, sale, or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than the terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

Your present servicer is GMACM. If you have any questions relating to the transfer of servicing from your present servicer, call Customer Service toll-free at 1-800-766-4622 between 6:00 a.m. and 10:00 p.m., Monday through Friday, CST and 8:00 a.m. and 2:00 p.m. Saturday, CST.

Your loan file will be transferred from GMACM with the following information relating to your payments and escrow account:

Principal Balance:	$64,911.75
Current Interest Rate:	6.25000%
Monthly Payment Amount[1]:	$992.04
Principal Payment Amount:	$653.96
Interest Payment Amount:	$338.08
Escrow Balance:	$.00
Escrow Payment Amount:	$.00
Payment Due:	02/01/2013

Interest Calculation method is Scheduled Interest Calculation. [1]Please refer to your billing statement for any future possible changes to this payment amount.

Your new servicer will be Green Tree. The business address for your new servicer is: PO Box 6172, Rapid City, SD 57709-6172. To ensure timely posting of your payments, please send payments to the address indicated below.

If you have any questions relating to the transfer of servicing to your new servicer, call Customer Service toll free at 1-800-643-0202 between 7:00 a.m. and 8:00 p.m. CST, Monday through Friday or between 7:00 a.m. and 1:00 p.m. CST, on Saturday.

The date that your present servicer will stop accepting payments from you is January 31, 2013. The date that your new servicer will start accepting payments from you is February 1, 2013. **SEND ALL PAYMENTS DUE ON OR AFTER FEBRUARY 1, 2013 TO YOUR NEW SERVICER:**

Green Tree Servicing LLC
PO Box 94710
Palatine, IL 60094 - 4710

The transfer of servicing will affect the terms of or the continued availability of any other mortage life or disability insurance or other types of optional insurance products or optional products. You will need to contact the company directly for continued coverage or enrollment.

NOTICE ABOUT YOUR RIGHTS

You should be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act ("RESPA") (12 U.S.C. §2605):

During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your present servicer before its due date may not be treated by your new servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. §2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgement within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan to your new servicer, it must be sent to this address: Green Tree, PO Box 6176, Rapid City, SD 57709-6176.

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

Law Offices of Gordon L. Dayton
27247 Madison Avenue, Suite 117, Temecula, CA 92590

A true and correct copy of the foregoing document entitled (*specify*):

Creditor Mark Ragonese' Supplemental Documentation In Support of
Response to Debtor's Twentieth Omnibus Objecton to Claims

will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

1. **TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF)**: Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) _____, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

☐ Service information continued on attached page

2. **SERVED BY UNITED STATES MAIL**:
On (*date*) 9/30/2013, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Gary S. Lee, Esq.; Norman S. Rosenbaum, Esq.; Jordan A. Wishnew, Esq.
Morrison & Foerster, LLP
1290 Avenue of the Americas
New York, New York 10104

☐ Service information continued on attached page

3. **SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) _____, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

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

9/30/2013	Gordon L. Dayton	
Date	*Printed Name*	*Signature*

This form is mandatory. It has been approved for use by the United States Bankruptcy Court for the Central District of California.