



Estate Of Roberta J. Stillwell

4425 North 77th Way North
Saint Petersburg, FL 33709

Loan Number: 33435694
Property Address: 4425 North 77th Way North, Saint Petersburg, FL 33709
Analysis Date: 06/08/07

Dear Estate Of Roberta J. Stillwell :

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
ACCOUNT HISTORY**

This is a statement of actual and scheduled activity in your escrow account from March 2006 through July 2007. Any scheduled activity is denoted by an "s".

Your monthly mortgage payment for the past year was \$493.53 of which \$235.07 was for principal and interest and \$258.46 went into your escrow account.

Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
Mar-06							
Apr-06		\$229.02					\$-1,539.52
		\$229.02					\$-1,310.50
*May-06	\$258.46					\$1,596.96	
*Jun-06	\$258.46	\$229.02				\$1,855.42	\$-1,081.48
*		\$258.46					\$-823.02
*Jul-06	\$258.46					\$2,113.88	
*Aug-06	\$258.46	\$258.46	\$112.00		FORCED Hazard Insurance (POLICY # ALR072311 05012)	\$2,260.34	\$-564.56
*		\$258.46					\$-306.10
*Sep-06	\$258.46			\$121.30	FORCED Hazard Insurance (POLICY # ALR072311 05012)	\$2,518.80	\$-427.40
Oct-06	\$258.46	\$258.46				\$2,777.26	\$-168.94



PLEASE INCLUDE THE BELOW COUPON WITH ANY UPDATES

Please update my escrow records with the following information:

Loan Number- 33435694
Estate Of Roberta J Stillwell 4425 North 77th Way North Saint Petersburg, FL 33709

New Insurance Company: _____

New Insurance Agent: _____

New Policy Number: _____

OCWEN Loan Servicing, LLC Attn: Escrow Department P.O. Box 24737 West Palm Beach, FL 33416-4737
--

Additional Information _____



Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
*		\$258.46					\$89.52
*Nov-06	\$258.46	\$258.46	\$2,182.70	\$2,560.81	County Tax	\$853.02	\$-2,212.83
					(PARCEL # 0631163558 60000060)		
*Dec-06	\$258.46					\$1,111.48	
*Jan-07	\$258.46					\$1,369.94	
*Feb-07	\$258.46					\$1,628.40	
*Mar-07	\$258.46					\$1,886.86	
*Apr-07	\$258.46					\$2,145.32	
*May-07	\$258.46	\$920.53				\$2,403.78	\$-1,292.30
*		\$258.46					\$-1,033.84
*		\$258.46					\$-775.38
*		\$258.46					\$-516.92
*		\$258.46					\$-258.46
*		\$258.46					
Jun-07	\$258.46	\$258.46				\$2,662.24	\$258.46
*		\$258.46-s					\$516.92
Jul-07	\$258.46	\$258.46-s				\$2,920.70	\$775.38
TOTALS =	\$3,876.90	\$5,226.03	\$2,294.70	\$2,682.11			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount.

Last year, we anticipated that payments from your account would be made during this period equaling \$2,294.70. Under Federal law, your lowest monthly balance should not have exceeded \$382.45 or 1/6 of anticipated payments from the account.

Based on the above Account History information our records indicate that your property taxes were paid to County Tax in the amount of \$2,560.81, FORCED Hazard Insurance in the amount of \$121.30. Please carefully review the disbursement information listed under the Projections For Coming Year on the other side of this document. If the information is incorrect, please forward a copy of the declaration page for your current insurance policy and/or the most recent tax bill to the below address. You may also fax this information to Attn: Escrow Department at (561) 682-7875.



PLEASE INCLUDE THE BELOW COUPON WITH ANY UPDATES

Please update my escrow records with the following information:

Loan Number- 33435694
Estate Of Roberta J Stillwell 4425 North 77th Way North Saint Petersburg, FL 33709

New Insurance Company: _____

New Insurance Agent: _____

New Policy Number: _____

OCWEN Loan Servicing, LLC Attn: Escrow Department P.O. Box 24737 West Palm Beach, FL 33416-4737
--

Additional Information _____



Marke E. Smith Lisa E. Smith

6003 Wilshire
Texarkana, TX 75503-0861

Loan Number: 35679547
Property Address: 6003 Wilshire, Texarkana, TX 75503
Analysis Date: 06/08/07

Dear Marke E. Smith Lisa E. Smith :

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
ACCOUNT HISTORY**

This is a statement of actual and scheduled activity in your escrow account from November 2003 through July 2007. Any scheduled activity is denoted by an "s".

