EXHIBIT B, Part 3 of 3

Trustee Exhibit B

Trustee	LoanId	Balance	Price as % of Balance	Price
Wells Fargo Bank	1096552906	183,437.90	86%	157,184.27
Wells Fargo Bank	1063008418	543,474.04	64%	347,997.30
Wells Fargo Bank	202563292	161,070.56	66%	106,174.49
Wells Fargo Bank	1826294630	366,728.13	47%	171,020.00
Wells Fargo Bank	1730059595	474,630.67	78%	369,499.98
Wells Fargo Bank	1765500886	359,898.83	87%	313,309.93
Wells Fargo Bank	1063009603	542,761.83	73%	397,383.07
Wells Fargo Bank	3537036	370,068.90	73%	269,717.32
Wells Fargo Bank	688871771	343,533.33	70%	240,775.64
Wells Fargo Bank	86958873	354,276.10	73%	258,706.58
Wells Fargo Bank	54745641	282,111.37	72%	201,768.87
Wells Fargo Bank	62196357	494,847.31	27%	135,147.75
Wells Fargo Bank	41965963	473,513.24	87%	413,272.89
Wells Fargo Bank	51090223	430,810.75	77%	330,345.68
Wells Fargo Bank	138915426	367,637.49	81%	298,503.26
Wells Fargo Bank	135835064	292,262.90	83%	243,431.61
Wells Fargo Bank	1103309591	467,933.21	25%	116,108.27
Wells Fargo Bank	141061406	565,256.36	68%	381,553.70
Wells Fargo Bank	124893553	248,304.19	85%	212,031.91
Wells Fargo Bank	124687468	292,936.22	67%	196,527.98
Wells Fargo Bank	7063688274	195,168.35	83%	161,050.97
Wells Fargo Bank	6492342008	561,244.09	53%	299,333.92
Wells Fargo Bank	6294473621	325,069.12	86%	278,083.63
Wells Fargo Bank	6473995980	473,724.08	84%	396,227.56
Wells Fargo Bank	6861049879	373,616.01	24%	89,921.90
Wells Fargo Bank	15896525	384,736.11	29%	111,265.68
Wells Fargo Bank	15838154	480,202.51	41%	198,381.26
Wells Fargo Bank	16025538	384,418.81	30%	115,337.18
Wells Fargo Bank	17434762	538,458.32	46%	245,208.53
Wells Fargo Bank	17567744	306,108.48	63%	191,599.42
Wells Fargo Bank	19929132	473,274.05	51%	239,116.98
Wells Fargo Bank	20724381	705,401.47	32%	223,584.05
Wells Fargo Bank	1007219146	254,049.98	74%	187,171.32
Wells Fargo Bank	1008086698	446,051.48	53%	235,417.05
Wells Fargo Bank	1007835195	162,267.56	85%	137,737.57
Wells Fargo Bank	1010507837	528,204.86	23%	121,888.55
Wells Fargo Bank	689061885	297,619.76	21%	62,018.01
Wells Fargo Bank	86608627	291,480.44	42%	121,608.55
Wells Fargo Bank	86891397	272,747.55	50%	137,554.77
Wells Fargo Bank	87688594	428,481.10	31%	131,886.48
Wells Fargo Bank	88730734	479,668.79	25%	118,214.37

City of Richmond, California

Trustee Exhibit B

Trustee	LoanId	Balance	Price as % of Balance	Price
Wells Fargo Bank	534040	627,341.63	49%	304,317.15
Wells Fargo Bank	1000105602	374,727.64	82%	308,003.64
Wells Fargo Bank	1000104209	261,531.34	28%	72,172.19
Wells Fargo Bank	6014223	351,746.82	51%	179,243.14
Wells Fargo Bank	154564076	308,581.22	47%	146,273.67
Wells Fargo Bank	49965257	722,497.52	33%	235,461.94
Wells Fargo Bank	1012153144	570,236.82	53%	302,892.69
Wells Fargo Bank	1000089880	435,519.63	75%	325,794.81
Wells Fargo Bank	21049247	325,717.84	60%	196,997.41
Wells Fargo Bank	21065440	313,934.76	45%	142,353.72
Wells Fargo Bank	671005776	634,801.27	50%	317,629.16
Wells Fargo Bank	581004297	412,807.10	39%	159,223.83
Wells Fargo Bank	401005087	537,289.94	19%	103,885.01
Wells Fargo Bank	581003151	382,697.19	58%	223,250.23
Wells Fargo Bank	581013336	413,221.66	45%	186,458.01
Wells Fargo Bank	671016364	321,193.14	51%	162,353.50
Wells Fargo Bank	581016337	177,226.72	69%	123,002.43
Wells Fargo Bank	191038895	170,872.67	64%	110,086.43
Wells Fargo Bank	831077132	472,901.75	55%	258,516.47
Wells Fargo Bank	581019793	405,718.40	48%	195,024.78
Wells Fargo Bank	581014434	376,573.83	56%	210,116.90
Wells Fargo Bank	64328313	180,169.16	61%	110,427.48
Wells Fargo Bank	82407875	254,737.31	45%	114,417.81
Wells Fargo Bank	81840332	271,155.34	47%	127,952.78
Wells Fargo Bank	130923444	394,599.63	89%	352,436.66
Wells Fargo Bank	141238642	375,487.41	87%	327,755.45
Wells Fargo Bank	3801638	339,566.01	84%	285,829.69
Wells Fargo Bank	702078466	383,277.69	58%	223,036.95
Wells Fargo Bank	10122591	387,097.99	25%	96,116.43
Wells Fargo Bank	4266077	354,254.65	63%	223,176.89
Wells Fargo Bank	6350220106	217,647.40	62%	134,508.27
Wells Fargo Bank	6933221522	170,237.77	86%	146,380.65
Wells Fargo Bank	10087369	438,600.60	64%	280,625.44
Wells Fargo Bank	3051145831	456,019.91	82%	375,007.97
Wells Fargo Bank	22472450	396,959.01	28%	112,907.05
Wells Fargo Bank	123279143	488,485.31	58%	282,388.47
Wells Fargo Bank	671020065	129,027.59	77%	99,862.19
Wells Fargo Bank	601430612	464,710.89	61%	284,932.84
Wells Fargo Bank	672976149	293,628.06	54%	159,498.76
Wells Fargo Bank	677715856	260,648.58	58%	151,429.01
Wells Fargo Bank	678811548	298,186.08	55%	163,593.83

Trustee Exhibit B

Trustee	LoanId	Balance	Price as % of Balance	Price
Wells Fargo Bank	601660745	619,053.34	27%	165,578.20
Wells Fargo Bank	673567426	269,365.40	49%	131,377.59
Wells Fargo Bank	689061422	309,220.60	52%	161,744.02
Wells Fargo Bank	687230482	287,941.25	45%	129,325.93
Wells Fargo Bank	641962022	320,747.58	51%	164,697.47
Wells Fargo Bank	706286721	372,516.10	70%	261,778.24
Wells Fargo Bank	703127522	246,789.99	26%	65,098.26
Wells Fargo Bank	200029580	462,976.43	64%	297,402.17
Wells Fargo Bank	40290845	217,447.54	54%	116,614.94
Wells Fargo Bank	12026989	102,450.74	71%	72,690.85

Exhibit C

LoanId	BloombergDealName	LewtanDealName	Parcel Number	House Number	Dir.	Street Name	Street Suffix	Unit	Unit Value	City	Zip	Plus 4
1576	MLMI 2006-HE4	Merrill Lynch Mortgage Investors Inc. 2006-HE4	4065600648	784		ROCK ROSE	WAY			RICHMOND	94806	1885
4225	LXS 2007-3H	Lehman XS Trust 2007-3H	4333510040	5213		HEAVENLY RIDGE	LN			RICHMOND	94803	2824
5535	CBASS 2007-CB2	Credit-Based Asset Servicing and Securitization LLC Mortgage Loan Asset-Backed Certificates 2007-CB2	6082310169	1558		MARIPOSA	ST			RICHMOND	94804	5018
206927	ALBT 2007-OA1	Alliance Securities Corp. 2007-OA1	4141420093	2836		GONZAGA	AVE			RICHMOND	94806	3114
322560	BAYV 2006-C	Bayview Financial Acquisition Trust 2006-C	4322100546	5370		SADDLEBACK	CT			RICHMOND	94803	3580
534040	HVMLT 2005-10	HarborView Mortgage Loan Trust 2005-10	4313920250	4609		SKYHAWK	DR			RICHMOND	94803	2141
642544	HVMLT 2007-4	HarborView Mortgage Loan Trust 2007-4	5260400279	3821		ANDRADE	AVE			RICHMOND	94804	1115
755993	ECR 2005-3	Encore Credit Receivables Trust 2005-3	4080420146	781		JOHNSON	DR			RICHMOND	94806	1747
761578	CMLTI 2005-8	Citigroup Mortgage Loan Trust 2005-8	5100410033	2816		SAN MATEO	ST			RICHMOND	94804	5840
828242	AHM 2005-2	American Home Mortgage Investment Trust 2005-2	5270820118	1408		25TH	ST			RICHMOND	94806	4512
840119	CMLTI 2007-10	Citigroup Mortgage Loan Trust 2007-10	4141920209	3011		PARKER	RD			RICHMOND	94806	2741
890965	AHM 2005-3	American Home Mortgage Investment Trust 2005-3	4142810227	2657		OXFORD	AVE			RICHMOND	94806	2618
942827	AHM 2005-4	American Home Mortgage Investment Trust 2005-4	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
955913	AHM 2005-4	American Home Mortgage Investment Trust 2005-4	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1011397	AHM 2006-1	American Home Mortgage Investment Trust 2006-1	5164000163	2718		CHANSLOR	AVE			RICHMOND	94804	1627
1031032	AHM 2006-1	American Home Mortgage Investment Trust 2006-1	5131010281	4224		FLORIDA	AVE			RICHMOND	94804	3433
1317624	HVMLT 2006-14	HarborView Mortgage Loan Trust 2006-14	4142420208	2631		SHANE	DR			RICHMOND	94806	2657
1323513	AHMA 2006-3	American Home Mortgage Assets Trust 2006-3	5080700049	1347		MARIPOSA	ST			RICHMOND	94804	4934
1331744	AHMA 2006-3	American Home Mortgage Assets Trust 2006-3	4334010107	6124		RAIN CLOUD	DR			RICHMOND	94803	2633
1373685	AHM 2007-SD2	American Home Mortgage Investment Trust 2007-SD2	4363100052	5463		ALLISON	LN			RICHMOND	94803	3460
1388305	AHMA 2006-5	American Home Mortgage Assets Trust 2006-5	4141520167	3250		ANNAPOLIS	AVE			RICHMOND	94806	2702
1396102	AHMA 2006-5	American Home Mortgage Assets Trust 2006-5	5161200018	478		33RD	ST			RICHMOND	94804	1510
1426971	AHMA 2007-1	American Home Mortgage Assets Trust 2007-1	4054600400	3841		WEST	CT			RICHMOND	94806	5248
1441125	MARM 2007-1	MASTR Adjustable Rate Mortgages Trust 2007-1	5501610324	383		MAINE	AVE			RICHMOND	94804	2228
1453640	MSM 2007-5AX	Morgan Stanley Mortgage Loan Trust 2007-5AX	5071300049	5440		MODOC	AVE			RICHMOND	94804	5239
1478114	MARM 2007-1	MASTR Adjustable Rate Mortgages Trust 2007-1	4263510036	1218		PARKWAY	DR			EL SOBRANT	94803	1245
1480317	MSM 2007-5AX	Morgan Stanley Mortgage Loan Trust 2007-5AX	4321030035	4811		BUCKBOARD	WAY			RICHMOND	94803	3802
1487030	MARM 2007-1	MASTR Adjustable Rate Mortgages Trust 2007-1	5462030161	809	S	31ST	ST			RICHMOND	94804	4022
1487602	AHMA 2007-1	American Home Mortgage Assets Trust 2007-1	5404700162	1711		LIVINGSTON	LN			RICHMOND	94801	3288
1488948	AHMA 2007-1	American Home Mortgage Assets Trust 2007-1	4142620035	2916		OXFORD	AVE			RICHMOND	94806	2619
1502367	AHMA 2007-1	American Home Mortgage Assets Trust 2007-1	4056500845	1007		REDHAWK	CT			RICHMOND	94803	5342
1505485	AHMA 2007-2	American Home Mortgage Assets Trust 2007-2	4052600773	2623		MEADOW CREST	CT			RICHMOND	94806	1644
1511566	AHMA 2007-1	American Home Mortgage Assets Trust 2007-1	4059810091	6		BOARDWALK	PL			RICHMOND	94806	1954
1521444	MSHEL 2006-2	Morgan Stanley Home Equity Loan Trust 2006-2	5340720085	761		6TH	ST			RICHMOND	94801	2222
1559364	MSM 2007-15AR	Morgan Stanley Mortgage Loan Trust 2007-15AR	4321120232	4937		WAGON WHEEL	WAY			RICHMOND	94803	3520
1643383	MSM 2007-15AR	Morgan Stanley Mortgage Loan Trust 2007-15AR	5280500145	3431		HUMPHREY	AVE			RICHMOND	94804	1121
1645002	MSM 2007-15AR	Morgan Stanley Mortgage Loan Trust 2007-15AR	5262300030	2918		RHEEM	AVE			RICHMOND	94804	1144
1713318	AHMA 2007-4	American Home Mortgage Assets Trust 2007-4	4141610040	2711		MOYERS	RD			RICHMOND	94806	2726
1727548	AHMA 2007-4	American Home Mortgage Assets Trust 2007-4	4141610164	3005		PHILLIPS	CT			RICHMOND	94806	2744
1731021	MSM 2007-13	Morgan Stanley Mortgage Loan Trust 2007-13	4334810118	5500		KIPLING	DR			RICHMOND	94803	3556
2216455	NCHET 2005-D	New Century Home Equity Loan Trust 2005-D	5171400228	448		42ND	ST			RICHMOND	94805	2325
2808412	PRIME 2003-3	Prime Mortgage Trust 2003-3	4313520043	3614		PAINTED PONY	RD			RICHMOND	94803	2131
3146144	GSR 2005-8F	GSR Mortgage Loan Trust 2005-8F	5502520108	428	S	8TH	ST			RICHMOND	94804	2328
3158068	RAST 2004-A5	IndyMac Residential Asset Securities Trust (RAST) 2004-A5	5081920240	1504		OSCAR	ST			RICHMOND	94804	5119
3537036	MLMI 2005-A1	Merrill Lynch Mortgage Loans, Inc. 2005-A1	4056500631	762		ROCK ROSE	WAY			RICHMOND	94806	1895
3801636	RESIF 2005-B	RESI Finance Limited Partnership 2005-B	5190600083	881		KERN	ST			RICHMOND	94805	1960
4266077	RESIF 2005-D	RESI Finance Limited Partnership 2005-D	5162400142	809		31ST	ST			RICHMOND	94804	1528

Exhibit C

LoanId	BloombergDealName	LewtanDealName	Parcel Number	House Number	Dir.	Street Name	Street Suffix	Unit	Unit Value	City	Zip	Plus 4
			4353100466	5399		DEBRA	LN			RICHMOND	94803	3466
5646123	NATCM 2006-1	National City Mortgage Capital Trust 2006-1	5441000055	225	S	17TH	ST			RICHMOND	94804	2803
8014223	HVMLT 2006-10	HarborView Mortgage Loan Trust 2006-10	5131410242	347	S	38TH	ST			RICHMOND	94804	3330
8024247	INDX 2006-AR14	IndyMac INDX Mortgage Loan Trust 2006-AR14	5401500318	238		15TH	ST			RICHMOND	94801	3213
6079262	GSAMP 2007-NC1	GSAMP Trust 2007-NC1	5270810127	1414		24TH	ST			RICHMOND	94806	4504
8424427	GSAA 2007-4	GSAA Home Equity Trust 2007-4	5283000142	2578		MARICOPA	AVE			RICHMOND	94804	1013
8557753	LBMLT 2006-WL1	Long Beach Mortgage Loan Trust 2006-WL1	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
8745818	LBMLT 2006-6	Long Beach Mortgage Loan Trust 2006-6	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
8763379	LBMLT 2006-8	Long Beach Mortgage Loan Trust 2006-8	4334910132	5808		KIPLING	DR			RICHMOND	94803	3528
6839318	GSAA 2007-5	GSAA Home Equity Trust 2007-5	4811620021	4481		WHITECLIFF	WAY			EL SOBRANT	94803	2444
6956605	GSR 2007-AR2	GSR Mortgage Loan Trust 2007-AR2	4058600038	1024		LANDMARK	CT			RICHMOND	94806	5845
6956844	GSR 2007-AR2	GSR Mortgage Loan Trust 2007-AR2	4058400600	4042		COLEMAN	CIR			RICHMOND	94806	1859
7109157	GSR 2007-4F	GSR Mortgage Loan Trust 2007-4F	4322100472	5314		SADDLEBACK	CT			RICHMOND	94803	3878
7178041	GSR 2007-5F	GSR Mortgage Loan Trust 2007-5F	5142800274	816		16TH	ST			RICHMOND	94801	2816
8617079	RASC 2003-KS4	Residential Asset Securities Corp. 2003-KS4	5290320201	628		MCLAUGHLIN	ST			RICHMOND	94805	1404
9517584	RFMSI 2005-S5	Residential Funding Mortgage Securities I 2005-S5	4140630074	2852		GILMA	DR			RICHMOND	94806	2607
9959922	RAMP 2005-EFC5	Residential Asset Mortgage Products, Inc. 2005-EFC5	4053610372	2209		HIGHGATE	DR			RICHMOND	94806	5260
10009769	RALI 2005-QA10	Residential Accredit Loans Inc. 2005-QA10	5131420088	330	S	39TH	ST			RICHMOND	94804	3331
10072210	RFMSI 2006-SA1	Residential Funding Mortgage Securities I 2006-SA1	5581700351	238		WATER	ST			RICHMOND	94801	3838
10087369	RESIF 2005-D	RESI Finance Limited Partnership 2005-D	4313910098	3765		BLACK FEATHER	DR			RICHMOND	94803	2125
10122591	RESIF 2005-D	RESI Finance Limited Partnership 2005-D	4311730478	3218		MAY	RD			RICHMOND	94803	2432
10140811	ACE 2004-HE4	ACE Securities Corp. Home Equity Loan Trust 2004-HE4	5301600143	1401		DUNN	AVE			RICHMOND	94801	2365
10192457	RASC 2005-KS11	Residential Asset Securities Corp. 2005-KS11	4054700956	2414		BRANCHWOOD	CT			RICHMOND	94806	1957
10266563	MABS 2006-HE2	MASTR Asset Backed Securitizations Trust 2006-HE2	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
10305417	RAMP 2006-RS1	Residential Asset Mortgage Products, Inc. 2006-RS1	4056500617	643		ROCK ROSE	WAY			RICHMOND	94806	1856
10363989	RALI 2006-QS2	Residential Accredit Loans Inc. 2006-QS2	4141440067	2520		MOYERS	RD			RICHMOND	94806	3102
10355467	MLMI 2007-HE1	Merrill Lynch Mortgage Investors Inc. 2007-HE1	4141100257	2784		JO ANN	DR			RICHMOND	94806	2716
10386087	RALI 2006-QO2	Residential Accredit Loans Inc. 2006-QO2	5604600162	1200		BRICKYARD	WAY	APT	202	RICHMOND	94801	4145
10421217	RALI 2006-QS3	Residential Accredit Loans Inc. 2006-QS3	5080620088	1325		MARIPOSA	ST			RICHMOND	94804	4934
10450385	RALI 2006-QO3	Residential Accredit Loans Inc. 2006-QO3	4143210288	4059		MINUET	CIR			RICHMOND	94803	2738
10476722	RASC 2006-KS5	Residential Asset Securities Corp. 2006-KS5	4054400314	3752		STONEGLEN	N			RICHMOND	94806	1831
10511681	RALI 2006-QO4	Residential Accredit Loans Inc. 2006-QO4	5282800233	2201		DOWNER	AVE			RICHMOND	94804	1426
10578848	MABS 2004-WMC1	MASTR Asset Backed Securitizations Trust 2004-WMC1	5183100128	5224		NEVIN	AVE			RICHMOND	94805	2441
10698913	RALI 2006-QO6	Residential Accredit Loans Inc. 2006-QO6	5100810414	5238		SAN JOSE	AVE			RICHMOND	94804	5846
10776761	BSABS 2005-HE7	Bear Stearns Asset Backed Securities Trust 2005-HE7	4058400031	3644		PARK RIDGE	DR			RICHMOND	94805	6101
10848452	RALI 2007-QO1	Residential Accredit Loans Inc. 2007-QO1	4334800028	812		MAISON	WAY			RICHMOND	94803	3570
10851151	RALI 2006-QS10	Residential Accredit Loans Inc. 2006-QS10	5091600040	1426		MONTEREY	ST			RICHMOND	94804	4944
10851559	RALI 2006-QS10	Residential Accredit Loans Inc. 2006-QS10	5201600045	640		YUBA	ST			RICHMOND	94805	1973
10980316	BSABS 2005-HE8	Bear Stearns Asset Backed Securities Trust 2005-HE8	5606200078	65		HARBOR VIEW	DR			RICHMOND	94804	7498
11059818	RFMSI 2007-S8	Residential Funding Mortgage Securities I 2007-S8	4321010102	4736		BUCKBOARD	WAY			RICHMOND	94803	3890
11160841	RALI 2006-QS17	Residential Accredit Loans Inc. 2006-QS17	4321020010	4881		BUCKBOARD	WAY			RICHMOND	94803	3802
11163693	RALI 2006-QO10	Residential Accredit Loans Inc. 2006-QO10	5080700130	1364		CARLSON	BLVD			RICHMOND	94804	4928
11189555	RALI 2007-QO1	Residential Accredit Loans Inc. 2007-QO1	5151600211	2520		ROOSEVELT	AVE			RICHMOND	94804	1621
11253033	RALI 2007-QS3	Residential Accredit Loans Inc. 2007-QS3	5130520033	212	S	36TH	ST			RICHMOND	94804	3204
11335971	RALI 2007-QO4	Residential Accredit Loans Inc. 2007-QO4	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
11359013	RALI 2007-QA3	Residential Accredit Loans Inc. 2007-QA3	4311930202	3115		KEITH	DR			RICHMOND	94803	1805
11411373	RALI 2007-QA3	Residential Accredit Loans Inc. 2007-QA3	4066700206	5712		OAKMONT	DR			RICHMOND	94806	5854
11428881	GSR 2007-OA2	GSR Mortgage Loan Trust 2007-OA2	5071600240	5819		SANTA CRUZ	AVE			RICHMOND	94804	5542
11427683	RFMSI 2007-S4	Residential Funding Mortgage Securities I 2007-S4										

