

# EXHIBIT I

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**From:** Graham Williams [gwilliams@grailpartners.com]  
**Sent:** Monday, April 08, 2013 3:50 PM  
**To:** Patrick Lynch; Bruce Goodmiller; Carlos A. Privat; Jamie Casso  
**Cc:** Bill Lindsay  
**Subject:** Re: Statewide JPA  
**Attachments:** MRP High Level Project Plan Template.docx

All,

I have forwarded the draft JPA document to Jaime. Attached is a project template that contemplates program steps as they might be authorized by the JPA.

On 4/5/13 1:22 PM, "Patrick Lynch" <Patrick\_Lynch@ci.richmond.ca.us> wrote:

Hello everyone,

I think all time suggestions have been shared! Please arrange your calendar to schedule a conference call for this next Wednesday, April 10<sup>th</sup>, beginning at 1:00 pm.

Graham and Jamie, please send us a PDF of the JPA for our review. Thank you, Patrick.

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**From:** Bruce Goodmiller  
**Sent:** Friday, April 05, 2013 1:15 PM  
**To:** Carlos A. Privat; 'Jamie Casso'; Patrick Lynch; 'Graham Williams'  
**Cc:** Bill Lindsay  
**Subject:** RE: Statewide JPA

Wed 1-2 best

BRUCE REED GOODMILLER  
City Attorney  
City of Richmond  
510.620.6509

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**From:** Carlos A. Privat  
**Sent:** Friday, April 05, 2013 1:11 PM  
**To:** Jamie Casso; Patrick Lynch; Graham Williams  
**Cc:** Bill Lindsay; Bruce Goodmiller  
**Subject:** RE: Statewide JPA

I can meet during these time frames. Let me know what works for the group.

Thanks,

Carlos A. Privat  
Assistant City Attorney  
City of Richmond  
450 Civic Center Plaza  
Richmond, CA 94804-1630

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**From:** Jamie Casso [<mailto:jcasso@rosscasso.com>]  
**Sent:** Friday, April 05, 2013 12:44 PM  
**To:** Patrick Lynch; Graham Williams  
**Cc:** Bill Lindsay; Bruce Goodmiller; Carlos A. Privat  
**Subject:** RE: Statewide JPA

I open anytime on Monday (4/8) afternoon, between 1:00 – 5:00 pm, and on Wednesday (4/10) between 1:00 – 2:30 pm.

Thanks for your response.

Jamie

**James M. Casso**  
Attorney at Law  
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**From:** Patrick Lynch [<mailto:Patrick.Lynch@ci.richmond.ca.us>]  
**Sent:** Friday, April 05, 2013 12:36 PM  
**To:** Jamie Casso; Graham Williams  
**Cc:** Bill Lindsay; Bruce Goodmiller; Carlos A. Privat  
**Subject:** RE: Statewide JPA

Good morning Graham and Jamie,

I'm forwarding this email to our City Attorney, Bruce Goodmiller and Carlos Privat, a Deputy City Attorney. As Graham's earlier email noted, the City of Richmond did approve the City to hire MRP as an advisor. If possible, our City Manager, Bill Lindsay has expressed a keen interest in joining this JPA. The City Attorney's office is ready to provide guidance on this matter. In the interest of time, I'm including Bruce and Carlos on this email, so that they may participate on this initial telephone call.

What time either Monday or Wednesday afternoon works for you? If necessary, I will reschedule appointments to provide us with a convenient time both Monday and Wednesday afternoon. Thank you, Patrick.

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**From:** Jamie Casso [<mailto:jcasso@rosscasso.com>]  
**Sent:** Friday, April 05, 2013 11:35 AM  
**To:** Graham Williams; Patrick Lynch  
**Cc:** Bill Lindsay  
**Subject:** RE: Statewide JPA

I'm available to discuss next week on either Monday or Wednesday afternoon.

**James M. Casso**  
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**From:** Graham Williams [<mailto:gwilliams@grailpartners.com>]  
**Sent:** Thursday, April 04, 2013 4:50 PM  
**To:** Jamie Casso; [Patrick.Lynch@ci.richmond.ca.us](mailto:Patrick.Lynch@ci.richmond.ca.us)  
**Cc:** Bill Lindsay  
**Subject:** Statewide JPA

Jamie and Patrick,

This week the City Council of Richmond voted to hire MRP as an advisor. Richmond is our fifth account and we expect at least two more this month.