Your monthly mortgage payment for the past year was \$1,247.42 of which \$880.46 was for principal and interest and \$366.96 went into your escrow account.

Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
Nov-03				\$6,173.44	County Tax		\$-7,023.44
					(PARCEL # 1846000370 0)		
Dec-03				\$-850.00	FORCED Hazard Insurance refund		\$-6,173.44
*Jan-04	\$432.77	\$30.51				\$1,288.32	\$-6,142.93
*Feb-04	\$432.77					\$1,721.09	
Mar-04	\$432.77	\$432.77				\$2,153.86	\$-5,710.16
*Apr-04	\$432.77					\$2,586.63	
May-04	\$432.77	\$432.77				\$3,019.40	\$-5,277.39
*Jun-04	\$432.77					\$3,452.17	
*Jul-04	\$432.77			\$1,836.63	FORCED Hazard Insurance	\$3,884.94	\$-7,114.02
					(POLICY # XLR072395 6486)		
*Aug-04	\$432.77					\$4,317.71	



PLEASE INCLUDE THE BELOW COUPON WITH ANY UPDATES

Please update my escrow records with the following information:

Loan Number- 35679547
Marke E Smith 6003 Wilshire Texarkana, TX 75503

New Insurance Company: _____

New Insurance Agent: _____

New Policy Number: _____

OCWEN Loan Servicing, LLC Attn: Escrow Department P.O. Box 24737 West Palm Beach, FL 33416-4737
--

Additional Information _____



Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
*Sep-04	\$432.77					\$4,750.48	
*Oct-04	\$432.77		\$2,566.75	\$2,563.67	County Tax (PARCEL # 18460003700)	\$2,616.50	\$-9,677.69
*Nov-04	\$432.77	\$366.96		\$1,836.63	FORCED Hazard Insurance (POLICY # XLR0723956486)	\$3,049.27	\$-11,147.36
*Dec-04	\$432.77			\$203.78	County Tax (PARCEL # 18460003700)	\$3,482.04	\$-11,351.14
*Jan-05	\$432.77	\$366.96				\$3,914.81	\$-10,984.18
*Feb-05	\$432.77	\$366.96				\$4,347.58	\$-10,617.22
*Mar-05	\$432.77	\$366.96				\$4,780.35	\$-10,250.26
*Apr-05	\$432.77	\$366.96				\$5,213.12	\$-9,883.30
*May-05	\$432.77	\$366.96				\$5,645.89	\$-9,516.34
*Jun-05	\$432.77	\$366.96				\$6,078.66	\$-9,149.38
*		\$366.96					\$-8,782.42
*Jul-05	\$432.77					\$6,511.43	
*Aug-05	\$432.77	\$366.96				\$6,944.20	\$-8,415.46
*		\$366.96					\$-8,048.50
*Sep-05	\$432.77					\$7,376.97	
*Oct-05	\$432.77	\$366.96		\$1,836.63	FORCED Hazard Insurance (POLICY # XLR0723956486)	\$7,809.74	\$-9,518.17
*		\$366.96					\$-9,151.21
*		\$366.96					\$-8,784.25
*Nov-05	\$432.77	\$366.96		\$2,935.61	County Tax (PARCEL # 18460003700)	\$8,242.51	\$-11,352.90
*Dec-05	\$432.77	\$366.96				\$8,675.28	\$-10,985.94
*Jan-06	\$432.77	\$366.96				\$9,108.05	\$-10,618.98
*Feb-06	\$432.77	\$366.96				\$9,540.82	\$-10,252.02
*Mar-06	\$432.77	\$366.96				\$9,973.59	\$-9,885.06
*Apr-06	\$432.77					\$10,406.36	
*May-06	\$432.77	\$366.96				\$10,839.13	\$-9,518.10
*Jun-06	\$432.77	\$366.96				\$11,271.90	\$-9,151.14
*Jul-06	\$432.77	\$366.96				\$11,704.67	\$-8,784.18
*		\$366.96					\$-8,417.22
*Aug-06	\$432.77					\$12,137.44	
*Sep-06	\$432.77	\$366.96				\$12,570.21	\$-8,050.26
*Oct-06	\$432.77			\$2,894.14	County Tax (PARCEL # 18460003700)	\$13,002.98	\$-10,944.40
*				\$1,836.63	FORCED		\$-12,781.03