Exhibit C

LoanId	BloombergDealName	LewtanDealName	Parcel Number	House Number	Dir.	Street Name	Street Suffix	Unit	Unit Value	City	Zip	Plus 4
11514324	MSAC 2006-WMC2	Morgan Stanley ABS Capital I Trust 2006-WMC2	5130460083	3522		CENTER	AVE			RICHMOND	94804	3213
11643287	SASC 2004-13	Structured Asset Securities Corp. 2004-13	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
11728471	SVHE 2007-WMC1	Soundview Home Loan Trust 2007-WMC1	4143600189	3774		VIA VERDI				EL SOBRANT	94803	2791
11749033	SVHE 2007-WMC1	Soundview Home Loan Trust 2007-WMC1	4334920123	5508		AMEND	RD			RICHMOND	94803	3500
11775364	SVHE 2007-WMC1	Soundview Home Loan Trust 2007-WMC1	5150700150	622		27TH	ST			RICHMOND	94804	1508
12028989	SASC 2005-4XS	Structured Asset Securities Corp. 2005-4XS	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
12076392	SASC 2005-7XS	Structured Asset Securities Corp. 2005-7XS	4056600362	1135		ARROWHEAD	CT			RICHMOND	94806	5825
15783580	BSABS 2006-1	Bear Stearns Asset Backed Securities Trust 2006-1	5440920048	228	S	16TH	ST			RICHMOND	94804	2628
15838154	BSMF 2006-AR3	Bear Stearns Mortgage Funding Trust 2006-AR3	5271600111	2345		LOWELL	AVE			RICHMOND	94804	1055
15898526	BSMF 2006-AR3	Bear Stearns Mortgage Funding Trust 2006-AR3	5142700183	612		19TH	ST			RICHMOND	94801	2593
16025533	BSMF 2006-AR4	Bear Stearns Mortgage Funding Trust 2006-AR4	5240400167	907		36TH	ST			RICHMOND	94805	1316
16348410	BSABS 2006-HE8	Bear Stearns Asset Backed Securities Trust 2006-HE8	4080330248	618		BRADFORD	DR			RICHMOND	94806	1715
16626469	SASC 2005-10	Structured Asset Securities Corp. 2005-10	5142700102	607-609		20TH	ST			RICHMOND	94801	2623
16983536	BSABS 2007-HE3	Bear Stearns Asset Backed Securities I Trust 2007-HE3	4055700555	1705		LARKSPUR	PL			RICHMOND	94806	1897
16999581	BSABS 2007-HE2	Bear Stearns Asset Backed Securities Trust 2007-HE2	5150500235	642		CIVIC CENTER	ST			RICHMOND	94804	1512
17154483	BSABS 2007-HE5	Bear Stearns Asset Backed Securities Trust 2007-HE5	5505600541	78		SEAGULL	DR			RICHMOND	94804	7407
17307364	SARM 2004-3AC	Structured Adjustable Rate Mortgage Loan Trust 2004-3AC	5133980423	4602		BERK	AVE			RICHMOND	94804	4317
17434762	BSMF 2006-AR5	Bear Stearns Mortgage Funding Trust 2006-AR5	4142550189	3005		SHANE	DR			RICHMOND	94806	2624
17587744	BSMF 2007-AR3	Bear Stearns Mortgage Funding Trust 2007-AR3	5242810110	782		34TH	ST			RICHMOND	94805	1771
18635417	GSAA 2006-3	GSAA Home Equity Trust 2006-3	5441910204	2123		CUTTING	BLVD			RICHMOND	94804	2747
18889503	TMST 2006-4	Thornburg Mortgage Securities Trust 2006-4	4313510014	3873		BLACK FEATHER	DR			RICHMOND	94803	2123
18928881	JPMAC 2007-CH3	J.P. Morgan Mortgage Acquisition Trust 2007-CH3	4143500090	3161		BIRMINGHAM	DR	APT	207	RICHMOND	94806	2879
18956730	TMST 2006-5	Thornburg Mortgage Securities Trust 2006-5	4321610434	5557		DEER RUN	DR			EL SOBRANT	94803	3871
19589437	RALI 2007-QO5	Residential Accredit Loans Inc. 2007-QO5	5101620079	5518		PANAMA	AVE			RICHMOND	94804	5516
19828132	BSMF 2007-AR3	Bear Stearns Mortgage Funding Trust 2007-AR3	5505601357	51		SOUTHWIND	CIR			RICHMOND	94804	7405
20724381	BSMF 2007-AR5	Bear Stearns Mortgage Funding Trust 2007-AR5	4322250105	5389		COUNTRY VIEW	DR			RICHMOND	94803	3894
21049247	OOMLT 2003-6	Option One Mortgage Loan Trust 2003-6	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
21083280	JPMAC 2005-OPT1	J.P. Morgan Mortgage Acquisition Corp. 2005-OPT1	4314110117	4942		THUNDERHEAD	CT			RICHMOND	94803	2144
21085440	OOMLT 2005-3	Option One Mortgage Loan Trust 2005-3	5401400113	235		15TH	ST			RICHMOND	94801	3212
21087447	HASC 2005-OPT1	HSI Asset Securitization Corporation Trust 2005-OPT1	5606201068	18		HARBOR VIEW	DR			RICHMOND	94804	7499
21087605	SVHE 2005-OPT4	Soundview Home Equity Loan Trust 2005-OPT4	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
22062624	BSARM 2007-4	Bear Stearns ARM Trust 2007-4	5606800222	1865		NORTHSHORE	DR			RICHMOND	94804	2560
22472450	SAMI 2007-AR4	Structured Asset Mortgage Investments II Trust 2007-AR4	4311640132	2082		STEPHEN	DR			RICHMOND	94803	2335
22534283	SAMI 2007-AR5	Structured Asset Mortgage Investments II Trust 2007-AR5	4140920131	3158		HENDERSON	DR			RICHMOND	94806	2771
22536742	SAMI 2007-AR5	Structured Asset Mortgage Investments II Trust 2007-AR5	5580510070	128		CREST	AVE			RICHMOND	94801	4031
22828968	JPMAC 2006-CH2	J.P. Morgan Mortgage Acquisition Corp. 2006-CH2	5343200019	597		6TH	ST			RICHMOND	94801	2716
24322927	JPMAC 2007-CH5	J.P. Morgan Mortgage Acquisition Trust 2007-CH5	4143210369	4027		MINUET	CIR			RICHMOND	94803	2738
30016120	CMLTI 2006-AR1	Citigroup Mortgage Loan Trust 2006-AR1	5606800395	608		SEA VIEW	DR			POINT RICHM	94801	4130
30018071	CMLTI 2006-AR1	Citigroup Mortgage Loan Trust 2006-AR1	5271600123	2723		LOWELL	AVE			RICHMOND	94804	1078
30162126	CMLTI 2007-AR8	Citigroup Mortgage Loan Trust 2007-AR8	4311640070	4523		ROBERT	WAY			RICHMOND	94803	2453
30441836	LBMLT 2005-WL1	Long Beach Mortgage Loan Trust 2005-WL1	5071700248	5900		SUTTER	AVE			RICHMOND	94804	5281
30517855	LBMLT 2005-WL1	Long Beach Mortgage Loan Trust 2005-WL1	4140340037	3040		SHANE	DR			RICHMOND	94806	2625
31084827	BCAP 2007-AA1	Barclays Capital Inc., BCAP LLC Trust 2007-AA1	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
31221435	LMT 2005-3	Lehman Mortgage Trust 2005-3	4314200306	3833		HIDDEN SPRINGS	CT			RICHMOND	94803	2146
31756125	LXS 2005-8	Lehman XS Trust 2005-8	4059810269	2314		HOMESTEAD	CIR			RICHMOND	94806	5249
33039117	AHM 2007-1	American Home Mortgage Investment Trust 2007-1	5403100034	1112		CHANSLOR	AVE			RICHMOND	94801	3546
33041200	AHM 2007-1	American Home Mortgage Investment Trust 2007-1	4313310059	3868		MAY	RD			RICHMOND	94803	2020
35500561	CWL 2003-5	Countrywide ABS 2003-05	4263000277	899		PARKSIDE	DR			RICHMOND	94803	1239

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86605627	GPMF 2005-AR3	GreenPoint MTA Trust 2005-AR3	5134030450	4600		BELL	CT			RICHMOND	94804	4310
86891397	GPMF 2005-AR4	GreenPoint Mortgage Funding Trust 2005-AR4	5404800078	487		METRO WALK	WAY			RICHMOND	94801	3238
86956873	MLMI 2005-A8	Merrill Lynch Mortgage Investors Inc. 2005-A8	5084210278	1321	S	57TH	ST			RICHMOND	94804	4812
87036919	CWL 2005-3	Countrywide ABS 2005-03	5605600353	314		COMMODORE	DR			RICHMOND	94804	7418
87686584	GPMF 2005-AR5	GreenPoint MTA Trust 2005-AR5	5262500088	3008		HUMPHREY	AVE			RICHMOND	94804	1186
87849036	DBALT 2005-8	Deutsche Alt-A Securities Mortgage Loan Trust 2005-8	5341710142	818		11TH	ST			RICHMOND	94801	2721
88730734	GPMF 2006-AR3	GreenPoint MTA Trust 2006-AR3	5131410386	350	S	35TH	ST			RICHMOND	94804	3238
89688618	LBMLT 2005-WL2	Long Beach Mortgage Loan Trust 2005-WL2	5893000303	123		9TH	ST			RICHMOND	94801	3598
89714602	CWALT 2005-16	Countrywide ALT 2005-16	5171300314	463		44TH	ST			RICHMOND	94805	2328
90406650	CWALT 2005-11CB	Countrywide ALT 2005-11CB	5130350118	3014		CENTER	AVE			RICHMOND	94804	3063
90810359	MLMI 2006-AR1	Merrill Lynch Mortgage Investors Inc. 2006-AR1	4281910303	103		PARK	LN			RICHMOND	94803	1222
91586616	CWALT 2005-11CB	Countrywide ALT 2005-11CB	5150800048	697		27TH	ST			RICHMOND	94804	1605
91860817	CWL 2005-4	Countrywide ABS 2005-04	5131640079	319	S	35TH	ST			RICHMOND	94804	3228
91780832	CWALT 2005-20CB	Countrywide ALT 2005-20CB	4311310105	2618		SHELDON	DR			RICHMOND	94803	2317
92058635	CWALT 2005-11CB	Countrywide ALT 2005-11CB	5440820073	226	S	20TH	ST			RICHMOND	94804	2710
92615128	CWALT 2005-27	Countrywide ALT 2005-27	5270320048	1624		HAYES	ST			RICHMOND	94805	4809
93499750	ARSI 2006-W4	Argent Securities Trust 2006-W4	5340230282	640		7TH	ST			RICHMOND	94801	2219
98513239	ARSI 2006-M2	Argent Securities Trust 2006-M2	4934100023	708		DEVILS DROP	CT			RICHMOND	94803	2643
102911413	BALTA 2005-9	Bear Stearns Alt-A Trust 2005-9	5808804549	207		BAYSIDE	CT			RICHMOND	94804	7461
103116713	HVMLT 2005-16	HarborView Mortgage Loan Trust 2005-16	4353100288	5490		LENORA	RD			RICHMOND	94803	3455
103143318	RAMC 2006-3	Renaissance Mortgage Acceptance Corp. 2006-3	5132350090	6005		STATE	AVE			RICHMOND	94804	4391
103169871	CWALT 2006-OA1	Countrywide ALT 2006-OA1	5440920048	228	S	18TH	ST			RICHMOND	94804	2626
104540177	CWALT 2005-62	Countrywide ALT 2005-62	5342720033	517		2ND	ST			RICHMOND	94801	2603
105230579	CWALT 2005-63	Countrywide ALT 2005-63	5133960087	6020		FRAY	AVE			RICHMOND	94804	4375
106106728	CWALT 2005-56	Countrywide ALT 2005-56	4055200242	3770		NORTHRIDGE	DR			RICHMOND	94806	5269
106726342	CWALT 2005-76	Countrywide ALT 2005-76	5182310109	473		MOUNT	ST			RICHMOND	94805	2405
106868828	SAMI 2005-AR6	Structured Asset Mortgage Investments II Trust 2005-AR6	5808100104	2620		BEACH HEAD	WAY			RICHMOND	94804	7477
107308188	GSR 2006-2F	GSR Mortgage Loan Trust 2006-2F	4321120091	6091		BUCKBOARD	WAY			RICHMOND	94803	3807
107855666	BALTA 2005-7	Bear Stearns Alt-A Trust 2005-7	4311840231	4584		FRAN	WAY			RICHMOND	94803	2426
108699390	LUM 2005-1	Luminent Mortgage Loan Trust 2005-1	5608500337	202		SEAVIEW	DR			RICHMOND	94801	4160
110167788	SAIL 2003-BC13	Structured Asset Investment Loan Trust 2003-BC13	5501620016	307	S	5TH	ST			RICHMOND	94804	2213
110351421	CWALT 2005-43	Countrywide ALT 2005-43	5182600119	615		35TH	ST			RICHMOND	94805	1753
110390507	HVMLT 2005-16	HarborView Mortgage Loan Trust 2005-16	5130740227	117	S	39TH	ST			RICHMOND	94804	3312
110486012	ACE 2005-HE4	ACE Securities Corp. Home Equity Loan Trust 2005-HE4	4321520160	5128		CARRIAGE	DR			RICHMOND	94803	3851
110488665	ACE 2005-HE4	ACE Securities Corp. Home Equity Loan Trust 2005-HE4	5440820200	168	S	22ND	ST			RICHMOND	94804	2761
110521617	ACE 2005-HE5	ACE Securities Corp. Home Equity Loan Trust 2005-HE5	5154110156	112		29TH	ST			RICHMOND	94804	1902
110819468	DBALT 2005-5	Deutsche Alt-A Securities Mortgage Loan Trust 2005-5	4056600053	1026		LANDMARK	CT			RICHMOND	94806	5845
111037703	ACE 2006-NC1	ACE Securities Corp. Home Equity Loan Trust 2006-NC1	4053600344	3381		SOUTHRIDGE	DR			RICHMOND	94803	5246
111169662	SAIL 2004-3	Structured Asset Investment Loan Trust (SAIL) 2004-3	5440810058	216	S	19TH	ST			RICHMOND	94804	2658
111685575	CWALT 2005-56	Countrywide ALT 2005-56	4311000285	2912		CINDY	CT			RICHMOND	94803	3230
111821489	CWL 2005-AB4	Countrywide ABS 2005-AB4	4312110085	4928		SWEETWOOD	DR			RICHMOND	94803	2523
112017956	CWL 2005-AB4	Countrywide ABS 2005-AB4	5340820223	701		6TH	ST	APT	4	RICHMOND	94801	2270
112410983	DBALT 2006-AR6	Deutsche Alt-A Securities Mortgage Loan Trust 2006-AR6	4058600208	5501		VISTA	CT			RICHMOND	94806	5880
112730805	ACE 2006-NC3	ACE Securities Corp. Home Equity Loan Trust 2006-NC3	5811910422	494		ALAMO	AVE			RICHMOND	94801	1930
112778914	CWALT 2005-71	Countrywide ALT 2005-71	5282980116	723		30TH	ST			RICHMOND	94804	1405
113355066	DBALT 2007-BAR1	Deutsche Alt-A Securities Mortgage Loan Trust 2007-BAR1	5240100262	870		WILSON	AVE			RICHMOND	94805	1351
113404969	ACE 2006-NC3	ACE Securities Corp. Home Equity Loan Trust 2006-NC3	5131310285	420	S	41ST	ST	#	428	RICHMOND	94804	3338
113824189	DBALT 2005-AR6	Deutsche Alt-A Securities Mortgage Loan Trust 2005-AR6	5443220057	619	S	21ST	ST			RICHMOND	94804	3618

