

INSTRUCTIONS

1. This form must be completed without altering the formulae.
2. Page 1 of the form is a cover sheet.
The cells that must be completed have this shaded background.
All other cells on page 1 should not be altered by the user. Certain data is derived from page 2 and may not be altered.
3. Page 2 of the form is a loan history.
It is anticipated that the cells that are required to be completed can be completed automatically by extracting data from a database.
Page 2 may, at the filer's discretion, be manually rather than automatically completed.
The cells that must be completed have this shaded background.
4. Page 3 of the form is a standard proof of claim.
Information from the cover sheet and loan history will automatically appear in the proof of claim.
The balance of the proof of claim must be completed.
Areas that may be applicable have this shaded background.
5. Most of the requested information is self explanatory. The following fields may require explanation:
 - A. On the Cover Sheet, the filer must state the hypothetical escrow balance as if all required payments had been made by the Debtor. The required payments, if made, should have established an escrow balance sufficient to meet all RESPA requirements, including any RESPA reserve. However, if the filer believes that a further deposit into the escrow account would have been required as of the petition date to fully fund the escrow account, that amount should be included. If the required payments would have fully funded the escrow account (including any required RESPA reserve), the answer will be \$0.00.
 - B. The Court recognizes that certain pre-petition charges (such as for attorneys fees) may not appear on the actual loan history as of the petition date because of their recency. These unbilled charges may be included on the cover sheet under the "Claim Information" section.
 - C. Two sections on the Cover Sheet allow for the filer to assert interest charges. These are interest charges asserted by the filer under applicable non-bankruptcy law that the filer believes are not properly included on the Loan History. These amounts may (and often will be) \$0.00.
 - D. On the Loan History Page, there is a column for the Total Payment Due. This is the monthly payment that was required under applicable non-bankruptcy law for all principal, interest, and escrows.
 - E. Historic interest rate changes may be limited to the period covered by the Loan History Form.
 - F. "Late Fees and Other Charges" appear twice on the Loan History Form. The section under "Funds Applied" (column "K") reflects the amount of the Debtor's payments applied to "Late Fees and Other Charges" and the other listing (column "P") is the amount charged to the Debtor's account, without regard to whether it was actually paid out of Debtor's funds.
 - G. The amount of the Installment Payment Due this Date must include all required payments of principal, interest and escrow. If an escrow shortage existed and the debtor cured the amount of the shortage with a lump sum payment rather than a longer term adjustment to the monthly installment payments, then the lump sum amount should appear in the Installment Payment Due this Date column. It should also appear in the Total Funds Received this Date column when the payment is received.
 - H. If a payment or a charge is reversed or refunded, you must reverse both the receipt and the application of the funds.
 - I. "Funds Applied" should equal Total Funds Received This Date or the total of funds applied from Suspense Account. Amounts shown in these sections should not include funds applied from Escrow.
6. The Loan History Form must be completed, with an effective date as of the Petition Date. The starting date must be at least 1 month prior to the date on which any current default commenced. By way of example, if the debtor first defaulted on June 1, 2009, the loan history must start on or before May 1, 2009.
7. Advances (such as for payment of ad valorem taxes or for forced placed insurance) made on accounts that are not escrowed for the purpose of the advance should be treated as an "other charge" in the column labeled "Late Fees and Other Charges." The description contained in the "Narrative" column should explain the purpose of the advance.
8. For convenience, both the Cover Sheet and the Loan History only allow access to data fields that must be completed. The formulae are contained in locked cells. To unlock all cells, the user may invoke "Tools, Protection, Unprotect Sheet" from the Excel Menu. This will allow users to review the formulae that are used in the spreadsheets. Users are encouraged to invoke "Tools, Protection, Protect Sheet" before completing any data fields.
9. When complete, the Cover Sheet and Loan History should be printed in PDF format and attached to the filer's Proof of Claim.