PLEASE INCLUDE THE BELOW COUPON WITH ANY UPDATES

Please update my escrow records with the following information:



Loan Number- 35679547

Marke E Smith
6003 Wilshire
Texarkana, TX 75503

New Insurance Company: _____

New Insurance Agent: _____

New Policy Number: _____

OCWEN Loan Servicing, LLC
Attn: Escrow Department
P.O. Box 24737
West Palm Beach, FL 33416-4737

Additional Information _____



Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
					Hazard Insurance		
					(POLICY # XLR072395 6486)		
*Nov-06	\$432.77	\$366.96				\$13,435.75	\$-12,414.07
*		\$347.38					\$-12,066.69
*Dec-06	\$432.77					\$13,868.52	
*Jan-07	\$432.77					\$14,301.29	
*Feb-07	\$432.77	\$366.96				\$14,734.06	\$-11,699.73
*		\$366.96					\$-11,332.77
*		\$366.96					\$-10,965.81
*Mar-07	\$432.77	\$366.96				\$15,166.83	\$-10,598.85
*		\$83.19					\$-10,515.66
*Apr-07	\$432.77	\$366.96				\$15,599.60	\$-10,148.70
*May-07	\$432.77	\$396.05				\$16,032.37	\$-9,752.65
*		\$366.96					\$-9,385.69
*		\$366.96					\$-9,018.73
*		\$366.96					\$-8,651.77
*Jun-07	\$432.77	\$366.96-s				\$16,465.14	\$-8,284.81
*Jul-07	\$432.77	\$366.96-s				\$16,897.91	\$-7,917.85
TOTALS =	\$18,609.11	\$14,199.31	\$2,566.75	\$21,267.16			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount.

Last year, we anticipated that payments from your account would be made during this period equaling \$2,566.75. Under Federal law, your lowest monthly balance should not have exceeded \$427.79 or 1/6 of anticipated payments from the account.

Based on the above Account History information our records indicate that your property taxes were paid to County Tax in the amount of \$14,770.64, FORCED Hazard Insurance in the amount of \$7,346.52, FORCED Hazard Insurance refund in the amount of \$-850.00. Please carefully review the disbursement information listed under the Projections For Coming Year on the other side of this document. If the information is incorrect, please forward a copy of the declaration page for your current insurance policy and/or the most recent tax bill to the below address. You may also fax this information to Attn: Escrow Department at (561) 682-7875.



PLEASE INCLUDE THE BELOW COUPON WITH ANY UPDATES

Please update my escrow records with the following information:

Loan Number- 35679547

Marke E Smith
6003 Wilshire
Texarkana, TX 75503

New Insurance Company: _____

New Insurance Agent: _____

New Policy Number: _____

OCWEN Loan Servicing, LLC
Attn: Escrow Department
P.O. Box 24737
West Palm Beach, FL 33416-4737

Additional Information _____



Shirley Joiner

1719 Henry Avenue S.W.
Canton, OH 44706

Loan Number: 89709463
Property Address: 1719 Henry Avenue S.W., Canton, OH 44706
Analysis Date: 06/08/07

Dear Shirley Joiner :

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
ACCOUNT HISTORY**

This is a statement of actual and scheduled activity in your escrow account from January 2002 through July 2007. Any scheduled activity is denoted by an "s".

Your monthly mortgage payment for the past year was \$578.26 of which \$526.98 was for principal and interest and \$51.28 went into your escrow account.

Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
Jan-02		\$43.67		\$228.31	County Tax (PARCEL # 0230373)		\$56.55
Feb-02		\$43.67					\$100.22
Mar-02							
*Apr-02	\$39.02	\$43.59				\$228.47	\$143.81
*May-02	\$39.02	\$43.67				\$267.49	\$187.48
Jun-02	\$39.02	\$39.02	\$228.31	\$228.31	County Tax (PARCEL # 0230373)	\$78.20	\$-1.81
*		\$39.02					\$37.21
*Jul-02	\$39.02					\$117.22	
*Aug-02	\$39.02					\$156.24	
Sep-02	\$39.02	\$39.02				\$195.26	\$76.23
Oct-02	\$39.02	\$39.02				\$234.28	\$115.25
Nov-02	\$39.02	\$39.02				\$273.30	\$154.27
Dec-02	\$39.02	\$39.02				\$312.32	\$193.29
*Jan-03	\$39.02					\$351.34	
*Feb-03	\$39.02		\$238.00	\$228.87	County Tax (PARCEL # 0230373)	\$152.36	\$-35.58