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113936344	DBALT 2007-AR1	Deutsche Alt-A Securities Mortgage Loan Trust 2007-AR1	5160100157	708		35TH	ST			RICHMOND	94805	1716
114060154	ACE 2007-WM2	ACE Securities Corp. Home Equity Loan Trust 2007-WM2	5440810205	247	S	15TH	ST			RICHMOND	94804	2325
114201668	SAIL 2005-2	Structured Asset Investment Loan Trust (SAIL) 2005-2	5171400079	4218		NEVIN	AVE			RICHMOND	94805	2341
114238313	DBALT 2007-AR2	Deutsche Alt-A Securities Mortgage Loan Trust 2007-AR2	5180820030	861		WILSON	AVE			RICHMOND	94805	1879
114335943	SASC 2005-WF1	Structured Asset Securities Corp. 2005-WF1	4351600707	1049		TRAILSIDE	DR			EL SOBRANT	94803	3838
114455883	DBALT 2007-AR3	Deutsche Alt-A Securities Mortgage Loan Trust 2007-AR3	5160700042	3530		ROOSEVELT	AVE			RICHMOND	94805	2159
114733141	DBALT 2007-OA3	Deutsche Alt-A Securities Mortgage Loan Trust 2007-OA3	4334830084	5906		KIPLING	DR			RICHMOND	94803	3565
114850053	CWALT 2005-62	Countrywide ALT 2005-62	5242700083	3423		CLINTON	AVE			RICHMOND	94805	1722
114890560	CWALT 2005-51	Countrywide ALT 2005-51	5302800163	1333		LINCOLN	AVE			RICHMOND	94801	2327
115177467	DBALT 2007-AR3	Deutsche Alt-A Securities Mortgage Loan Trust 2007-AR3	4058901319	1210		SUMMER	LN			RICHMOND	94806	2080
115401481	DBALT 2007-1	Deutsche Alt-A Securities Mortgage Loan Trust 2007-1	4058700028	5777		OAKMONT	DR			RICHMOND	94806	5551
115521254	SARM 2005-9	Structured Adjustable Rate Mortgage Loan Trust 2005-9	5230820352	711		KERN	ST			RICHMOND	94805	1546
115809692	GSR 2006-2F	GSR Mortgage Loan Trust 2006-2F	4058700125	5717		OAKMONT	DR			RICHMOND	94806	5851
115877156	CWL 2005-AB5	Countrywide ABS 2005-AB5	5302300073	1914		HELLINGS	AVE			RICHMOND	94801	4204
115905904	BAFC 2006-A	Banc of America Funding Corporation 2006-A	4056700091	5729		OAKMONT	DR			RICHMOND	94806	5851
116284608	CWALT 2006-OA1	Countrywide ALT 2006-OA1	4352220224	2191		PYRAMID	DR			RICHMOND	94803	3216
116347584	SAIL 2005-7	Structured Asset Investment Loan Trust (SAIL) 2005-7	4055200143	3764		NORTHRIDGE	DR			RICHMOND	94806	5271
117240721	SARM 2005-18	Structured Adjustable Rate Mortgage Loan Trust 2005-18	4311820058	3108		SHELDON	DR			RICHMOND	94803	2420
117244871	SARM 2005-19XS	Structured Adjustable Rate Mortgage Loan Trust 2005-19XS	4313810030	3657		BLACK FEATHER	DR			RICHMOND	94803	2123
117528880	CWALT 2006-OA2	Countrywide ALT 2006-OA2	4055400404	3918		SELMI	GRV			SAN PABLO	94806	1863
117795427	LXS 2005-5N	Lehman XS Trust 2005-5N	5808801354	135		MARINA LAKES	DR	#	135	RICHMOND	94804	7452
117904468	SARM 2005-22	Structured Adjustable Rate Mortgage Loan Trust 2005-22	4058500184	1071		NEWCASTLE	CT			RICHMOND	94806	5838
118084565	LXS 2005-7N	Lehman XS Trust 2005-7N	4322100332	5425		SADDLEBACK	CT			RICHMOND	94803	3882
118222068	FFML 2006-FF2	First Franklin Mortgage Loan Trust 2006-FF2	5303100050	1634		VISALIA	AVE			RICHMOND	94801	2550
118245108	SARM 2005-23	Structured Adjustable Rate Mortgage Loan Trust 2005-23	4058500020	1004		WAVERLY	DR			RICHMOND	94806	5844
118269867	HVMLT 2006-4	HarborView Mortgage Loan Trust 2006-4	5130830185	118	S	42ND	ST			RICHMOND	94804	3423
118499585	LXS 2005-9N	Lehman XS Trust 2005-9N	5131520222	345	S	37TH	ST			RICHMOND	94804	3233
119502011	LXS 2006-4N	Lehman XS Trust 2006-4N	5160300058	3128		ROOSEVELT	AVE			RICHMOND	94804	1546
119652451	SASC 2006-NC1	Structured Asset Securities Corp. 2006-NC1	4141910085	2724		WISWALL	DR			RICHMOND	94806	2748
119702852	LXS 2006-4N	Lehman XS Trust 2006-4N	4312330485	5048		ESCALON	CIR			RICHMOND	94803	2053
119842011	SASC 2006-NC1	Structured Asset Securities Corp. 2006-NC1	4053800385	3370		LONGVIEW	CT			SAN PABLO	94806	5242
120183900	SAIL 2006-3	Structured Asset Investment Loan Trust (SAIL) 2006-3	5260110078	3425		TULARE	AVE			RICHMOND	94804	1153
120451788	LXS 2006-GP3	Lehman XS Trust 2006-GP3	4053420032	3520		RIDGEWOOD	WAY			SAN PABLO	94806	1976
120461533	CWALT 2006-HY10	Countrywide ALT 2006-HY10	4058000167	3325		PARK RIDGE	DR			RICHMOND	94803	5817
120673316	INDX 2005-AR1	IndyMac INDX Mortgage Loan Trust 2005-AR1	5190800261	858		AMADOR	ST			RICHMOND	94805	1957
120820212	SASC 2006-WF2	Structured Asset Securities Corp. 2006-WF2	5070700215	1628		SAN BENITO	ST			RICHMOND	94804	5331
120912373	NHEL 2007-1	Novastar Mortgage Funding Trust 2007-1	4142720097	2743		CARDIFF	CT			RICHMOND	94805	2836
120976085	INDX 2005-AR8	IndyMac INDX Mortgage Loan Trust 2005-AR8	5092820114	5208		SCHOOL	AVE			RICHMOND	94804	4449
121022869	CWHL 2005-31	Countrywide MBS 2005-31	4058000228	3317		PARK RIDGE	DR			RICHMOND	94806	5817
121166978	INDX 2005-AR12	IndyMac INDX Mortgage Loan Trust 2005-AR12	5342800065	542		3RD	ST			RICHMOND	94801	2606
121312282	SAIL 2006-BNC3	Structured Asset Investment Loan Trust (SAIL) 2006-BNC3	4053800559	2690		LONGVIEW	DR			SAN PABLO	94806	5243
121404669	INDX 2005-AR13	IndyMac INDX Mortgage Loan Trust 2005-AR13	5805900140	12		BAY HARBOR	CT			RICHMOND	94804	7465
121449795	INDX 2005-AR14	IndyMac INDX Mortgage Loan Trust 2005-AR14	4333810204	5377		HEAVENLY RIDGE	LN			RICHMOND	94803	2626
121488862	CWL 2005-17	Countrywide ABS 2005-17	4143210153	4070		MOZART	DR			EL SOBRANT	94803	2748
121564271	CWALT 2005-76	Countrywide ALT 2005-76	5134030468	4508		BELL	CT			RICHMOND	94804	4310
121755585	SASC 2006-WF3	Structured Asset Securities Corp. 2006-WF3	5130740060	3724		OHIO	AVE			RICHMOND	94804	3325
121833477	FFML 2006-FF14	First Franklin Mortgage Loan Trust 2006-FF14	5133180431	4532		OVEREND	AVE			RICHMOND	94804	3441
122046807	LXS 2006-16N	Lehman XS Trust 2006-16N	4312330394	5057		ESCALON	CIR			RICHMOND	94803	2055

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122053531	LXS 2006-16N	Lehman XS Trust 2006-16N	4142425167	2897		OXFORD	AVE			RICHMOND	94806	2663
122074501	INDX 2005-AR25	IndyMac INDX Mortgage Loan Trust 2005-AR25	5132240077	609	S	49TH	ST			RICHMOND	94804	4329
122558877	BAFC 2006-D	Banc of America Funding Corporation 2006-D	4352820054	2265		BRISTLECONE	DR			RICHMOND	94803	3580
122591761	GPMF 2006-AR6	GreenPoint Mortgage Funding Trust 2006-AR6	5170200033	647		39TH	ST			RICHMOND	94805	1515
122697477	SASC 2006-BC2	Structured Asset Securities Corp. 2006-BC2	5380700160	426		NEVIN	AVE			RICHMOND	94801	3016
122982574	GPMF 2006-AR7	GreenPoint Mortgage Funding Trust 2006-AR7	5282000083	3030		MORAN	AVE			RICHMOND	94804	1140
123046853	CWL 2006-3	Countrywide ABS 2006-03	4080120088	4400		JENKINS	WAY			RICHMOND	94806	1742
123095245	INDX 2006-AR6	IndyMac INDX Mortgage Loan Trust 2006-AR6	5131200205	256	S	46TH	ST			RICHMOND	94804	3412
123278143	SASC 2007-BC1	Structured Asset Securities Corp. 2007-BC1	5182710181	418		KEY	BLVD			RICHMOND	94805	2428
123288250	LXS 2007-4N	Lehman XS Trust 2007-4N	5093300078	849	S	47TH	ST			RICHMOND	94804	4424
123302572	LXS 2007-4N	Lehman XS Trust 2007-4N	5070500037	1701		MENDOCINO	ST			RICHMOND	94804	5314
123347577	LXS 2007-2N	Lehman XS Trust 2007-2N	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
123380791	GPMF 2007-AR1	Greenpoint Mortgage Funding Trust 2007-AR1	5230840046	722		VENTURA	ST			RICHMOND	94805	1451
123440881	HVMLT 2006-1	HarborView Mortgage Loan Trust 2006-1	5012100060	5223		MACDONALD	AVE			RICHMOND	94805	2433
123559551	BNCMT 2007-1	BNC Mortgage Loan Trust 2007-1	5280700135	1031		25TH	ST			RICHMOND	94804	1219
123555080	INDA 2006-AR2	IndyMac INDA Mortgage Loan Trust 2006-AR2	5170700107	4315		BARRETT	AVE			RICHMOND	94805	2355
123820615	LXS 2007-4N	Lehman XS Trust 2007-4N	5490420220	2829		VIRGINIA	AVE			RICHMOND	94804	2808
123857534	BNCMT 2007-2	BNC Mortgage Loan Trust 2007-2	4321720282	6341		COACH	DR			RICHMOND	94803	3867
123881880	BNCMT 2007-2	BNC Mortgage Loan Trust 2007-2	5230720145	5437		SOLANO	AVE			RICHMOND	94805	1528
123886202	BNCMT 2007-2	BNC Mortgage Loan Trust 2007-2	5460810040	401	S	26TH	ST			RICHMOND	94804	2538
124033798	BNCMT 2007-2	BNC Mortgage Loan Trust 2007-2	4140320088	3085		BARKLEY	DR			RICHMOND	94806	2569
124043076	SASC 2007-BC3	Structured Asset Securities Corp. 2007-BC3	5260900082	3434		RHEEM	AVE			RICHMOND	94804	1148
124132816	INDX 2006-AR29	IndyMac INDX Mortgage Loan Trust 2006-AR29	5012020102	5212		MACDONALD	AVE			RICHMOND	94805	2434
124276247	SASC 2007-BC3	Structured Asset Securities Corp. 2007-BC3	5584300015	124		MARTINA	ST			RICHMOND	94801	3853
124394925	SASC 2007-WF2	Structured Asset Securities Corp. 2007-WF2	4321810327	5467		DEER RUN	DR			RICHMOND	94803	3869
124398811	BCAP 2006-AA2	Barclays Capital Inc., BCAP LLC TRUST 2006-AA2	4312110077	4926		SWEETWOOD	DR			RICHMOND	94803	2523
124428476	INDA 2006-AR3	IndyMac INDA Mortgage Loan Trust 2006-AR3	5281920083	765		22ND	ST			RICHMOND	94801	3326
124497431	INDX 2007-FLX1	IndyMac INDX Mortgage Loan Trust 2007-FLX1	4063800070	3259		SOUTHRIDGE	DR			RICHMOND	94806	5244
124685447	SASC 2007-BC4	Structured Asset Securities Corp. 2007-BC4	5230440223	770		VENTURA	ST			RICHMOND	94805	1462
124687468	BNCMT 2007-4	BNC Mortgage Loan Trust 2007-4	4143200220	4083		MOZART	DR			RICHMOND	94803	2749
124722828	LXS 2007-15N	Lehman XS Trust 2007-15N	5170700230	4330		ROOSEVELT	AVE			RICHMOND	94805	1859
124785957	SASC 2007-BNC1	Structured Asset Securities Corp. 2007-BNC1	5343400098	639		11TH	ST			RICHMOND	94801	2719
124825697	INDA 2007-AR1	IndyMac INDA Mortgage Loan Trust 2007-AR1	5240900232	946		30TH	ST			RICHMOND	94804	1308
124830043	SASC 2007-BC4	Structured Asset Securities Corp. 2007-BC4	4311310108	2818		SHELDON	DR			RICHMOND	94803	2317
124846908	LXS 2007-16N	Lehman XS Trust 2007-16N	5230820081	731		LASSEN	ST			RICHMOND	94805	1444
124855354	LXS 2007-16N	Lehman XS Trust 2007-16N	5380800200	432		5TH	ST			RICHMOND	94801	3008
124893553	BNCMT 2007-4	BNC Mortgage Loan Trust 2007-4	4140710130	3115		JO ANN	DR			RICHMOND	94806	2722
124906938	SARM 2007-9	Structured Adjustable Rate Mortgage Loan Trust 2007-9	4321110050	4932		BUCKBOARD	WAY			RICHMOND	94803	3803
124990972	CWALT 2006-8CB	Countrywide ALT 2006-08CB	5151400172	680		CIVIC CENTER	ST			RICHMOND	94804	1613
125018914	INDX 2007-AR5	IndyMac INDX Mortgage Loan Trust 2007-AR5	4334920123	5808		AMEND	RD			RICHMOND	94803	3500
125071709	RAST 2007-A3	IndyMac Residential Asset Securities Trust (RAST) 2007-A3	5502110207	121	S	8TH	ST			RICHMOND	94804	2305
125196960	CWHL 2006-HYB1	Countrywide MBS 2006-HYB1	5190100015	4920		CLINTON	AVE			RICHMOND	94805	1418
125836362	INDX 2007-AR5	IndyMac INDX Mortgage Loan Trust 2007-AR5	4141730020	2804		BARNARD	ST			RICHMOND	94806	2708
126665528	INDA 2007-AR8	IndyMac INDA Mortgage Loan Trust 2007-AR8	4056800024	5868		VISTA	DR			RICHMOND	94806	5881
126779767	INDX 2007-FLX6	IndyMac INDX Mortgage Loan Trust 2007-FLX6	5282420138	1401		PENNSYLVANIA	AVE			RICHMOND	94801	2329
126520056	INDX 2007-AR21	IndyMac INDX Mortgage Loan Trust 2007-AR21IP	5130260183	2706		CENTER	AVE			RICHMOND	94804	3021
127603895	CWHL 2006-9	Countrywide MBS 2006-9	5808200480	88		SANDPOINT	DR			RICHMOND	94804	4516
128639281	CWL 2006-14	Countrywide ABS 2006-14	5161000069	609		29TH	ST			RICHMOND	94804	1621

