

After recording return to:

Richard Jewett

7317 1St.
Concrete, WA 98237



201403310193

Skagit County Auditor

\$75.00

3/31/2014 Page

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Ocwen Loan Servicing/Endorsee/True Owner/True Holder of the Note
P.O. Box 24736
West Palm Beach, FL 33416-4736

Property Address: 7317 1St., Concrete, WA 98237

Alleged Loan #: 7091346135

Parcel ID: 40670020160000

Property Legal Description:

Lots 15 and 16, Block 2. Hamstrom's Addition to Grassmere as per plat recorded in Volume 3 of Plats, page 82, records of Skagit County, Washington
Situate in the county of Skagit, State of Washington

RESPA QUALIFIED WRITTEN REQUEST, COMPLAINT, DISPUTE OF DEBT & VALIDATION OF DEBT LETTER, TILA REQUEST AND INTIAL DISCOVERY DEMAND

To Whom It May Concern:

Due to serious deficiencies found in an ongoing securitization audit of the alleged note and security instrument regarding chain of title, RESPA and Truth in lending violations I hereby request information about the fees, costs, and escrow accounting of my loan for independent verification. This letter is a qualified written request (QWR), pursuant to the Real Estate Settlement and Procedures Act (RESPA), 12 U.S.C. § 2605(e)(1)(a). *This is also a request made pursuant to §1641(f)(2) of the Truth in Lending Act ("TILA") for the name, address and telephone number of the owner of the mortgage Note that evidences this debt obligation*". TILA, 15 U.S.C. section 1641(f)(2), which states,

"Upon written request by the obligor, the servicer shall provide the obligor, to the best knowledge of the servicer, with the name address, and telephone number of the owner of the obligation or the master servicer of the obligation."

Rule 26. Duty to Disclose; General Provisions Governing Discovery

*(A) In General. Except as exempted by Rule 26(a)(1)(B) or as otherwise stipulated or ordered by the court, **a party must, without awaiting a discovery request, provide to the other parties:***

- (i) the name and, if known, the address and telephone number of each individual likely to have discoverable information—along with the subjects of that information—that the disclosing party may use to support its claims or defenses, unless the use would be solely for impeachment;*
- (ii) a copy—or a description by category and location—of all documents, electronically stored information, and tangible things that the disclosing party has in its possession, custody, or control and may use to support its claims or defenses, unless the use would be solely for impeachment;*
- (iii) a computation of each category of damages claimed by the disclosing party—who must also make available for inspection and copying as under Rule 34 the documents or other evidentiary material, unless privileged or protected from disclosure, on which each computation is based, including materials bearing on the nature and extent of injuries suffered; and*
- (iv) for inspection and copying as under Rule 34, any insurance agreement under which an insurance business may be liable to satisfy all or part of a possible judgment in the action or to indemnify or reimburse for payments made to satisfy the judgment.*

Specifically we are disputing (a)the identity of a true secured lender/creditor, and(b) the existence of debt, and (c) your authority and capacity to collect on behalf of the alleged lender/creditor/owner in due course. Ongoing criminal activity and fraud has required us to demand proof of chain of secured ownership from the original alleged lender/creditor. Further, we require proof that you are the entity that has been contracted to work or represent the interest on behalf of the alleged creditor/lender/owner in due course.

Withholding any information requested will be deemed an attempt to defraud and hamper the discovery process. Since the QWR requires *specific instances of believed deficiencies* please see the requests below for independent verification. Form letters rejecting the QWR will be rejected by council and action started to insure compliance.

Pursuant to "Subtitle E Mortgage Servicing" of the Dodd-Frank Wall Street Reform and Consumer Protection Act and pursuant to 12 U.S.C. Section 2605(e)(1)(A) and Reg. X Section 3500.21(e)(1), please provide:

- 1) A full, double sided, certified "true and accurate" copy of the original promissory note and security instrument and ALL assignments of the security instrument.
- 2) A complete and certified "true and accurate" copy of the documents I signed at closing for this loan.
- 3) The name of the current note holder, investor, beneficial security instrument holder, and legal security instrument holder.
- 4) The current interest rate on this account if different from the original note.
- 5) The adjustment dates of each interest rate adjustment on this account, with the corresponding adjustment amount.



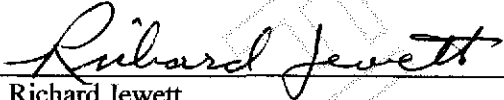
- 6) Full name of Trust where Note Number is trading, or has traded, and the indentifying series of certificates. Please supply ALL information(ie Fannie May Pool Number CUIISP Number, REMIC or SMBS Trust number and Trust Class/Tranche).
- 7) Who the current holder (owner in due course) of the note is, and their mailing address for process of service, along with a current telephone number.
- 8) The date that the current holder acquired this mortgage and from whom it was acquired.
- 9) Full name, address and telephone number of the custodian of my original security instrument including the name and address of any and all trustees or other fiduciary entity. This request is pursuant to section 1641 (f)(2) of the Truth in Lending Act.
- 10) Full name, address and telephone number of any and all master servicers, servicers, sub-servicers, contingency servicers, back up servicers or special servicers for this account.
- 11) The MERS milestone report, if the note was tracked or held by Mortgage Electronic Registration System please forward complete audit trail of the alleged transfers in ownership and alleged transfers of security interest.
- 12) The date your firm began servicing the loan.
- 13) The previous servicer(s) of the loan.
- 14) The monthly principal and interest payments, and monthly escrow payments received from the date of the loan's closing to the date of this QWR;
- 15) A complete payment history of how those payments were applied, including the amounts applied to principal, interest, escrow, and other charges;
- 16) The total amount due of any unpaid principal, interest, escrow charges, and other charges due as of the date of this letter. Please separately and identify each amount due;
- 17) The total amount of principal paid on the account up to the date of this letter;
- 18) The payment dates, purposes of payment and recipient of any and all foreclosure fees and costs that have been charged to my account;
- 19) A breakdown of the current escrow charges showing how it is calculated and the reasons for any increase within the last 24 months;
- 20) A breakdown of any shortage, deficiency or surplus in our escrow account over the past three years.
- 21) A breakdown of all charges accrued on the account since the date of closing that includes but is not limited by, late charges, appraisal fees, property inspection fees, forced placed insurance charges, legal fees, and recoverable corporate advances.
- 22) A statement indicating which covenants of the mortgage and/or note authorize each charge.
- 23) Please provide a copy of all appraisals, property inspections, and risk assessments completed for this account.
- 24) Please provide a copy of all trust agreements/pooling and service agreements pertaining to this account or digital address for inspection.
- 25) Please provide a copy of all servicing agreements (master, sub-servicing, contingency, specialty, and back-up) pertaining to this account.
- 26) Please provide a copy of all written loss-mitigation rules and work-out procedures for this account.
- 27) Please provide a copy of all manuals pertaining to the servicing of this account.
- 28) Please provide a copy of the LSAMS Transaction History Report for this account, and include a description of all fee codes.



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- 29) If this account is registered with MERS, state its MIN number.
- 30) A statement indicating the amount to pay this loan off in full as pick date about 30 days after this letter is dated.
- 31) A statement verifying that the alleged debt has not been satisfied in full or in part by any Primary Mortgage Insurance Policies that were issued to the trustee of the MBS to ensure the investment of the certificate holders.

Kind Regards,


Richard Jewett



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