PLEASE INCLUDE THE BELOW COUPON WITH ANY UPDATES

Please update my escrow records with the following information:

Loan Number- 89709463
Shirley Joiner 1719 Henry Avenue S.W. Canton, OH 44706

New Insurance Company: _____

New Insurance Agent: _____

New Policy Number: _____

OCWEN Loan Servicing, LLC Attn: Escrow Department P.O. Box 24737 West Palm Beach, FL 33416-4737
--

Additional Information _____



Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
*Mar-03	\$39.02					\$191.38	
*Apr-03	\$39.02			\$57.29	FORCED Hazard Insurance (POLICY # LRE420764 156)	\$230.40	\$-92.87
May-03	\$39.02	\$39.02				\$269.42	\$-53.85
*		\$39.02					\$-14.83
*Jun-03	\$39.02	\$39.02		\$228.87	County Tax (PARCEL # 0230373)	\$308.44	\$-204.68
Jul-03	\$39.02	\$39.02				\$347.46	\$-165.66
Aug-03	\$39.02	\$39.02				\$386.48	\$-126.64
Sep-03	\$39.02	\$39.02				\$425.50	\$-87.62
Oct-03	\$39.02	\$39.02				\$464.52	\$-48.60
Nov-03	\$39.02	\$39.02				\$503.54	\$-9.58
*Dec-03	\$39.02					\$542.56	
*Jan-04	\$39.02	\$39.02		\$251.16	County Tax (PARCEL # 0230373)	\$581.58	\$-221.72
*Feb-04	\$39.02	\$39.02		\$60.85	County Tax (PARCEL # 0230373)	\$620.60	\$-243.55
Mar-04	\$39.02	\$39.02				\$659.62	\$-204.53
Apr-04	\$39.02	\$39.02				\$698.64	\$-165.51
May-04	\$39.02	\$39.02				\$737.66	\$-126.49
*Jun-04	\$39.02	\$39.02		\$251.16	County Tax (PARCEL # 0230373)	\$776.68	\$-338.63
Jul-04	\$39.02	\$39.02				\$815.70	\$-299.61
*Aug-04	\$39.02					\$854.72	
Sep-04	\$39.02	\$39.02				\$893.74	\$-260.59
Oct-04	\$39.02	\$39.02				\$932.76	\$-221.57
*		\$39.02					\$-182.55
Nov-04	\$39.02	\$39.02				\$971.78	\$-143.53
*Dec-04	\$39.02					\$1,010.80	
*Jan-05	\$39.02	\$39.02		\$504.00	FORCED Hazard Insurance (POLICY # ALR072310 76861)	\$1,049.82	\$-608.51
*Feb-05	\$39.02	\$39.02		\$307.66	County Tax (PARCEL # 0230373)	\$1,088.84	\$-877.15
*		\$39.02		\$1.00	County Tax (PARCEL # 0230373)		\$-839.13
*		\$39.02		\$-504.00	FORCED Hazard Insurance refund		\$-296.11
*Mar-05	\$39.02					\$1,127.86	



PLEASE INCLUDE THE BELOW COUPON WITH ANY UPDATES

Please update my escrow records with the following information:

Loan Number- 89709463

Shirley Joiner
1719 Henry Avenue S.W.
Canton, OH 44706

New Insurance Company: _____

New Insurance Agent: _____

New Policy Number: _____

OCWEN Loan Servicing, LLC
Attn: Escrow Department
P.O. Box 24737
West Palm Beach, FL 33416-4737