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LoanId	BloombergDealName	LewtanDealName	Parcel Number	House Number	Dir.	Street Name	Street Suffix	Unit	Unit Value	City	Zip	Plus 4
128712070	CWALT 2006-OA12	Countrywide ALT 2006-OA12	5404600970	325		MARINA	WAY			RICHMOND	94801	3208
130096163	BALTA 2006-7	Bear Stearns Alt-A Trust 2006-7	4160720304	824		SONOMA	ST			RICHMOND	94805	1123
130131104	CWHL 2006-16	Countrywide MBS 2006-16	4334320175	1282		FASCINATION	CIR			RICHMOND	94803	2851
130286480	CWALT 2006-33CB	Countrywide ALT 2006-33CB	5403100018	1102		CHANSLOR	AVE			RICHMOND	94801	3546
130923444	RESIF 2003-D	RESI Finance Limited Partnership 2003-D	4058300025	3826		PARK RIDGE	DR			RICHMOND	94806	6101
130936533	CSFB 2003-AR28	CS First Boston Mortgage Securities Corp. - 2003-AR28	4321110373	5109		BUCKBOARD	WAY			RICHMOND	94803	3808
131573004	CWHL 2006-19	Countrywide MBS 2006-19	5241100113	2819		GARVIN	AVE			RICHMOND	94804	1352
131848431	CWHL 2007-HYB1	Countrywide MBS 2007-HYB1	4058800162	2844		HILLTOP MALL	RD			RICHMOND	94806	2100
131907588	CWL 2006-24	Countrywide ABS 2006-24	4058800558	5332		HASKEL	CT			RICHMOND	94806	5668
131941852	CWALT 2006-39CB	Countrywide ALT 2006-39CB	4058801178	1050		SUMMER	LN			RICHMOND	94806	2068
132844054	HVMLT 2006-3	HarborView Mortgage Loan Trust 2006-3	4312830279	5009		CAMERENA	LN			RICHMOND	94803	2034
135467170	CWL 2006-BC4	Countrywide ABS 2006-BC4	4055500518	603		ROCK ROSE	WAY			RICHMOND	94806	1653
135559340	CWALT 2006-OA10	Countrywide ALT 2006-OA10	5805200388	1201		BRICKYARD	WAY	APT	218	RICHMOND	94801	4141
135835064	WFMBS 2005-AR8	Wells Fargo Mortgage Backed Securities 2005-AR8	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
137583064	WFHET 2004-2	Wells Fargo Home Equity Trust 2004-2	5271110040	2426		EMERIC	AVE			RICHMOND	94806	4538
137881744	WFHET 2004-2	Wells Fargo Home Equity Trust 2004-2	5263100249	2801		TULARE	AVE			RICHMOND	94804	1027
138118747	CWALT 2005-OC10	Countrywide ALT 2005-OC10	5141100213	418		21ST	ST			RICHMOND	94801	3304
138118947	CWL 2006-18	Countrywide ABS 2006-18	5133520059	250	S	47TH	ST			RICHMOND	94804	3422
138733007	CWL 2006-19	Countrywide ABS 2006-19	5101530011	5434		SACRAMENTO	AVE			RICHMOND	94804	5802
138733351	CWL 2006-20	Countrywide ABS 2006-20	5260700227	2101		GAYNOR	AVE			RICHMOND	94801	4200
138915426	WFMBS 2005-AR16	Wells Fargo Mortgage Backed Securities 2005-AR16	5070300214	1722		SANTA CLARA	ST			RICHMOND	94804	5230
139711739	CWALT 2006-OA12	Countrywide ALT 2006-OA12	5152900180	612		35TH	ST			RICHMOND	94805	1754
139712763	CWALT 2006-OA12	Countrywide ALT 2006-OA12	5201220018	676		YUBA	ST			RICHMOND	94805	1597
139998777	CWALT 2006-OA17	Countrywide ALT 2006-OA17	5152700236	628		33RD	ST			RICHMOND	94804	1538
140376168	CWL 2006-13	Countrywide ABS 2006-13	5491600068	2725		MARTIN LUTHER KIN	AVE			RICHMOND	94804	4036
140640723	CWL 2006-16	Countrywide ABS 2006-16	5132930073	4610		ESCUELA	CT			RICHMOND	94804	4390
141081406	BCAP 2006-AA1	Barclays Capital Inc., BCAP LLC TRUST 2006-AA1	4321420210	5234		CARRIAGE	DR			RICHMOND	94803	3654
141167268	AMSI 2006-R1	Ameriquest Mortgage Securities Inc. 2006-R1	5283300324	2512		DOWNER	AVE			RICHMOND	94804	1438
141199489	CWALT 2006-OC8	Countrywide ALT 2006-OC8	5340220044	668		6TH	ST			RICHMOND	94801	2215
141238842	RESIF 2005-B	RESI Finance Limited Partnership 2005-B	4351600608	1009		TRAILSIDE	DR			EL SOBRANTE	94803	3637
141281826	AMSI 2006-R1	Ameriquest Mortgage Securities Inc. 2006-R1	5261100054	2704		MCBRYDE	AVE			RICHMOND	94804	1260
141687384	BSARM 2005-5	Bear Stearns ARM Trust 2005-5	5100440337	2818		SAN LUIS	ST			RICHMOND	94804	5921
141766509	CWALT 2006-OC8	Countrywide ALT 2006-OC8	5152200142	430		27TH	ST			RICHMOND	94804	1729
143169373	CWALT 2006-OC8	Countrywide ALT 2006-OC8	5291400165	1527		GARVIN	AVE			RICHMOND	94801	2427
143390505	CWALT 2006-OC8	Countrywide ALT 2006-OC8	5301700141	1405		HELLINGS	AVE			RICHMOND	94801	2394
144068611	BSARM 2007-2	Bear Stearns ARM Trust 2007-2	5132240200	4841		BERK	AVE			RICHMOND	94804	4316
145009632	CWALT 2006-42	Countrywide ALT 2006-42	5060900243	1332		MARIPOSA	ST			RICHMOND	94804	4935
145423667	CWL 2006-26	Countrywide ABS 2006-26	5241800157	3701		GARVIN	AVE			RICHMOND	94805	1738
145908836	GSR 2006-AR7	GSR Mortgage Loan Trust 2006-AR7	4058400205	887		MULBERRY	PL			RICHMOND	94806	6111
146019911	GSAA 2007-1	GSAA Home Equity Trust 2007-1	5804600339	1203		MELVILLE	SQ	APT	217	RICHMOND	94804	4552
146174735	STARM 2007-2	STARM Mortgage Loan Trust 2007-2	5283200011	724		28TH	ST			RICHMOND	94804	1424
146273263	WFHET 2005-4	Wells Fargo Home Equity Trust 2005-4	4321110217	5044		BUCKBOARD	WAY			RICHMOND	94803	3806
146421206	CWALT 2006-43CB	Countrywide ALT 2006-43CB	5240400100	957		36TH	ST			RICHMOND	94805	1316
146428111	CWALT 2007-4CB	Countrywide ALT 2007-4CB	5100510547	5223		CENTRAL	AVE			RICHMOND	94804	5805
146468772	STARM 2007-4	STARM Mortgage Loan Trust 2007-4	5805801632	91		SOUTHWIND	CIR			RICHMOND	94804	7405
146847801	WFMBS 2006-AR2	Wells Fargo Mortgage Backed Securities 2006-AR2	5806302063	207		MARINA LAKES	DR			RICHMOND	94804	7456
147185102	WFHET 2005-4	Wells Fargo Home Equity Trust 2005-4	5271420043	2428		MARICOPA	AVE			RICHMOND	94804	1010
147234577	CWHL 2007-2	Countrywide MBS 2007-2	4322220130	5311		COUNTRY VIEW	DR			RICHMOND	94803	3893

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LoanId	BloombergDealName	LewtanDealName	Parcel Number	House Number	Dir.	Street Name	Street Suffix	Unit	Unit Value	City	Zip	Plus 4
148179773	WFMBS 2005-18	Wells Fargo Mortgage Backed Securities 2005-18	4333520048	5234		HEAVENLY RIDGE	LN			RICHMOND	94803	2828
148475817	GSR 2007-1F	GSR Mortgage Loan Trust 2007-1F	4333710038	5395		HEAVENLY RIDGE	LN			RICHMOND	94803	2626
148748122	CMLTI 2006-WF1	Citigroup Mortgage Loan Trust 2006-WF1	5143000239	1611		ROOSEVELT	AVE			RICHMOND	94801	2809
148780878	BAFC 2006-2	Banc of America Funding Corporation 2006-2	5606200631	43		HARBOR VIEW	DR			RICHMOND	94804	7498
149111856	WFMBS 2006-2	Wells Fargo Mortgage Backed Securities 2006-2	5581630186	21		IDAHO	ST			RICHMOND	94801	4044
149197856	BAFC 2006-G	Banc of America Funding Corporation 2006-G	5182200047	683		30TH	ST			RICHMOND	94804	1625
149238487	WFMBS 2006-2	Wells Fargo Mortgage Backed Securities 2006-2	4141420160	2862		GONZAGA	AVE			RICHMOND	94806	3114
149372479	CWL 2007-5	Countrywide ABS 2007-5	4313410211	19		CLEAR WATER	CT			RICHMOND	94803	2103
149483677	CWL 2007-8	Countrywide ABS 2007-8	4142530084	3008		BARKLEY	DR			RICHMOND	94806	2849
149821804	CWALT 2007-HY4	Countrywide ALT 2007-HY4	4313020287	3465		FLEETWOOD	DR			RICHMOND	94803	2045
149876803	CWALT 2007-8CB	Countrywide ALT 2007-8CB	5142800130	2017		ROOSEVELT	AVE			RICHMOND	94801	3348
150160357	WFMBS 2006-AR10	Wells Fargo Mortgage Backed Securities 2006-AR10	4283220131	942		VIEW	DR			RICHMOND	94803	1248
150552156	CMLTI 2006-WF2	Citigroup Mortgage Loan Trust 2006-WF2	5805801425	83		SOUTHWIND	CIR			RICHMOND	94804	7405
150580522	GSAA 2007-1	GSAA Home Equity Trust 2007-1	4053910075	2		BOARDWALK	PL			RICHMOND	94806	1884
151116447	CWL 2006-22	Countrywide ABS 2006-22	5280800050	1628		ESMOND	AVE			RICHMOND	94801	2531
151124282	CWHL 2006-18	Countrywide MBS 2006-18	4053410259	3809		RIDGEWOOD	WAY			RICHMOND	94806	1843
151487083	ARSI 2006-M1	Argent Securities Trust 2006-M1	5181400010	3520		SOLANO	AVE			RICHMOND	94805	1747
151863412	WFMBS 2006-8	Wells Fargo Mortgage Backed Securities 2006-8	4053810703	2547		HIGHGATE	DR			RICHMOND	94806	5258
151897254	CWL 2006-26	Countrywide ABS 2006-26	4140310022	2934		GROOM	DR			RICHMOND	94806	2843
152248994	CWALT 2006-HY13	Countrywide ALT 2006-HY13	5605800223	20		DEEP WATER	CT			RICHMOND	94804	7487
152798299	CWALT 2006-OA21	Countrywide ALT 2006-OA21	5132370023	5008		NUNN	ST			RICHMOND	94804	4342
153233089	WFMBS 2006-AR17	Wells Fargo Mortgage Backed Securities 2006-AR17	5150800188	835		25TH	ST			RICHMOND	94804	1518
153855284	CWALT 2006-43CB	Countrywide ALT 2006-43CB	5380410109	455		2ND	ST			RICHMOND	94801	2910
154528998	WFMBS 2006-18	Wells Fargo Mortgage Backed Securities 2006-18	4058100482	442		WOOD GLEN	DR			RICHMOND	94806	5725
154584076	HVMLT 2006-12	HarborView Mortgage Loan Trust 2006-12	6230330234	858		LASSEN	ST			RICHMOND	94805	1447
155337405	WFMBS 2007-2	Wells Fargo Mortgage Backed Securities 2007-2	6230320078	899		LASSEN	ST			RICHMOND	94805	1448
155357087	CWHL 2007-HYB1	Countrywide MBS 2007-HYB1	4143800031	3744		VIA VERDI				RICHMOND	94803	2741
155460737	BAFC 2006-J	Banc of America Funding Corporation 2006-J	4322040132	5353		CERRO SUR				RICHMOND	94803	3599
156067321	CWHL 2006-20	Countrywide MBS 2006-20	5605800080	15		BAY HARBOR	CT			RICHMOND	94804	7485
156187391	CWL 2007-3	Countrywide ABS 2007-3	5607600140	203		LAKESHORE	CT			RICHMOND	94804	7424
156204417	CWALT 2007-11T1	Countrywide ALT 2007-11T1	5581850038	597		WESTERN	DR			RICHMOND	94801	3754
156274328	CWL 2007-5	Countrywide ABS 2007-5	5133880483	4601		POTRERO	AVE			RICHMOND	94804	4444
157971334	WFALT 2007-PA2	Wells Fargo Alternative Loan Trust 2007-PA2	4321310049	5461		HACKNEY	LN			RICHMOND	94803	3830
158034934	MARM 2007-3	MASTR Adjustable Rate Mortgages Trust 2007-3	4313030019	4503		MEADOWBROOK	DR			RICHMOND	94803	2026
158250941	HASC 2007-WF1	HSI Asset Securitization Corporation Trust 2007-WF1	4141100087	2781		JO ANN	DR			RICHMOND	94806	2714
158291840	CWL 2007-7	Countrywide ABS 2007-7	5131330325	336	S	41ST	ST			RICHMOND	94804	3337
158841490	CWHL 2007-7	Countrywide MBS 2007-7	4055500385	3951		SELMI	GRV			RICHMOND	94806	1887
159163151	WFMBS 2007-7	Wells Fargo Mortgage Backed Securities 2007-7	4321910467	5587		DEER RUN	DR			EL SOBRANT	94803	3871
159314772	WFMBS 2007-7	Wells Fargo Mortgage Backed Securities 2007-7	5608200516	72		SANDPOINT	DR			RICHMOND	94804	4518
159556232	WFALT 2007-PA4	Wells Fargo Alternative Loan Trust 2007-PA4	4263420350	60		OVERLOOK	LN			RICHMOND	94803	1212
160503011	CWALT 2007-OH2	Countrywide ALT 2007-OH2	5170800216	4220		ROOSEVELT	AVE			RICHMOND	94805	1857
161820588	CWALT 2007-16CB	Countrywide ALT 2007-16CB	5142800104	653		20TH	ST			RICHMOND	94801	2686
165173586	CWHL 2007-7	Countrywide MBS 2007-7	5070400212	1808		BUTTE	ST			RICHMOND	94804	5218
165777759	CWL 2007-BC3	Countrywide ABS 2007-BC3	5133220300	288	S	46TH	ST			RICHMOND	94804	3417
166526300	CWALT 2007-OH3	Countrywide ALT 2007-OH3	5082510018	1548		SANTA CLARA	ST			RICHMOND	94804	5037
166828443	CWHL 2007-11	Countrywide MBS 2007-11	5608200288	74		HARBOR VIEW	DR			RICHMOND	94804	7499
166836085	CWALT 2007-17CB	Countrywide ALT 2007-17CB	5093800123	883		CARLSON	BLVD			RICHMOND	94804	4843
166053887	CWHL 2007-12	Countrywide MBS 2007-12	5607000733	2085		NORTHSHORE	DR			RICHMOND	94804	2562

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LoanId	BloombergDealName	LewtanDealName	Parcel Number	House Number	Dir.	Street Name	Street Suffix	Unit	Unit Value	City	Zip	Plus 4
			5805800470	68		SEA ISLE	DR			RICHMOND	94804	7470
170243820	CWALT 2007-OH3	Countrywide ALT 2007-OH3	4055800268	350		HAWK RIDGE	DR			RICHMOND	94806	5808
170447015	WFMBS 2007-10	Wells Fargo Mortgage Backed Securities 2007-10	5070400263	1718		BUTTE	ST			RICHMOND	94804	5216
171003371	CWHL 2007-15	Countrywide MBS 2007-15	5805600534	18		SEAGULL	DR			RICHMOND	94804	7407
171222177	WFMBS 2007-13	Wells Fargo Mortgage Backed Securities 2007-13	5071800208	5847		SANTA CRUZ	AVE			RICHMOND	94804	5542
171649326	WFMBS 2007-AR7	Wells Fargo Mortgage Backed Securities 2007-AR7	4321120218	4949		WAGON WHEEL	WAY			RICHMOND	94803	3620
177670383	CWHL 2007-HY8	Countrywide MBS 2007-HY8	4142210113	3015		WISWALL	DR			RICHMOND	94806	2753
178563736	CWL 2007-13	Countrywide ABS 2007-13	4058500277	1083		HERITAGE	CT			RICHMOND	94806	5847
191036895	OOMLT 2007-6	Option One Mortgage Loan Trust 2007-6	5142800423	1815		ROOSEVELT	AVE			RICHMOND	94801	2833
200028580	BAYC 2004-3	Bayview Commercial Asset Trust 2004-3	4055700128	801		POPPY	CT			RICHMOND	94806	1571
200046753	TMST 2004-4	Thornburg Mortgage Securities Trust 2004-4	5153310130	2436		CHANSLOR	AVE			RICHMOND	94804	1922
202563292	JPALT 2005-S1	J.P. Morgan Alternative Loan Trust 2005-S1	5490710087	2951		CUTTING	BLVD			RICHMOND	94804	2925
203213318	GSAA 2007-3	GSAA Home Equity Trust 2007-3	5172120023	4010		NEVIN	AVE			RICHMOND	94805	2239
204007255	SURF 2004-BC3	Specialty Underwriting and Residential Finance Trust 2004-BC3	4252810110	3119		FIESTA	CT			RICHMOND	94803	1919
220658023	CMLTI 2007-SHL1	Citigroup Mortgage Loan Trust 2007-SH1	5502120208	135	S	7TH	ST			RICHMOND	94804	2313
222465272	CMLTI 2007-SHL1	Citigroup Mortgage Loan Trust 2007-SH1	5130840282	257	S	42ND	ST			RICHMOND	94804	3401
240441251	LUM 2006-6	Luminent Mortgage Loan Trust 2006-6	4322030026	5328		GLENWOOD	WAY			EL SOBRANTE	94803	3891
240682018	LUM 2007-2	Luminent Mortgage Loan Trust 2007-2	4142820317	3103		BIRMINGHAM	DR	#	7	RICHMOND	94806	2834
259915937	CXHE 2004-D	Centex Home Equity Loan Trust 2004-D	4313520019	3804		PAINTED PONY	RD			RICHMOND	94803	2131
324378538	MSHEL 2006-1	Morgan Stanley Home Equity Loan Trust 2006-1	5182100148	682		30TH	ST			RICHMOND	94804	1659
324580497	LXS 2006-17	Lehman XS Trust 2006-17	5343820069	524		MARINA	WAY			RICHMOND	94801	2778
325111201	GSAA 2006-12	GSAA Home Equity Trust 2006-12	5090110033	1233	S	55TH	ST			RICHMOND	94804	4959
400534707	SASC 2005-10	Structured Asset Securities Corp. 2005-10	5141900083	557		20TH	ST			RICHMOND	94801	2893
400595905	CMLTI 2006-HE3	Citigroup Mortgage Loan Trust 2006-HE3	5383800108			OHIO	AVE			RICHMOND	94804	0
400740272	SAST 2007-2	Saxon Asset Securities Trust 2007-2	4263610147	1319		CLUB	LN			RICHMOND	94803	1257
401005087	OOMLT 2006-1	Option One Mortgage Loan Trust 2006-1	5381800108	245		3RD	ST			RICHMOND	94801	3454
401272356	CSFB 2004-AR7	Credit Suisse First Boston Mortgage Securities Corp. 2004-AR7	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
402478615	CSFB 2005-2	CS First Boston Mortgage Securities Corp. 2005-2	4053800680	2852		MEADOW CREST	CT			RICHMOND	94806	1944
405176039	SASC 2005-16	Structured Asset Securities Corp. 2005-16	4141610034	2807		MOYERS	RD			RICHMOND	94806	2724
405592498	CSMC 2006-1	CS First Boston Mortgage Securities Corp. 2006-1	5260120125	3425		MARICOPA	AVE			RICHMOND	94804	1137
410546545	HEAT 2007-2	CS First Boston Home Equity Asset Trust 2007-2	5440920147	255	S	19TH	ST			RICHMOND	94804	2633
410888184	HEAT 2007-2	CS First Boston Home Equity Asset Trust 2007-2	5280900080	1788		ESMOND	AVE			RICHMOND	94801	2444
411084893	HEAT 2007-2	CS First Boston Home Equity Asset Trust 2007-2	4056100037	3334		PARK RIDGE	DR			RICHMOND	94806	5816
411765134	CSMC 2007-4	CS First Boston Mortgage Securities Corp. 2007-4	5280400125	1741		ESMOND	AVE			RICHMOND	94801	2443
500342983	CSFB 2005-4	CS First Boston Mortgage Securities Corp. 2005-4	5381810281	298		1ST	ST			RICHMOND	94801	3443
511039134	HASC 2006-OPT1	HSI Asset Securitization Corporation Trust 2006-OPT1	5242000108	3519		GARVIN	AVE			RICHMOND	94805	1334
581002819	HASC 2006-OPT2	HSI Asset Securitization Corporation Trust 2006-OPT2	4140840085	2848		JO ANN	DR			RICHMOND	94806	2719
581002836	SVHE 2005-OPT4	Soundview Home Equity Loan Trust 2005-OPT4	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
581003151	OOMLT 2006-1	Option One Mortgage Loan Trust 2006-1	4053610638	3316		PARKGATE	CT			RICHMOND	94806	1939
581004287	OOMLT 2006-1	Option One Mortgage Loan Trust 2006-1	5131520156	324	S	35TH	ST			RICHMOND	94804	3230
581004988	ABSHE 2006-HE5	Asset Backed Securities Corporation Home Equity Loan Trust 2006-HE5	5302100309	2027		HELLINGS	AVE			RICHMOND	94801	2540
581008130	SVHE 2006-OPT5	Soundview Home Equity Loan Trust 2006-OPT5	5133840149	4433		TAFT	AVE			RICHMOND	94804	3447
581013336	OOMLT 2007-1	Option One Mortgage Loan Trust 2007-1	5162710175	5105		NEVIN	AVE			RICHMOND	94805	2438
581014434	OOMLT 2007-FXD2	Option One Mortgage Loan Trust 2007-FXD2	5130330183	3222		OHIO	AVE			RICHMOND	94804	3089
581016337	OOMLT 2007-5	Option One Mortgage Loan Trust 2007-5	5171700114	420		39TH	ST			RICHMOND	94805	2218
581019793	OOMLT 2007-6	Option One Mortgage Loan Trust 2007-6	5805800308	28		SHOREWOOD	CT			RICHMOND	94804	7468
601430812	WAMU 2004-AR6	WaMu Mortgage Pass-Through Certificates, Series 2004-AR6	5582020088	505		GRANDVIEW	CT			RICHMOND	94801	3700
601582527	WAMU 2005-AR6	WaMu Mortgage Pass-Through Certificates, Series 2005-AR6	4058100282	232		TANGLEWOOD	DR			RICHMOND	94806	5814
601587658	WAMU 2005-AR6	WaMu Mortgage Pass-Through Certificates, Series 2005-AR6										