Jamie is the city attorney in La Puente (LA county) and did the work on the San Bernardino JPA. He and I have been discussing JPA formation to include cities in LA county. Last week we talked about the possibility of a California Statewide JPA.

Patrick is the Housing Director in the City of Richmond. In a meeting with me today Patrick and Richmond City Manger, Bill Lindsay indicated interest in discussing the formation a Statewide JPA with El Monte and La Puente for the purposes of

executing a program of foreclosure prevention. I suggested that you two speak, hence this memo. The follow on may be introducing the Richmond City Attorney and the El Monte city attorney to this process.

Till Soon,

Graham Williams  
Chief Executive Officer  
Mortgage Resolution Partners  
415.971.1771

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Done?	CARES program steps	Initiate	Conclude	Contingencies & Notes
Yes	Identify loans		4/1/13	Richmond, El Monte, La Puente
No	Send delinquent loan data to G8, Waypoint	4/8/13	4/12/13	
No	Send loans to MIAC for Valuation	4/8/13	4/12/13	
No	Meetings with community leaders	4/1/13	8/15/13	In progress
No	Receive rents and values from G8, Waypoint	4/12/13	5/3/13	3 weeks after delivery to G8 and Waypoint
No	Receive Mortgage Valuation From MIAC	4/12/13	5/3/13	3 Weeks after delivery to MIAC
No	Eliminate homeowners that can not benefit from program	5/3/13	5/3/13	Need MIAC valuation and Rents and Values from G8 and Waypoint
No	JPA formation	4/1/13	5/8/13	Document drafted, Jaime, Andre Antonio to determine governance
No	WAM/JPA Loan Docs Completed	4/10/13	5/18/13	Term sheet is finalized
No	MRP presents individual homeowner benefits to JPA	5/3/13	5/8/13	Reduced monthly housing expense, principal reduction,
No	JPA approves contingent offers to servicers	5/8/13	5/18/13	Based on homeowner benefits
No	WAM approves contingent offer to servicers	5/8/13	5/18/13	Based on AVM, BPO will follow
No	Realtor meetings in all cities	5/19/13	5/20/13	Purpose is to explain Realtor role in program and benefits to homeowners and Realtors
No	MRP, on behalf of JPA, makes offers to servicers	5/21/13	5/21/13	JPA, WAM must approve and offers to be contingent on homeowner opting in to program via application.
No	Contingent Offers accepted by Servicers	5/21/13	6/21/13	Strong support for program must be demonstrated during this period, ACCE and WCVI must drive this support
No	Finalize Homeowne Refi and Short Sale Offers	5/3/13	6/21/13	To be presented to Homeowners by Realtors
No	Launch Homeowner Opt In Process		6/21/13	Town hall meetings for those homeowners with accepted contingent purchase offers, press release, direct mail pieces
No	Homeowner applies for refinance	6/21/13	7/28/13	Mortgage banker referred by Realtor takes a mortgage application from all homeowners
No	Homeowner executes lease and short sale contracts	6/21/13	7/28/13	Realtors present program and represent homeowners in these transactions
No	WAM approves removal of purchase contingencies	6/21/13	7/28/13	Based on mortgage applications and BPOs as they are received
No	Remove purchase offer contingencies	7/28/13	7/28/13	Update servicers and proceed to consensual eminent domain
No	MRP prepares Resolution of Necessity	5/3/13	7/28/13	
No	JPA approves RON		7/28/13	
No	JPA Files Motion		8/15/13	
No	WAM makes 10% Funding Deposit		8/15/13	Eminent Domain motion filing drives this
No	WAM pays MRP fee		8/15/13	Eminent Domain motion filing drives this
No	WAM distributes funds and possession of loans granted to JPA		10/30/13	Consensual motion - 70 days
No	Short Sale completed		10/30/13	
No	Refinance completed	10/30/13	12/31/13	