Additional Information _____



Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
Apr-05	\$39.02	\$39.02				\$1,166.88	\$-257.09
*		\$51.28					\$-205.81
*May-05	\$39.02					\$1,205.90	
*Jun-05	\$39.02	\$51.28		\$307.66	County Tax (PARCEL # 0230373)	\$1,244.92	\$-462.19
*Jul-05	\$39.02	\$51.28				\$1,283.94	\$-410.91
*Aug-05	\$39.02	\$51.28				\$1,322.96	\$-359.63
*		\$51.28					\$-308.35
*Sep-05	\$39.02	\$51.28				\$1,361.98	\$-257.07
*Oct-05	\$39.02					\$1,401.00	
*Nov-05	\$39.02	\$51.28				\$1,440.02	\$-205.79
*Dec-05	\$39.02	\$51.28				\$1,479.04	\$-154.51
*		\$51.28					\$-103.23
*Jan-06	\$39.02	\$51.28		\$304.60	County Tax (PARCEL # 0230373)	\$1,518.06	\$-356.55
*Feb-06	\$39.02	\$51.28				\$1,557.08	\$-305.27
*Mar-06	\$39.02	\$51.28				\$1,596.10	\$-253.99
*Apr-06	\$39.02	\$51.28				\$1,635.12	\$-202.71
*May-06	\$39.02	\$51.28				\$1,674.14	\$-151.43
*Jun-06	\$39.02	\$51.28		\$304.60	County Tax (PARCEL # 0230373)	\$1,713.16	\$-404.75
*Jul-06	\$39.02	\$51.28				\$1,752.18	\$-353.47
*Aug-06	\$39.02	\$51.28				\$1,791.20	\$-302.19
*Sep-06	\$39.02	\$51.28				\$1,830.22	\$-250.91
*Oct-06	\$39.02					\$1,869.24	
*Nov-06	\$39.02	\$51.28				\$1,908.26	\$-199.63
*Dec-06	\$39.02	\$51.28				\$1,947.28	\$-148.35
*Jan-07	\$39.02	\$51.28		\$387.14	County Tax (PARCEL # 0230373)	\$1,986.30	\$-484.21
*Feb-07	\$39.02	\$51.28				\$2,025.32	\$-432.93
*Mar-07	\$39.02	\$51.28				\$2,064.34	\$-381.65
*		\$51.28					\$-330.37
*		\$51.28					\$-279.09
*Apr-07	\$39.02	\$51.28				\$2,103.36	\$-227.81
*May-07	\$39.02	\$51.28				\$2,142.38	\$-176.53
*		\$51.28					\$-125.25
*		\$51.28					\$-73.97
*		\$51.28					\$-22.69
*Jun-07	\$39.02	\$51.28-s				\$2,181.40	\$28.59
*Jul-07	\$39.02	\$51.28-s		\$387.14-s	County Tax (PARCEL # 0230373)	\$2,220.42	\$-307.27
TOTALS =	\$2,497.28	\$2,986.16	\$466.31	\$3,534.62			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount.

Last year, we anticipated that payments from your account would be made during this period equaling \$466.31. Under Federal law, your lowest monthly balance should not have exceeded \$77.72 or 1/6 of anticipated payments from the account.

Based on the above Account History information our records indicate that your property taxes were paid to County Tax in the amount of \$3,090.19, FORCED Hazard Insurance in the amount of \$561.29, FORCED Hazard Insurance refund in the amount



PLEASE INCLUDE THE BELOW COUPON WITH ANY UPDATES

Please update my escrow records with the following information:

Loan Number- 89709463
Shirley Joiner 1719 Henry Avenue S.W. Canton, OH 44706

New Insurance Company: _____

New Insurance Agent: _____

New Policy Number: _____

OCWEN Loan Servicing, LLC Attn: Escrow Department P.O. Box 24737 West Palm Beach, FL 33416-4737
--

Additional Information _____



OCWEN Loan Servicing, LLC
P.O. Box 24737
West Palm Beach, FL 33416-4737

WWW.OCWEN.COM

of \$-504.00. Please carefully review the disbursement information listed under the Projections For Coming Year on the other side of this document. If the information is incorrect, please forward a copy of the declaration page for your current insurance policy and/or the most recent tax bill to the below address. You may also fax this information to Attn: Escrow Department at (561) 682-7875.



PLEASE INCLUDE THE BELOW COUPON WITH ANY UPDATES

Please update my escrow records with the following information:

Loan Number- 89709463
Shirley Joiner 1719 Henry Avenue S.W. Canton, OH 44706

New Insurance Company: _____

New Insurance Agent: _____

New Policy Number: _____

OCWEN Loan Servicing, LLC Attn: Escrow Department P.O. Box 24737 West Palm Beach, FL 33416-4737
--

Additional Information _____

ACCTHISTORY_2

This communication is from a debt collector attempting to collect a debt;
any information obtained will be used for that purpose.