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LoanId	BloombergDealName	LewtanDealName	Parcel Number	House Number	Dir.	Street Name	Street Suffix	Unit	Unit Value	City	Zip	Plus 4
601658638	WMALT 2005-8	Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2005-8	5181200244	840		HUMBOLDT	ST			RICHMOND	94805	1970
601659484	WMALT 2005-8	Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2005-8	5101210218	6123		PANAMA	AVE			RICHMOND	94804	5725
601660745	WAMU 2005-AR11	WaMu Mortgage Pass-Through Certificates, Series 2005-AR11	5606600626	201		SEACLIFF	WAY			RICHMOND	94801	4158
601665809	WAMU 2005-AR12	WaMu Mortgage Pass-Through Certificates, Series 2005-AR12	4058400353	837		MEADOW VIEW	DR			RICHMOND	94806	6108
601685492	WAMU 2005-AR13	WaMu Mortgage Pass-Through Certificates, Series 2005-AR13	5230510231	4936		CLINTON	AVE			RICHMOND	94805	1417
601686374	WAMU 2005-AR13	WaMu Mortgage Pass-Through Certificates, Series 2005-AR13	4334010085	1617		SOLITUDE	LN			EL SOBRANT	94803	2615
601688369	WAMU 2005-AR13	WaMu Mortgage Pass-Through Certificates, Series 2005-AR13	5606500428	304		SEAVIEW	DR			POINT RICHM	94801	4161
601706744	WAMU 2005-AR15	WaMu Mortgage Pass-Through Certificates, Series 2005-AR15	5241000032	2916		MCBRYDE	AVE			RICHMOND	94804	1155
601720318	WMALT 2006-AR1	WaMu Mortgage Pass-Through Certificates, WMALT Series 2006-AR1	5142000032	2014		ROOSEVELT	AVE			RICHMOND	94801	3349
601777803	WMALT 2006-5	Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2006-5	5241400125	821		33RD	ST			RICHMOND	94804	1331
601793680	WMALT 2006-AR5	Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2006-AR5	4142820234	2728		OXFORD	AVE			RICHMOND	94806	2615
601805827	WMALT 2006-AR3	Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2006-AR3	4263530117	1218		GREENWAY	DR			RICHMOND	94803	1210
601832812	WMALT 2006-7	Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2006-7	4333400341	221		PAMELA	CT			RICHMOND	94803	2910
601845048	WAMU 2006-AR8	WaMu Mortgage Pass-Through Certificates, Series 2006-AR8	4312330543	5098		ESCALON	CIR			RICHMOND	94803	2057
601846088	WAMU 2006-AR8	WaMu Mortgage Pass-Through Certificates, Series 2006-AR8	4086400049	3846		PARK RIDGE	DR			RICHMOND	94806	8101
601857800	WMALT 2006-AR8	Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2006-AR8	5512310267	578		ALAMO	AVE			RICHMOND	94801	1689
604139425	ACCR 2006-2	Accredited Mortgage Loan Trust 2006-2	4140530249	2977		GROOM	DR			RICHMOND	94806	2842
605447388	WMALT 2007-OA1	Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2007-OA1	5271600115	2729		LOWELL	AVE			RICHMOND	94804	1078
605570932	WAMU 2006-AR17	WaMu Mortgage Pass-Through Certificates, Series 2006-AR17	5161120089	870		36TH	ST			RICHMOND	94805	1779
605598029	WMALT 2007-OA2	Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2007-OA2	4321120042	5105		BUCKBOARD	WAY			RICHMOND	94803	3607
605602341	WMALT 2007-OA2	Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2007-OA2	5262100188	2861		GARVIN	AVE			RICHMOND	94804	1350
605608733	WAMU 2006-AR18	WaMu Mortgage Pass-Through Certificates, Series 2006-AR18	4056900204	2854		HILLTOP MALL	RD			RICHMOND	94806	2100
605633743	WAMU 2006-AR19	WaMu Mortgage Pass-Through Certificates, Series 2006-AR19	4312620026	4716		MEADOWBROOK	DR			RICHMOND	94803	2029
605633867	WAMU 2006-AR19	WaMu Mortgage Pass-Through Certificates, Series 2006-AR19	5150400231	634		25TH	ST			RICHMOND	94804	1601
605654918	WMALT 2007-2	Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2007-2	4056600235	727		MONARCH	CT			RICHMOND	94806	1898
605739457	WAMU 2007-HY1	WaMu Mortgage Pass-Through Certificates, Series 2007-HY1	4058700288	5773		FERN MEADOW	CT			RICHMOND	94806	5833
605740680	WAMU 2007-HY1	WaMu Mortgage Pass-Through Certificates, Series 2007-HY1	5605900744	83		ROCKPORT	CT			RICHMOND	94804	7469
605758616	WMALT 2007-OA3	Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2007-OA3	5608800283	801		SEACLIFF	PL			POINT RICHM	94801	4132
605814241	WMALT 2007-2	Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2007-2	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
605971729	WMALT 2007-OA5	Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2007-OA5	5134020088	4345		BELL	AVE			RICHMOND	94804	4307
609270693	HASC 2007-HE1	HSI Asset Securitization Corporation Trust 2007-HE1	4053810654	3375		PARKGATE	CT			RICHMOND	94806	1989
610103578	HASC 2007-HE1	HSI Asset Securitization Corporation Trust 2007-HE1	5606900065	1612		NORTHSHORE	DR			RICHMOND	94804	2577
641952022	WAMU 2005-PR4	Washington Mutual Securities (WAMU) 2005 - PR4	4202010247	49		QUAIL HILL	LN			RICHMOND	94803	2833
667073282	MSAC 2004-HE8	Morgan Stanley ABS Capital I Trust 2004-HE8	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
671005778	OOMLT 2005-4	Option One Mortgage Loan Trust 2005-4	5606201019	29		HARBOR VIEW	DR			RICHMOND	94804	7498
671006878	JPMAC 2005-OPT2	J.P. Morgan Mortgage Acquisition Corp. 2005-OPT2	5382310026	289		8TH	ST			RICHMOND	94801	3039
671011417	SVHE 2006-OPT5	Soundview Home Equity Loan Trust 2006-OPT5	4141410028	2869		GONZAGA	AVE			RICHMOND	94806	3113
671013752	SGMS 2006-OPT2	Societe Generale Mortgage Securities Trust 2006-OPT2	5242000183	848		36TH	ST			RICHMOND	94805	1321
671016364	OOMLT 2007-3	Option One Mortgage Loan Trust 2007-3	5608400017	2004		HOFFMAN	BLVD			RICHMOND	94804	3557
671020085	SVHE 2007-OPT1	Soundview Home Loan Trust 2007-OPT1	5491310158	823	S	24TH	ST			RICHMOND	94804	3853
672976149	WAMU 2004-PR2	Washington Mutual Securities (WAMU) 2004 - PR2	5281400120	1159		34TH	ST			RICHMOND	94804	1173
673567428	WAMU 2005-PR1	Washington Mutual Securities (WAMU) 2005 - PR1	5160800044	579		35TH	ST			RICHMOND	94805	2123
677716856	WAMU 2004-PR2	Washington Mutual Securities (WAMU) 2004 - PR2	5340310142	829		LUCAS	AVE			RICHMOND	94801	2255
678511646	WAMU 2004-PR2	Washington Mutual Securities (WAMU) 2004 - PR2	5608300357	2105		SEA SHELL	DR			RICHMOND	94804	7485
687230462	WAMU 2005-PR2	Washington Mutual Securities (WAMU) 2005 - PR2	5161300131	420		32ND	ST			RICHMOND	94804	1706
688871771	MLMI 2005-A5	Merrill Lynch Mortgage Investors Inc. 2005-A5	4313030324	3409		STEWARTON	DR			RICHMOND	94803	2037
689081422	WAMU 2005-PR2	Washington Mutual Securities (WAMU) 2005 - PR2	4263210308	1003		VIEW	DR			RICHMOND	94803	1249
689081865	FHW 2005-S001	Freddie Mac Securities REMIC Trust Mortgage 2005-S1	5381430148	354		5TH	ST			RICHMOND	94801	3008

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695084970	MSAC 2004-NC7	Morgan Stanley ABS Capital I Trust 2004-NC7	4263410104	1140		PARKRIDGE	DR			RICHMOND	94803	1230
695346787	MSAC 2006-HE5	Morgan Stanley ABS Capital I Trust 2006-HE5	4140870128	3146		MOYERS	RD			RICHMOND	94806	2735
695684714	LBMLT 2006-WL2	Long Beach Mortgage Loan Trust 2006-WL2	5580430022	251		WASHINGTON	CT			RICHMOND	94801	3814
698370350	SAST 2003-3	Saxon Asset Securities Trust 2003-3	5341720232	1123		ROOSEVELT	AVE			RICHMOND	94801	2761
702078468	RESIF 2005-D	RESI Finance Limited Partnership 2005-D	4140430127	2919		GROOM	DR			RICHMOND	94806	2642
703127522	WAMU 2006-PR3	Washington Mutual Securities (WAMU) 2006 - PR3	5081800137	5221		TEHAMA	AVE			RICHMOND	94804	5127
705265721	WAMU 2006-PR1	Washington Mutual Securities (WAMU) 2006 - PR1	5604900471	1200		BRICKYARD	WAY	APT	316	RICHMOND	94801	4147
729516062	LBMLT 2006-10	Long Beach Mortgage Loan Trust 2006-10	5141700145	531		18TH	ST			RICHMOND	94801	2813
729789825	WMHE 2007-HE1	WaMu Asset-Backed Certificates 2007-HE1	4058500343	1091		FARMSTEAD	CT			RICHMOND	94806	5849
760753690	WAMU 2007-OA2	WaMu Mortgage Pass-Through Certificates, Series 2007-OA2	4321230165	5441		VICTORIA	LN			EL SOBRANT	94803	3632
760808171	WAMU 2007-HY2	WaMu Mortgage Pass-Through Certificates, Series 2007-HY2	4056800364	5651		VISTA	DR			RICHMOND	94806	5562
760913245	WAMU 2007-HY3	WaMu Mortgage Pass-Through Certificates, Series 2007-HY3	4312330483	5052		ESCALON	CIR			RICHMOND	94803	2058
760913565	WAMU 2007-HY3	WaMu Mortgage Pass-Through Certificates, Series 2007-HY3	4312330826	5081		ESCALON	CIR			RICHMOND	94803	2057
760913765	WAMU 2007-HY3	WaMu Mortgage Pass-Through Certificates, Series 2007-HY3	5230240185	5201		ESMOND	AVE			RICHMOND	94805	1427
760914118	WAMU 2007-HY3	WaMu Mortgage Pass-Through Certificates, Series 2007-HY3	4056100532	464		WOOD GLEN	DR			RICHMOND	94806	5728
760914262	WAMU 2007-HY3	WaMu Mortgage Pass-Through Certificates, Series 2007-HY3	4056400073	3912		BELMI	GRV			RICHMOND	94806	1844
761003571	WMALT 2007-OA3	Washington Mutual Mortgage Pass-Through Certificates, WMALT Series 2007-OA3	5160100080	715		39TH	ST			RICHMOND	94805	1850
761114356	WAMU 2007-OA5	WaMu Mortgage Pass-Through Certificates, Series 2007-OA5	5605000364	1300		QUARRY	CT	APT	303	RICHMOND	94801	4160
761189398	WAMU 2007-HY7	WaMu Mortgage Pass-Through Certificates, Series 2007-HY7	4321320188	5448		TANDEM	LN			EL SOBRANT	94803	3826
831077132	OOMLT 2007-6	Option One Mortgage Loan Trust 2007-6	4311570115	3033		DESERET	DR			RICHMOND	94803	2330
1000089880	MLMI 2006-HE1	Merrill Lynch Mortgage Investors Inc. 2006-HE1	4313930010	3868		MORNINGSIDE	DR			EL SOBRANT	94803	2128
1000104209	HVMLT 2006-10	HarborView Mortgage Loan Trust 2006-10	5152910062	229		25TH	ST			RICHMOND	94804	1807
1000105802	HVMLT 2006-10	HarborView Mortgage Loan Trust 2006-10	4321320196	5466		TANDEM	LN			RICHMOND	94803	3828
1000309593	FHLT 2006-A	Fremont Home Loan Trust 2006-A	5230820158	5419		ESMOND	AVE			RICHMOND	94805	1108
1000371057	ACE 2005-RM1	ACE Securities Corp. Home Equity Loan Trust 2005-RM1	4202010122	23		QUAIL HILL	LN			RICHMOND	94803	2833
1001786142	CARR 2005-NC4	Carrington Mortgage Loan Trust 2005-NC4	4312210117	3403		CLEARFIELD	AVE			RICHMOND	94803	2614
1001953807	MLMI 2006-RM4	Merrill Lynch Mortgage Investors Inc. 2006-RM4	5131320151	4225		OVEREND	AVE			RICHMOND	94804	3365
1002314597	NCHET 2005-4	New Century Home Equity Loan Trust 2005-4	5180700162	880		40TH	ST			RICHMOND	94805	1610
1002354428	CARR 2005-NC5	Carrington Mortgage Loan Trust 2005-NC5	5162100237	584		MCLAUGHLIN	ST			RICHMOND	94805	1947
1003414629	LBMLT 2006-7	Long Beach Mortgage Loan Trust 2006-7	4321010276	4682		BUCKBOARD	WAY			RICHMOND	94803	3601
1005370500	MSAC 2006-NC3	Morgan Stanley ABS Capital I Trust 2006-NC3	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
1007219148	CARR 2006-NC2	Carrington Mortgage Loan Trust 2006-NC2	5131310137	4407		CUTTING	BLVD			RICHMOND	94804	3344
1007835195	CARR 2006-NC3	Carrington Mortgage Loan Trust 2006-NC3	5340830416	749		10TH	ST			RICHMOND	94801	2201
1007942943	MABS 2006-NC2	MASTR Asset Backed Securitizations Trust 2006-NC2	4080530225	604		WILLIAMS	DR			RICHMOND	94806	1781
1008088888	CARR 2006-NC3	Carrington Mortgage Loan Trust 2006-NC3	4311310231	2722		SHELDON	DR			RICHMOND	94803	2319
1008614813	MSAC 2006-NC5	Morgan Stanley ABS Capital I Trust 2006-NC5	5230840131	5611		ESMOND	AVE			RICHMOND	94805	1112
1009047812	MSAC 2006-HE8	Morgan Stanley ABS Capital I Trust 2006-HE8	5133810100	283	S	47TH	ST			RICHMOND	94804	3421
1010507857	CARR 2006-NC5	Carrington Mortgage Loan Trust 2006-NC5	5134020162	4165		BELL	AVE			RICHMOND	94804	4305
1011212733	HASC 2007-NC1	HSI Asset Securitization Corporation Trust 2007-NC1	5200100013	5601		DOREMUS	AVE			RICHMOND	94805	1542
1012148954	MSAC 2007-NC4	Morgan Stanley ABS Capital I Trust 2007-NC4	4334210145	1220		FASCINATION	CIR			RICHMOND	94803	2605
1012153144	MABS 2007-NCW	MASTR Asset Backed Securitizations Trust 2007-NCW	4334930015	5805		AMEND	RD			RICHMOND	94803	3577
1063008418	CHASE 2005-A2	Chase Mortgage Finance Trust 2005-A2	4056300185	809		MEADOW VIEW	DR			RICHMOND	94806	6105
1063009603	JPMMT 2005-A8	J.P. Morgan Mortgage Trust 2005-A8	5605800859	20		LIGHTHOUSE	LN			RICHMOND	94804	7402
1098552806	CFAB 2004-2	Chase Funding Mortgage Loan 2004-2	5131520354	398	S	36TH	ST			RICHMOND	94804	3230
1103309591	IMM 2004-11	Impac CMB Trust 2004-11	5182600121	5212		SILVA	AVE			RICHMOND	94805	2410
1103415528	IMM 2005-5	Impac CMB Trust 2005-5	4311520284	3017		STEPHEN	DR			RICHMOND	94803	2334
1103523237	BSABS 2006-IM1	Bear Stearns Asset Backed Securities Trust 2006-IM1	4056700083	5733		OAKMONT	DR			RICHMOND	94806	5851
1103601731	IMSA 2006-3	Impac Secured Assets Corp. 2006-3	5182600185	461		CARLSTON	ST			RICHMOND	94805	2401

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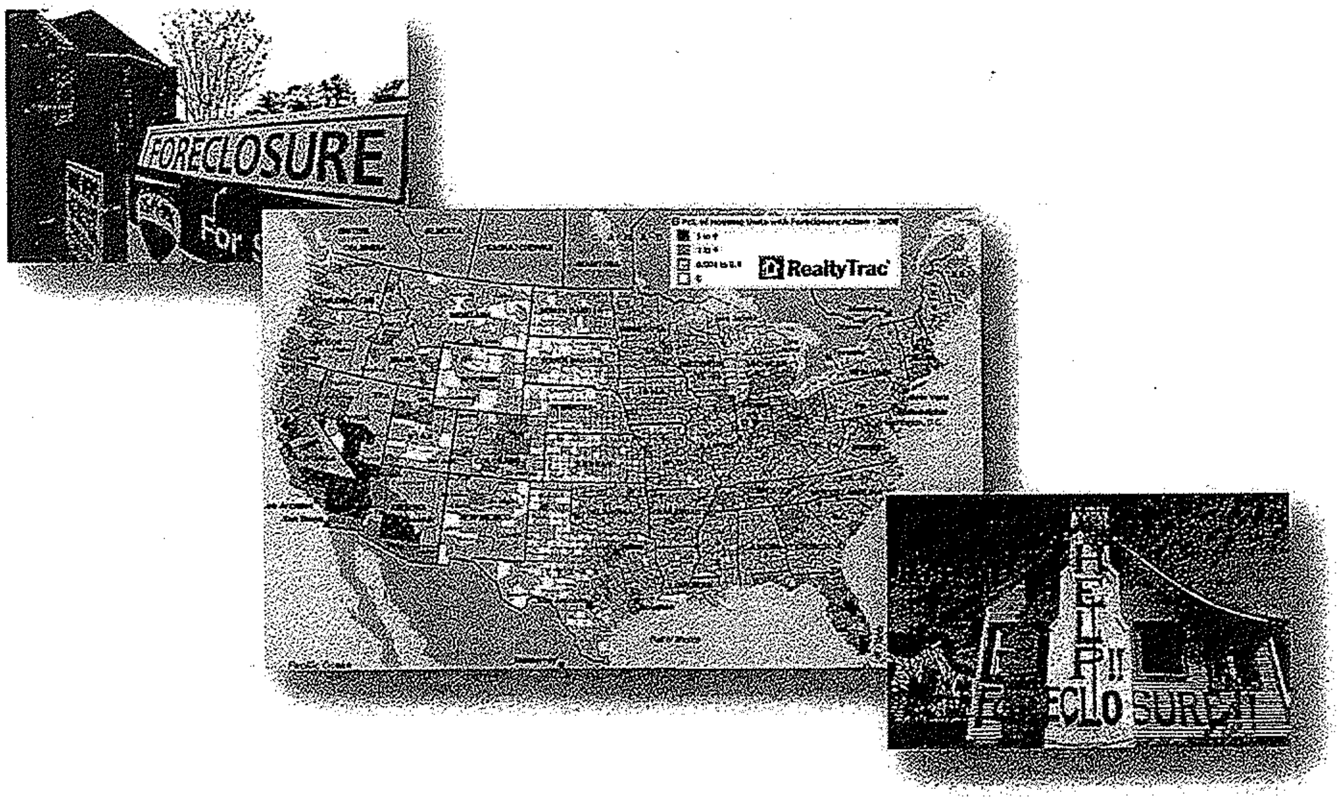
1103538804	IMSA 2007-1	Impac Secured Assets Corp. 2007-1	5092800104	5204		CREELY	AVE			RICHMOND	94804	4741
1103642230	IMSA 2007-1	Impac Secured Assets Corp. 2007-1	5161910103	3310		NEVIN	AVE			RICHMOND	94805	2148
1103648978	IMSA 2007-2	Impac Secured Assets Corp. 2007-2	4141610131	3019		PHILLIPS	CT			SAN PABLO	94806	2744
1190465323	CHASE 2007-S4	Chase Mortgage Finance Trust 2007-S4	4334310036	208		PIONEER	CT			RICHMOND	94803	2648
1730035940	CHASE 2007-A1	Chase Mortgage Finance Trust 2007-A1	5182400068	5215		SILVA	AVE			RICHMOND	94806	2409
1730059585	JPMMT 2005-A4	J.P. Morgan Mortgage Trust 2005-A4	5606201332	32		SANDPOINT	DR			RICHMOND	94804	4524
1765493317	CHASE 2005-S2	Chase Mortgage Finance Trust 2005-S2	5192100178	544		MCLAUGHLIN	ST			RICHMOND	94805	1847
1785500895	JPMMT 2005-A8	J.P. Morgan Mortgage Trust 2005-A8	5070800013	1600		SANTA CLARA	ST			RICHMOND	94804	5234
1828284630	JPALT 2005-S1	J.P. Morgan Alternative Loan Trust 2005-S1	5201220063	5828		SIERRA	AVE			RICHMOND	94805	1805
1844561128	CHASE 2006-S2	Chase Mortgage Finance Trust 2006-S2	4321820110	5537		CABRILLO NORTE				RICHMOND	94803	3877
1846534720	CHASE 2007-S4	Chase Mortgage Finance Trust 2007-S4	5561620023	68		IDAHO	ST			RICHMOND	94801	4046
2000258227	MSAC 2007-HE7	Morgan Stanley ABS Capital I Trust 2007-HE7	5160400130	3229		BARRETT	AVE			RICHMOND	94804	1717
2000262752	MSAC 2007-HE7	Morgan Stanley ABS Capital I Trust 2007-HE7	5612110182	1240		LEO	ST			RICHMOND	94801	1883
2000409000	NCHET 2005-B	New Century Home Equity Loan Trust 2005-B	4283710286	1324		PARK CENTRAL	CT			RICHMOND	94803	1252
2503194761	IMSA 2006-5	Impac Secured Assets Corp. 2006-5	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
3000727792	ELAT 2007-1	Ellington Loan Acquisition Trust 2007-1	4351800384	1009		RIDGEVIEW	DR			EL SOBRANT	94803	3841
3000830480	ELAT 2007-1	Ellington Loan Acquisition Trust 2007-1	5441310074	395	S	13TH	ST			RICHMOND	94804	2505
3051145831	RESIF 2006-A	RESI Finance Limited Partnership 2006-A	4313520233	3778		PAINTED PONY	RD			RICHMOND	94803	2115
3347004378	HEAT 2005-8	CS First Boston Home Equity Asset Trust 2005-8	5612310089	616		ALAMO	AVE			RICHMOND	94801	1869
4000424859	FFML 2005-FFH3	First Franklin Mortgage Loan Trust 2005-FFH3	5171220063	443		46TH	ST			RICHMOND	94805	2301
4001057700	FFML 2006-FF18	First Franklin Mortgage Loan Trust 2006-FF18	5606100062	2506		BEACH HEAD	WAY			RICHMOND	94804	7477
4001059298	FFML 2006-FF18	First Franklin Mortgage Loan Trust 2006-FF18	4140930065	2928		ALTA MIRA	DR			RICHMOND	94806	2758
4001358162	FFMER 2007-3	First Franklin Mortgage Loan Trust 2007-3	5180100090	715		39TH	ST			RICHMOND	94805	1850
4040035285	MANA 2007-A3	Merrill Lynch Alternative Loan Trust 2007-A3	4141420135	2854		GONZAGA	AVE			RICHMOND	94803	3114
4679319559	MANA 2007-OAR1	Merrill Lynch Alternative Loan Trust 2007-OAR1	4313920342	3740		LONGHORN	CT			RICHMOND	94803	2101
5012700363	MABS 2005-HE1	MASTR Asset Backed Securitizations Trust 2005-HE1	5280500140	2881		MCBRYDE	AVE			RICHMOND	94804	1246
6004476742	BAFC 2006-D	Banc of America Funding Corporation 2006-D	5082820100	1677		SHASTA	ST			RICHMOND	94804	6334
6284473621	BOAMS 2004-J	Banc of America Mortgage Securities 2004-J	4068500145	1047		MYRTLEWOOD	CT			RICHMOND	94806	5558
6360220106	RESIF 2005-D	RESI Finance Limited Partnership 2005-D	5272000081	2524		LOWELL	AVE			RICHMOND	94804	1078
6392868157	BAFC 2005-G	Banc of America Funding Corporation 2005-G	5606800128	347		SANDY BAY	CT			RICHMOND	94801	4134
6473985980	BOAMS 2005-D	Banc of America Mortgage Securities 2005-D	5609200110	77		HARBOR VIEW	DR			RICHMOND	94804	7498
6492342008	BOAA 2006-5	Banc of America Alternative Loan Trust 2006-5	4321110084	4854		BUCKBOARD	WAY			RICHMOND	94803	3803
9729905439	CMALT 2007-A8	CitiMortgage Alternative Loan Trust 2007-A8	4311640249	4588		FRAN	WAY			RICHMOND	94803	2428
6768985319	CMSI 2007-3	Citicorp Mortgage Securities Inc. 2007-3	5581630212	31		IDAHO	ST			RICHMOND	94801	4044
6620988043	BAFC 2007-C	Banc of America Funding Corporation 2007-C	5302800122	1419		LINCOLN	AVE			RICHMOND	94801	5300
6861049879	BOAMS 2005-E	Banc of America Mortgage Securities 2005-E	4141730137	2710		BARNARD	ST			RICHMOND	94806	2708
6933221522	RESIF 2005-D	RESI Finance Limited Partnership 2005-D	5404800784	1543		NEVIN	PLZ			RICHMOND	94801	3242
7000072068	ACE 2004-FM1	ACE Securities Corp. Home Equity Loan Trust 2004-FM1	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
7000213707	FHLT 2006-3	Fremont Home Loan Trust 2006-3	4053810117	2474		HOMESTEAD	CIR			RICHMOND	94806	5262
7053688274	BOAA 2003-8	Banc of America Alternative Loan Trust 2003-8	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
7100949803	MLCC 2007-2	Merrill Lynch Mortgage Investors Trust Series MLCC 2007-2	5608900313	1757		NORTHSHORE	DR			RICHMOND	94804	2579
8500000410	HMAC 2004-2	Homestar Mortgage Acceptance Corp. 2004-2	4322010143	144		WOODSTOCK	CT			RICHMOND	94803	7305
8991279342	CMALT 2007-A1	CitiMortgage Alternative Loan Trust 2007-A1	4351800343	1004		RIDGEVIEW	DR			EL SOBRANT	94803	3640
9040951684	DSLA 2004-AR2	Downey Savings and Loan Association Mortgage Loan Trust 2004-AR2	5171800161	448		39TH	ST			RICHMOND	94805	2211
9041532169	DSLA 2005-AR3	Downey Savings and Loan Association Mortgage Loan Trust 2005-AR3	5282000065	2842		ESMOND	AVE			RICHMOND	94804	1314
9041803329	DSLA 2006-AR1	Downey Savings and Loan Association Mortgage Loan Trust 2006-AR1	5605600858	80		SEAGULL	DR			RICHMOND	94804	7407
9042364299	DSLA 2007-AR1	Downey Savings and Loan Association Mortgage Loan Trust 2007-AR1	4140430101	2909		GROOM	DR			RICHMOND	94806	2842
9042486646	HVMLT 2007-7	HarborView Mortgage Loan Trust 2007-7	6343500078	561		12TH	ST			RICHMOND	94801	2723

Exhibit C

LoanId	BloombergDealName	LewtanDealName	Parcel Number	House Number	Dir.	Street Name	Street Suffix	Unit	Unit Value	City	Zip	Plus 4
9718985519	CMALT 2007-A3	CitiMortgage Alternative Loan Trust 2007-A3	5384300090	926		CHANSLOR	AVE			RICHMOND	94801	3542

Exhibit G



Homeownership Protection Program

A Solution to a Critical Problem

Mortgage Resolution
PARTNERS

Homeownership Protection Program

This presentation has been prepared for discussion purposes only and does not constitute a legally binding commitment or obligation of any of the referenced entities herein to enter into the transactions described. The terms and conditions outlined herein are not a comprehensive statement of the applicable terms and conditions that would be contained in the definitive documentation for the transactions contemplated herein. This presentation should not be deemed a comprehensive disclosure of risks or other implications of the transactions discussed herein.

A program term sheet and FAQ is intended to be part of this presentation and contains additional information.

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The Real State of U.S. Housing Today

Home prices continue to deteriorate, jeopardizing mortgage loans and homeowners

- In June of 2006, U.S. residential housing prices hit their peak. Now, nearly six years later, the market is once again at a record post-2006 low (down 33.8% from peak as of year-end 2011).
- Over 22% of the 52.5 million U.S. homes that are mortgaged had "underwater" mortgage loans at the beginning of 2012.
- Such mortgages are generally concentrated in states that experienced acute housing price increases during the bubble -- Arizona, California, Florida and Nevada, to name but a few.
- After short-lived and shallow periods of home price appreciation in mid 2010 and again in 2011, recent pricing trends have turned decidedly negative (the S&P Case Shiller 20 City Index is down 7.5% nationwide from its previous post-crash high in May of 2010).
- The National Association of Realtors, in its December 2011 survey, found that foreclosure sales averaged a discount of 22% compared with non-distressed home sales (up from 20% a year earlier). Short sales, with the cooperation of the lender, averaged 13% below market value. RealtyTrac found even larger differences in 2011.
- **Despite hopes to the contrary, the situation is not materially improving.**

The Homeownership Protection Program Will Help End this National Nightmare

Empowering communities to do what Washington and the private sector have been unable to

- The Program employs the ultimate right of local communities and governments – *through the constitutionally guaranteed power of eminent domain* – to retake control over the welfare of their neighborhoods and their fiscal solvency.

- Organized by Mortgage Resolution Partners – in public/private ventures with cities and counties that have been most affected by the mortgage and housing crisis – the Program will force lenders to surrender their mortgage loans to governments for full and fair value as determined by local courts in condemnation proceedings.

- As the current fair market value of such mortgage loans is considerably less than the face amount thereof, governments will be able to restructure the mortgage loans acquired though eminent domain and refinance severely underwater homeowners (with the ability and creditworthiness to make payments on their restructured loans) into new loans to be sold to large, private sector investors as FHA GinnieMae securities.

- **<u>No taxpayer funds</u> will be used in connection with the Program and the Program requires <u>no state or federal legislation</u>, or administrative action.**

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Communities are the Principal Drivers of the Homeownership Protection Program

Municipalities have enormous incentives to adopt and execute the Program

- Defaulted mortgages are typically associated with the cessation of real estate tax payments and other ratable and usage charges payable to localities. This stresses local budgets and financing.
- Throughout the mortgage crisis, underwater loans have demonstrated high default levels – regardless of other borrower circumstances. This tendency poses a threat to areas continuing to see price depreciation.
- Large volumes of defaulted mortgages result in neighborhood blight, abandonment, unkempt property and transience. These factors exacerbate the already compromised housing economics in affected areas and accelerate price depreciation.
- Municipal, county and state governments, and agencies, have a public interest in halting defaults and consequent neighborhood deterioration.
- **The Program provides a practical and efficient solution to this intractable dilemma.**

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A Grass Roots Crisis That Demands a Solution

The impact on cities must be resolved locally as broader national policies have proven inadequate

- Post-crash, cities and towns have suffered greatly, often in seldom understood ways:
- For example, when a foreclosed home is sold by a lender in foreclosure, the home's respective tax assessment is permanently reset in many communities.
  - Consider, for example, a home that was purchased for $400,000 with a $360,000 mortgage and has a current tax assessment of the purchase price.

    If that home sells in foreclosure for $200,000, its tax assessment is reset, and can only increase by a small amount each year in many communities. The rate of increase may be tied to inflation, which erodes tax revenues until the home is again sold.

  - Conversely, consider what would happen if the same homeowner refinanced the mortgage and (quite reasonably) contested its real estate tax assessment.

    The home's assessment may be reduced to $200,000, but the assessment could float freely back up to $400,000 as markets recover. Of course, once the assessment reaches $400,000, the rate of increase will be limited on an annual basis in many communities.

A Half-Decade of Partial Mortgage Resolution Solutions have Come up Short

Why does the mortgage crisis still burden the U.S., given the plethora of other programs to end it?

- Private- and government-sponsored modification programs generally have not worked because they do not emphasize significant principal reduction. Overall, fewer than 50% of the 2.26 million mortgages modified from 2008 – 2011 were current at year-end 2011. The majority of modifications have merely capitalized missed payments or reduced monthly payments by less than 10%.

- While encouraging lenders and servicers to pursue loan modifications in lieu of foreclosure, government programs (together with aftermath of the late 2010 "document-gate" foreclosure scandal) have curtailed the pace of foreclosures and liquidations. As a result, Q3 2011 saw a backlog of 394,000 repossessed homes awaiting liquidation, plus an additional 2.86 million homes securing mortgages that were 12 months or more delinquent, for a total "shadow inventory" of homes well down the foreclosure pipeline of 3.25 million. This excludes another approximately 1.4 million loans that are between 60 days and 11 months delinquent.

- As of January 2012, based on current default rates for various categories of loans, Amherst Securities estimated that between 7.4 million and 9.4 million additional home mortgage loans are in danger of defaulting over the next six years, <u>assuming no further price declines or changes to interest rates</u>.

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A Half-Decade of Partial Mortgage Resolution Solutions have Come up Short (cont'd)

Systemic problems in the housing and mortgage industries have diluted other solutions' effectiveness

- At its post-bubble peak, the excess inventory of vacant housing rose to nearly 2.1 million units. That number has declined somewhat – particularly in the case of rental housing. Legacy excess unutilized vacant housing remains at over one million units.

- $873 billion of 2nd lien/HELOC (Home Equity Lines of Credit) mortgage loans exist behind a large portion of the most heavily underwater first mortgage loans. This has made resolution of underwater first mortgages by methods other than foreclosure and liquidation nearly impossible; second mortgage lenders (most of which are large banks) are not willing to offer proportionate relief, despite their subordinate lien status.

- Ironically, many borrowers continue to pay their second-lien lenders even as they are in default on their first mortgage, in order to maintain revolving lines of credit.

- **The $1.1 trillion of remaining "private-label" residential mortgage backed securities pose extraordinary additional problems by virtue of contractual documentation that never envisioned a housing price meltdown. Servicers are paralyzed by restrictive servicing contracts generally forbidding loan sales and limiting loan modifications. With shrinking margins and continued risks of litigation, servicers act only when forced to.**

The Homeownership Protection Program: A Practical Solution that Works

Why will the Program succeed where other solutions have failed?

- The Program operates at at the local level to acquire underwater mortgages through ***eminent domain***, which is a public – not a private – right.

- Mortgage Resolution Partners (MRP) acts as manager and forms partnerships with local governments to facilitate the eminent domain and mortgage restructuring process.
  - MRP coordinates with local officials to identify subject mortgages and refine program structure.
  - MRP and third-parties preliminarily screens for loans qualifying for modification and refinancing.
  - MRP earns a fair, flat and transparent per-loan fee for its services.

- Not all borrowers will qualify for Program. Only borrowers who appear likely to repay their loans will be accepted. The Program will initially acquire loans that are (i) significantly underwater and (ii) relatively current (not in default)—emphasizing loans held by private-label securitization trusts.

- Loans and liens will be acquired through eminent domain at *fair value,* which is expected to be <u>less</u> than the market value of the home.

- **The Program will partner with institutional investors that fund the condemnation action in order to obtain access to attractively priced, GinnieMae-backed mortgage securities that will result from the restructuring and refinancing of the mortgages acquired under the Program. Investors will approve acquired mortgage pools and will earn all payments received on the acquired mortgages prior the re-securitization thereof.**

The Program Begins Where it is Most Urgently Needed – The State of California

A $5 billion, initial series to kickoff an up-to-$500 billion, 3,000,000-home, multi-state effort.

- California has one of the highest percentages and the highest dollar amount of at-risk loans. It is a natural and efficient first state for the program.
- California legal precedent and political posture favor the Program and constitute an ideal proving ground.
- Counties and cities should have the authority under California and Federal law to acquire by eminent domain residential mortgage loans secured by real property when the debtor and the secured property are within its jurisdiction.
- A consortium of the county and city governments in San Bernardino County, California (the largest county in the United States, outside of Alaska) is promulgating a "Joint Powers Authority" to undertake the first series of the Program together with MRP.
- The Program has obtained supporting legal opinions of national counsel specializing in constitutional law and financial regulation. At the California and local level, the Program relies on firms with expertise and experience in local eminent domain law and litigation. San Bernardino County has conducted its own legal review before proceeding with the Program.

In addition, Robert Hockett, Cornell University Law School Professor of Financial and Economic Law has authored a memorandum of law and white paper on the issue of public taking of mortgage loans and liens for the purposes of the Program.

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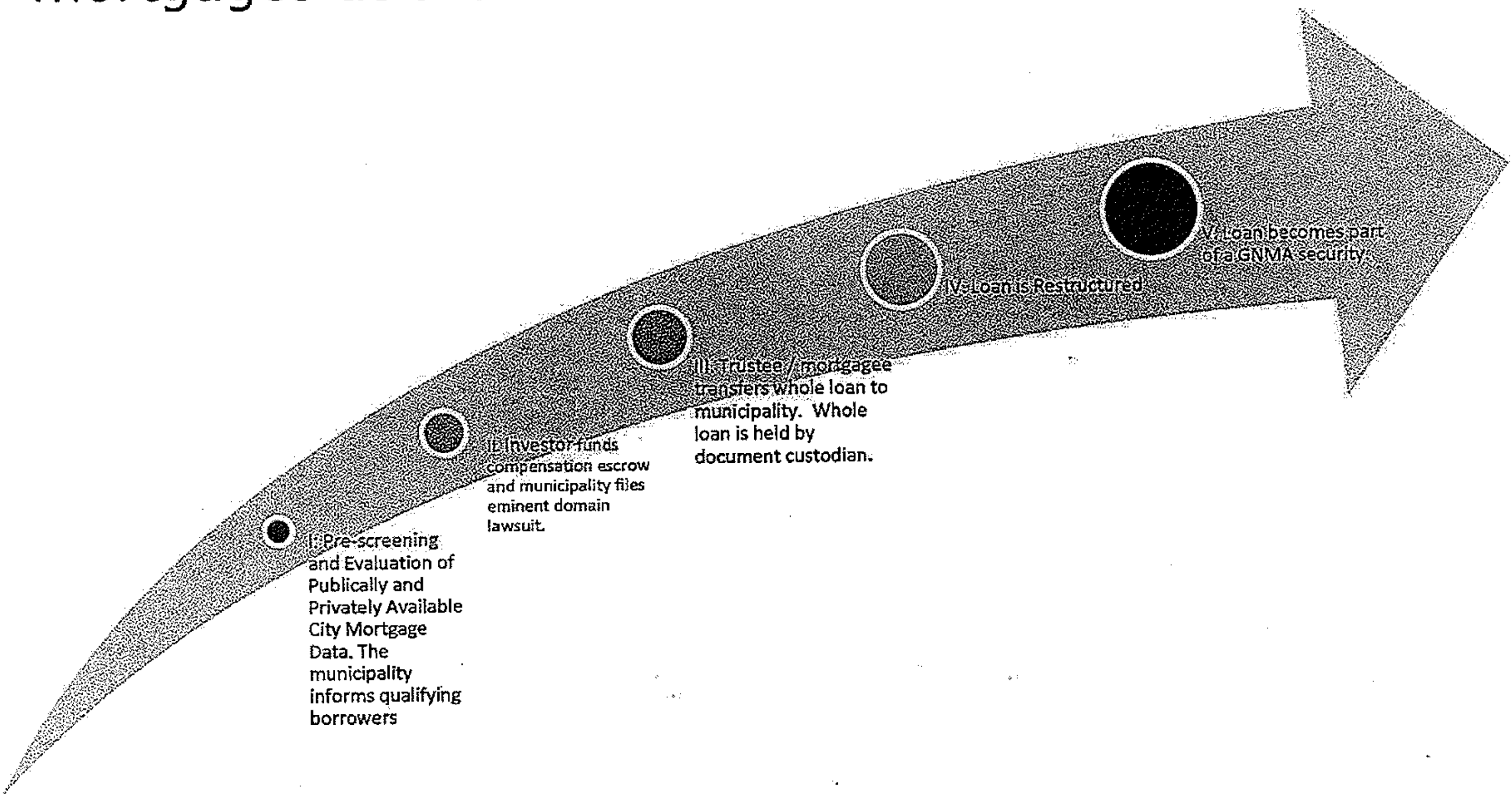
The Program's "Five Stages of Relief"

The Program's five stages for resolving underwater mortgages at the local level



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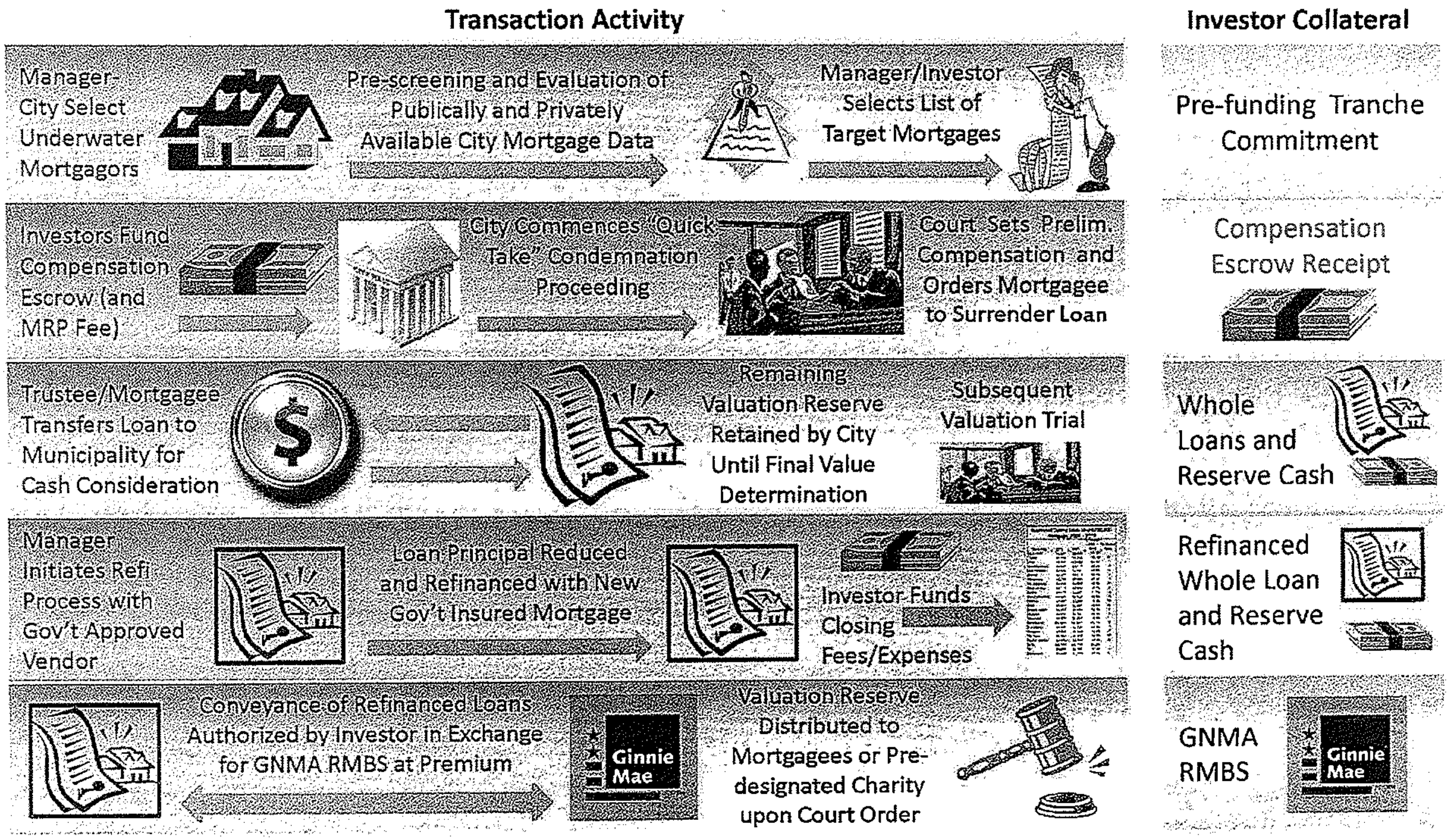
A Step-by-Step Analysis of the Program's Operational Methodology



Mortgage Resolution PARTNERS

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Exhibit H

Richmond CARES

Community Action to Restore Equity and Stability

Saving Homes, Saving Cities

Solving the Mortgage Crisis Locally

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Summary

- An average foreclosure costs the local government $19,277 (HUD)
- An average foreclosure costs adjacent neighbors $14,531 (HUD)
- 1,468 first mortgages in Richmond are in Private Label Securities
- 734 of these will be foreclosed (Fannie Mae estimate)
- These foreclosures will cost Richmond $25 million
- Reducing principal to below home values will stop foreclosures
- Richmond has the power to reduce principal
- ***No one else has any incentive to prevent foreclosures***
- Mortgage Resolution Partners can help

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The Cost of a Foreclosure*

Local Governments	$19,227

- Lost Property Taxes
- Unpaid Utility Bills
- Property Upkeep
- Policing
- Legal costs, building inspections
- Demand for social services

Borrowers	$10,300**
Close Neighbors	$14,531***

*HUD Economic Impact Analysis of the FHA Refinance Program for Borrowers in Negative Equity Position
**Household moving costs, legal fees and administrative charges
***Negative impact on the property value of close neighbors

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Richmond Foreclosures

Housing	# of Units*	Private Label Mortgages	Future Foreclosures Of Private Label Mortgages**	Cost of Foreclosures: Richmond	Cost of Foreclosures: Adjacent Neighbors
Owner-occupied	18,659	1,468	734	$14 million	$11 million
Renter-occupied	17,434				

**Fannie Mae Predicts that 50% of PLS Will Result in Foreclosures

*Source: 2010 Census
** Source: Fannie Mae 2011 10k

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Problem → Mortgages Held In Private Label Securities

- 4.5 million loans placed in securities not guaranteed by U.S. Government
- Loans not eligible for 15 federal programs created since the housing crash
- Loans are much more likely to be underwater.
- Riskier loans created in 2004 to 2007 helped create housing boom
- Have not been originated since 2007
- ***Securities prohibit principal reduction***

"If we are going to stabilize the housing market, we have to address" PLS loans.

Federal Housing Finance Agency 2009

Result → Fannie Predicts that 50% of PLS Will Result in Foreclosures

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The Solution – Principal Reduction

"Most economists see principal reductions as central to preventing foreclosures." *Alan Blinder, former Vice Chairman at the Federal Reserve (Oct. 20, 2011)*

"Government should reduce mortgage principal when it exceeds 110 percent of the home value." *Martin S. Feldstein, former Chairman of the Council of Economic Advisers under President Reagan (Oct. 12, 2011)*

"Surely there is a strong case for experimentation with principal reduction strategies at the local level." *Lawrence Summers, former Treasury Secretary under President Clinton and former Economic Adviser under President Obama (Oct. 24, 2011)*

Example: JP Morgan Chase and Bank of America unilaterally reduce principal on option ARM portfolio loans in order to reduce defaults and losses

Principal reduction will prevent future defaults and foreclosures

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Why Does Principal Reduction Help?

This is an illustrative example for the level of benefits that participating families may realize. Communities benefit from greatly reduced probability of foreclosure.

	Original Loan	Today	After Program
Home Value	$400,000	$200,000	$200,000
Mortgage Balance	$320,000	300,000	$190,000
Home Equity	$80,000	($100,000)	$10,000
Loan to Value Ratio (LTV)	80%	150%	95%
Monthly Payment	$1,798	$1,798	$907

Assumes a 6%, 30 year, fully amortizing mortgage is refinanced by a 4%, 30 year, fully amortizing mortgage. Some loan programs may also require insurance, which may add $175 per to the After Program monthly payment.

Probability of Default Drops from ~80% to ~7.5% (FHA actuarial assumption, 95%LTV)

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Method of PLS Principal Reduction → Communities Take Action

Securitization agreements and tax laws prohibit the sale of PLS mortgages except when the mortgages are condemned

Local government, using their constitutional power of eminent domain, can purchase PLS mortgages when public purpose exists by paying fair value

Then local governments can reduce the principal balance on the condemned PLS mortgages, thereby reducing underwater PLS in their community

Governments Can Use Eminent Domain To Avoid Unnecessary Foreclosures

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Who Supports the Program?

Broad community-focused support for the program

- AFSCME
- Americans for Financial Reform
- Center for Popular Democracy
- National Community Reinvestment Coalition
- Federal Banking Regulators

Representing

- 1.6 million state and local government employees
- 600 local housing focused organizations
- 250 national, state and local groups working on financial industry reform

Program Addresses Concerns Of Local Homeowners And Community-focused Organizations

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MRP is a Community Advisory Firm

MRP clients are state, county, and city governments that purchase underwater PLS mortgages and resolve them to the benefit of their communities. In order, MRP provides, under an advisory contract with the community, the following services:

- Identify and value PLS mortgages
- Educate the community
- Arrange acquisition financing
- Advise community in filing eminent domain motion
    - Demonstrate the public purpose
    - Determine fair market value of mortgages
- Arrange servicing of acquired mortgages
- Arrange resolution of acquired mortgages

MRP Provides These Services No Cost To Cities or Homeowners

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Communities That Have Engaged MRP

- El Monte, CA
- La Puente, CA
- San Joaquin, CA
- Orange Cove, CA

MRP is in active discussions with these communities and many more

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Next Steps

1. The City retains MRP at no cost per the terms of the MRP Advisory Agreement as modified by the City and agreed to by MRP.
2. The City is in control, at each step in the process the City has the option to terminate the Agreement and must approve the next step before it is taken.
3. The City does not pay any costs of the program.
4. Nothing in the Agreement obligates the City to file an eminent domain motion.

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Key Steps To The MRP Process

1. The City hires MRP at no cost per the terms of the MRP Advisory Agreement as modified by the City and agreed to by MRP. At each step in the process the City has the option to terminate the Agreement and must approve the next step before it is taken. The City does not pay any costs of the program. Nothing in the Agreement obligates the City to file an eminent domain motion.

2. The City pre approves all communications with the homeowners and the community.

3. Before or after the City files an eminent domain motion the Homeowner may opt out of the program and their mortgage will be dropped from the motion before it is purchased.

4. Qualified homeowners who opt into the program may elect to refinance for less than the current value of their home.

5. Qualified homeowners who opt into the program may elect to sell their home in full satisfaction of their mortgage and lease back their home with an option to purchase it in the future.

6. Homeowners who opt into the program, but do not qualify for a refinance or a lease will be dropped from the eminent domain motion before their mortgage is purchased.

Step 1. City Controls The Process

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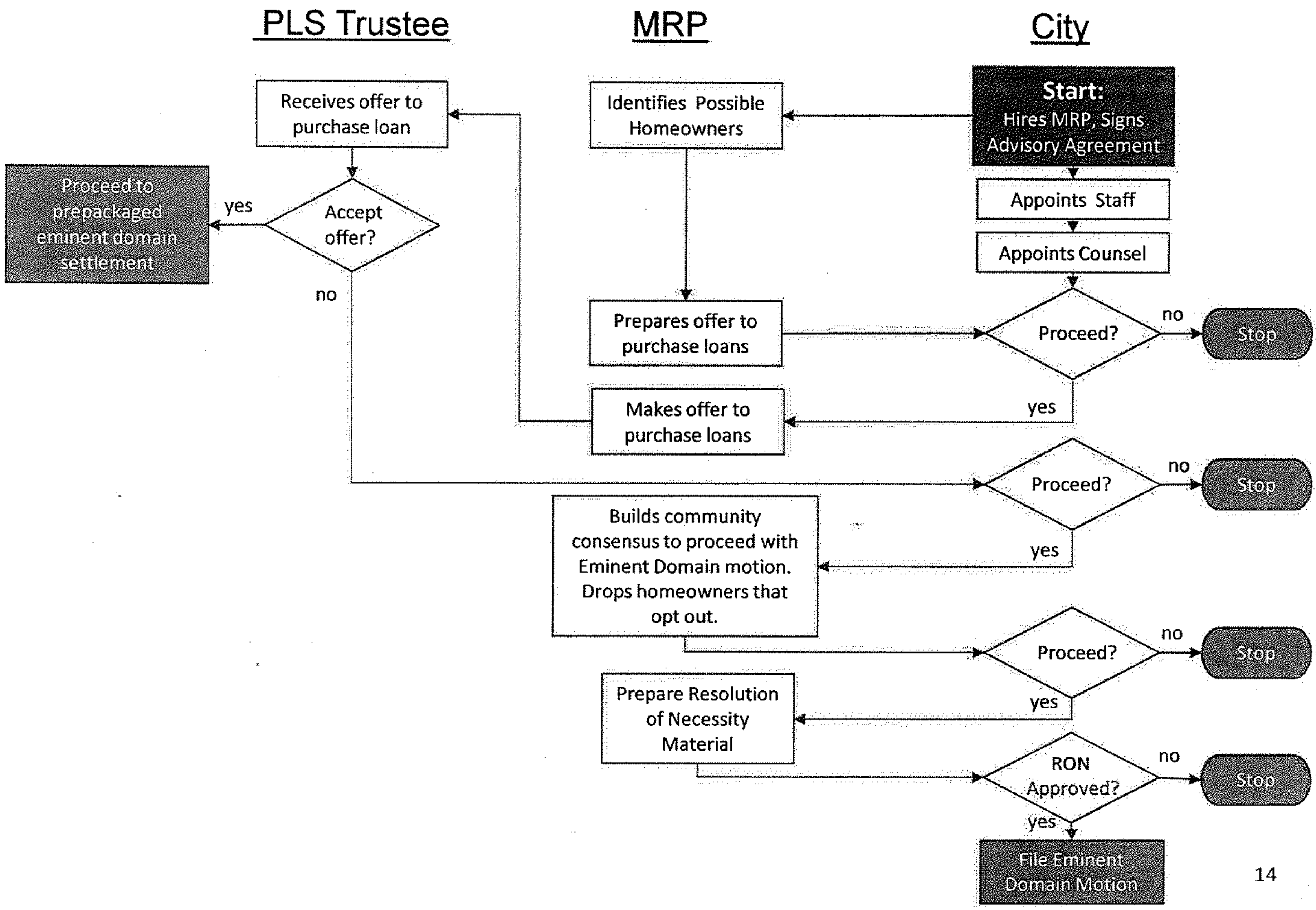

Step 2. Home Owner May Opt Out

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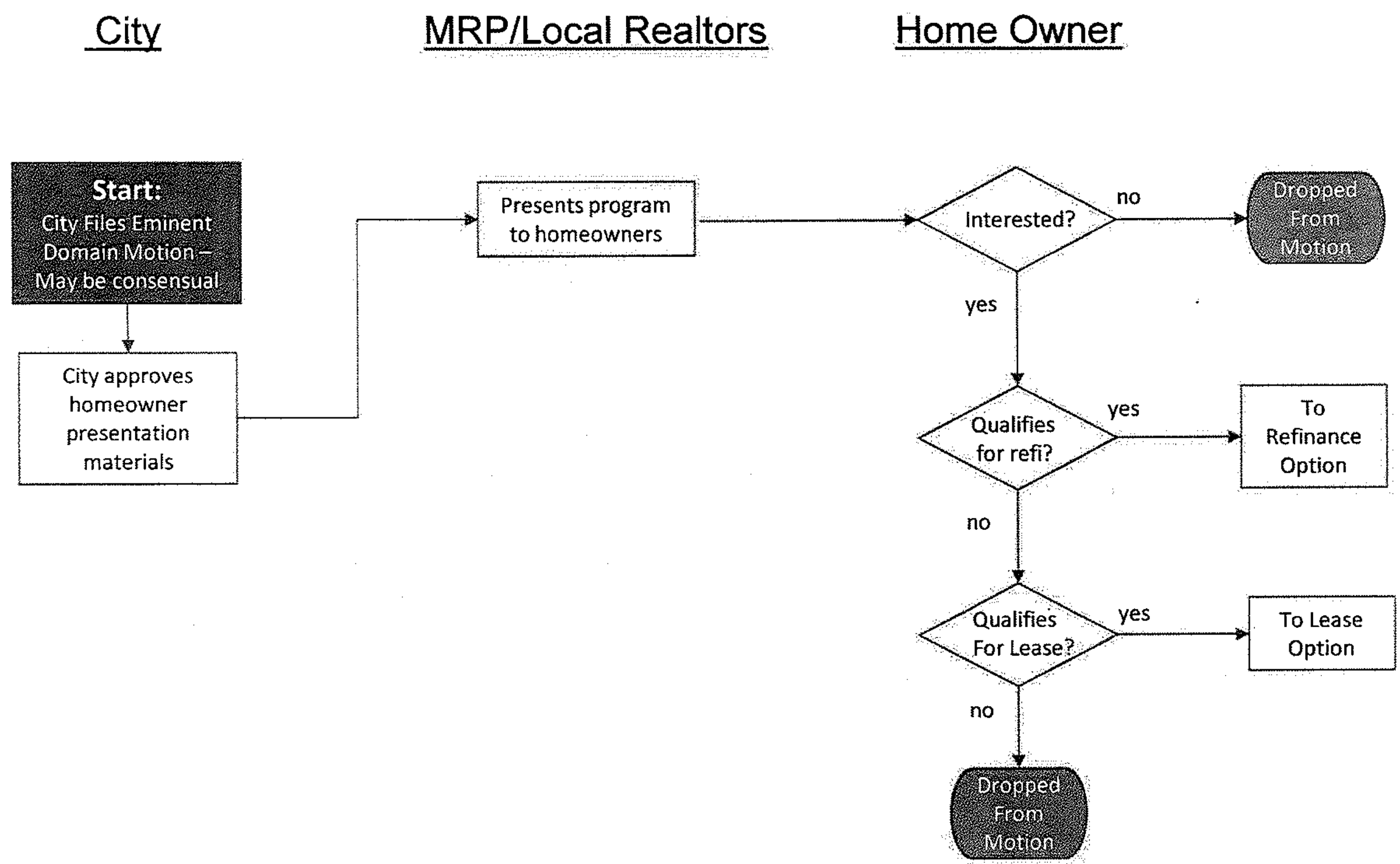

Step 3: Lease/Purchase Solution

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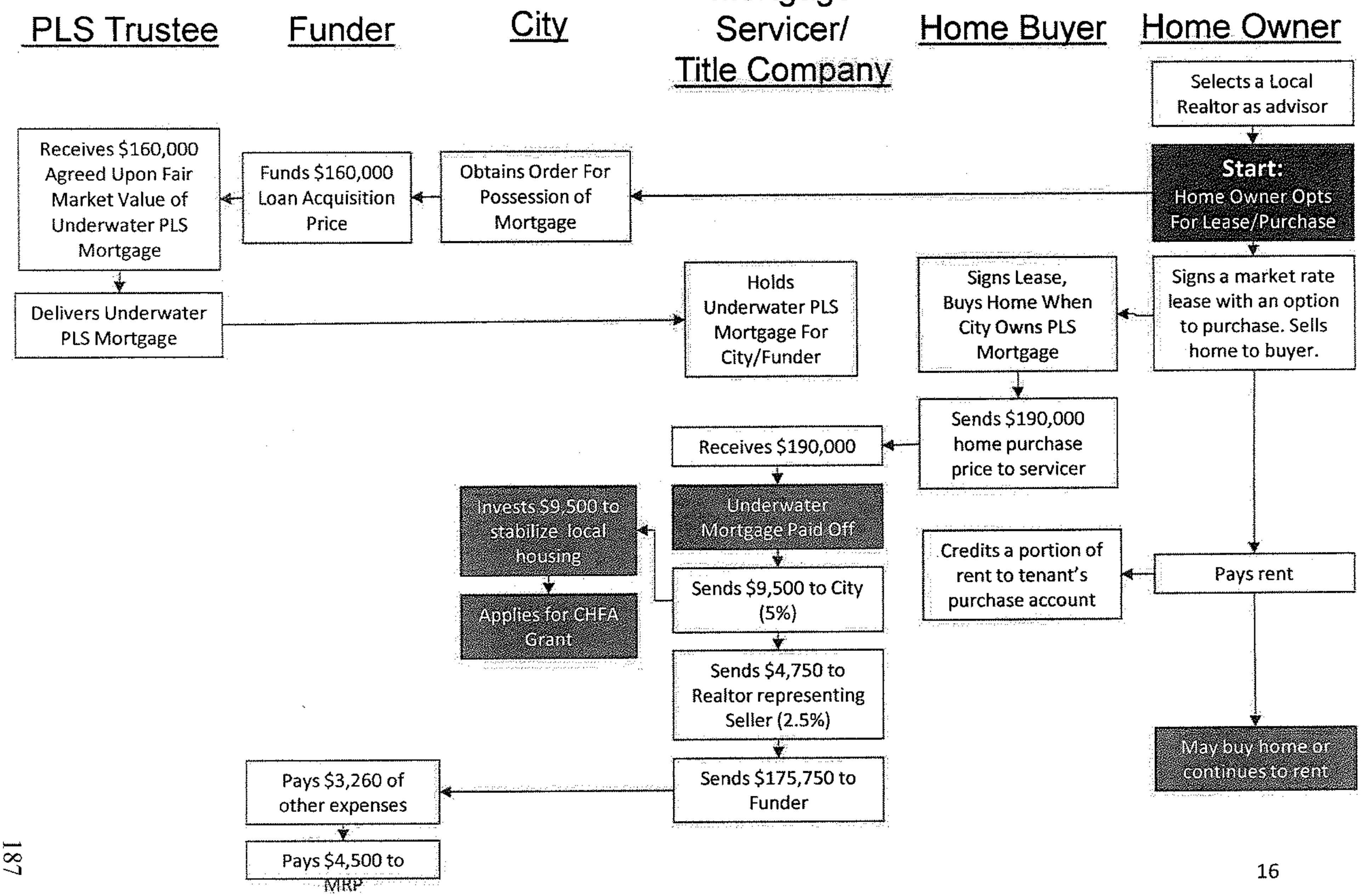

Step 3: Refinance Solution

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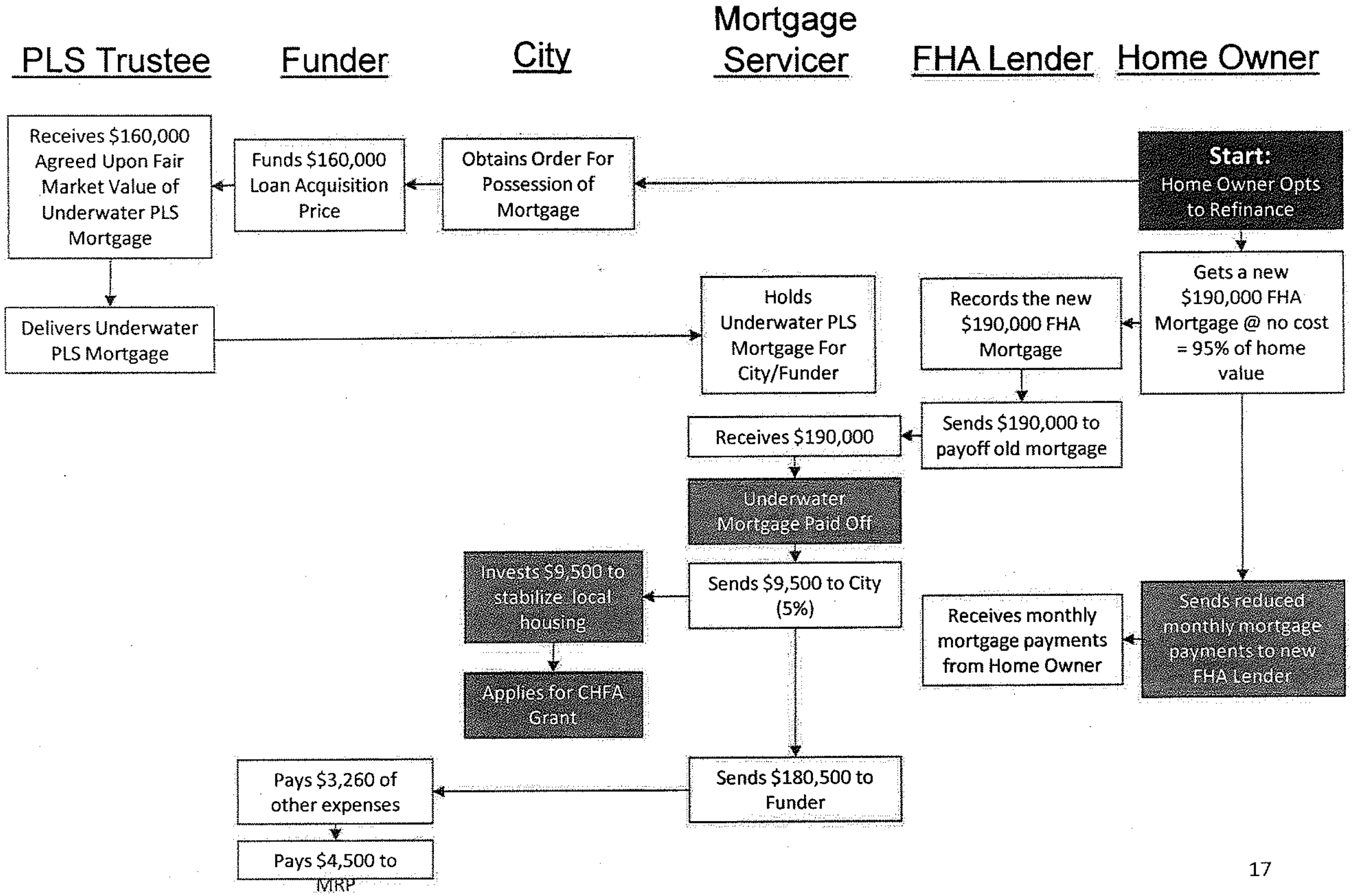

Follow the Money

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Sale and Leaseback Solution	Who Pays?	When?	Who is Paid?	Cash Flow	MRP Cash Balance	Funder Cash Balance
Legal Expenses	MRP	Before eminent domain motion is filed	Atty's selected by City	(300)	(300)	
50% of MRP Fee	Funder	Eminent domain motion filed	MRP	(2,250)	1,950	(2,250)
Legal Expenses	Funder	After eminent domain motion is filed, prior to possession being awarded	Atty's selected by City	(1,700)	250	
Fair Value Paid For Loan	Funder	Possession of mortgage awarded to city	PLS Trust	(160,000)		(162,250)
Real Estate Commission	Home Buyer	Home sold	Realtors selected by home owner	(4,750)		
Closing Costs	Home Buyer	Home sold	Vendors selected by home owner/realtor	(2,000)		
Home Sales Proceeds	Home Buyer	Home Sold	Funder	183,250		21,000
Community Housing Reserve	Funder	Home Sold	City	(9,500)		11,500
50% of MRP Fee	Funder	Home Sold	MRP	(2,250)	2,500	9,250
Investment Banking Fee	Funder	Home Sold	MRP's investment bank	(560)		8,690
Reimbursement of MRP Advances	Funder	Home Sold	MRP	(2,000)	4,500	6,690

Refinance Solution	Who Pays?	When?	Who is Paid?	Cash Flow	MRP Cash Balance	Funder Cash Balance
Legal Expenses	MRP	Before eminent domain motion is filed	Atty's selected by City	(300)	(300)	
Homeowner Education	MRP	Before eminent domain motion is filed	Vendor approved by City	(300)	(600)	
50% of MRP Fee	Funder	Eminent domain motion filed	MRP	(2,250)	1,650	(2,250)
Legal Expenses	MRP	After eminent domain motion is filed, prior to possession being awarded	Atty's selected by City	(1,650)	-	
Homeowner Education	MRP	After eminent domain motion is filed, prior to possession being awarded	Vendor approved by City	(300)	(300)	
Fair Value Paid For Loan	Funder	Possession of mortgage awarded to city	PLS Trust	(160,000)		(162,250)
Mortgage Servicing	Funder	After possession of mortgage by city until resolution	Servicer of underwater mortgage	(100)		(162,350)
Refinance Proceeds	FHA Lender	Refinance Completed	Funder	190,000		27,650
Community Housing Reserve	Funder	Refinance Completed	City	(9,500)		18,150
50% of MRP Fee	Funder	Refinance Completed	MRP	(2,250)	1,950	15,900
Investment Banking Fee	Funder	Refinance Completed	MRP's investment bank	(560)		15,340
Reimbursement of MRP Advances	Funder	Refinance Completed	MRP	(2,550)	4,500	12,790

Exhibit I

ADVISORY SERVICES AGREEMENT

This Advisory Services Agreement ("Agreement") is entered into by and between Mortgage Resolution Partners LLC, a Delaware limited liability company ("MRP") and the City of Richmond, a municipal corporation and charter city (the "City") and is effective as of ________________, 2013 (the "Effective Date").

RECITALS

A. MRP is a community advisory firm advising public agencies on ways to assist the agency in reducing the impact of the mortgage crisis with its communities including, if necessary, by acquiring mortgage loans through the use of eminent domain, in order to restructure or refinance the loans and thereby preserving home ownership, restoring homeowner equity and stabilizing the communities' housing market and economy by allowing many homeowners to remain in their homes.

B. America in general and the City in particular are each experiencing an historic home mortgage crisis and as a result of the home mortgage crisis, many homeowners in the City have lost significant portions of their disposable income, and some have been unable to make timely mortgage payments on their homes. This has resulted in unprecedented rates of default and foreclosure, loss of homeowner equity, loss of family wealth, and even loss of shelter for some families. The home mortgage crisis has resulted in other adverse impacts within the City such as job losses, reductions in income, consumer demand, and investment, a spiraling reduction in property values, a reduction in property and payroll tax revenues, vandalism, abandoned homes and a general decline in the economy and the quality of life for residents. Restructuring or refinancing mortgage loans will benefit the City's residents by preserving home ownership; restoring homeowner equity; and likely also increasing income, property values, consumer demand, investment, and property and payroll tax revenue.

C. The City is interested in retaining MRP to act as its advisor to assist the City in exploring potential solutions to the mortgage crisis; to assist the City by negotiating on the City's behalf with entities which will provide the necessary funding to the City in order to allow the City to acquire loans; and to assist the City in negotiating contracts with third parties including owners of loans, attorneys, lenders, data companies, other government agencies and others as necessary to implement a program or programs to benefit the City's residents.

NOW THEREFORE, in consideration of the foregoing, MRP and the City agree as follows:

1. PURPOSE. The purpose of this Agreement is to enable the City and MRP to work together to assess and implement a program or programs designed to ease the impacts of the mortgage crisis on the residents of the City.

2. SERVICES. MRP agrees to provide the following services ("Services"), and the City authorizes MRP to represent the City as described:

(a) to advise the City on various alternatives in order to provide assistance to its residents who are burdened with mortgage loans including assessing the possibility and benefits of the formation of a joint powers authority;

(b) to identify and negotiate with companies acceptable to the City, in City's sole and absolute discretion, to lend funds to the City on a fully secured, non-recourse basis if such funds are required in order to provide the necessary relief;

(c) to provide extensive legal research acquired by MRP on all aspects of the acquisition and refinancing of mortgage loans including each of the legal steps necessary to implement the necessary programs;

(d) to identify and negotiate with law firms acceptable to the City, in City's sole and absolute discretion, to work with the City to implement the programs which the City elects to implement;

(e) to negotiate with other local, state and federal governments and agencies as necessary to implement programs chosen by the City;

(f) to negotiate on behalf of the City with the holders of mortgage loans secured by property owned by residents of the City (and with trustees, servicers, investors and other parties having a relationship with the holders of the loans);

(g) to work with the City to identify mortgage loans to target based upon the City's criteria;

(h) to negotiate on behalf of the City with any other third party as necessary to implement programs which the City elects to implement; and

(i) to work with the City to establish education and communication programs to address residents' questions about a program or programs the City implements.

Provided, however, MRP shall not take action or implement programs or tasks set forth in subsection (b), (d), (e), (f) and (h) hereof without the express written consent of City in advance, which consent may be withheld in the City's sole and absolute discretion. Provided further, however, in no event shall MRP have the authority to enter into any contracts on behalf of the City.

3. COMPENSATION. As its sole and exclusive compensation for the performance of the Services (the "Advisory Fee"), MRP shall receive the sum of $4,500 per loan for each loan ultimately acquired by the City or otherwise resolved in a manner which results in the restructuring or refinancing of a loan through a program implemented by the City. The Advisory Fee shall be paid only through the programs implemented by the City and shall not be paid directly by the City. City shall not be responsible for any cost or expense arising out of or related to this Agreement or any program or programs the City implements.

4. ASSIGNMENT. MRP shall not have the right to assign and/or delegate its duties hereunder without the prior written consent of City, which consent may be withheld in the City's sole and absolute discretion.

5. COOPERATION. Each party agrees to cooperate to carry out the purpose of this Agreement and to perform all acts and execute all documents reasonably required to institute the programs chosen by the City pursuant to the terms of this Agreement or as are or may become necessary or convenient to effectuate and carry out this Agreement.

6. RELATIONSHIP OF PARTIES. The relationship of MRP to the City shall at all times be that of an independent contractor. MRP expressly acknowledges and agrees that it does not have the authority to bind the City by contract or otherwise.

7. TERM. This Agreement shall be in effect for a period of one (1) year from the Effective Date and will be renewed automatically for successive terms of one (1) year each unless either party gives notice to the other at least sixty (60) days prior to the termination of any term. Upon any such termination, this Agreement shall be null and void and of no further force or effect, except as to those provisions which expressly survive the termination of the Agreement.

8. INDEMNITY.

(a) Except to the extent caused by the sole active negligence or willful misconduct of City, City and City's representatives shall not be liable for any liability, penalties, costs, losses, damages, expenses, causes of action, claims or judgments, including attorney's fees and other defense costs (collectively, "Claims"), resulting from injury to or death sustained by any person, or damage to property of any kind, or any other injury or damage whatsoever, which Claims arise out of or are in any way connected with this Agreement or any programs or tasks implemented pursuant to this Agreement.

(b) Except to the extent caused by the sole active negligence or willful misconduct of City, MRP shall indemnify, protect, defend and hold the City and its representatives, harmless of and from any and all Claims arising out of or in any way related to or resulting directly or indirectly from (i) this Agreement, (ii) the programs or tasks implemented pursuant to this Agreement, (iii) any failure to comply with any applicable law, and (iv) any default or breach by MRP in the performance of any obligation of MRP under this Agreement.

(c) The provisions of this Section 8 shall survive the expiration or sooner termination of this Agreement.

9. INSURANCE. Upon receiving approval from the City to take action or implement programs or tasks set forth in subsection (b) of Section 2, MRP, at its own cost and expense, shall provide and maintain insurance coverage as required in Exhibit A, "City of Richmond Insurance Requirements – Type II: Professional Services". MRP shall submit current certificates of insurance for the policies required in this Section 9 before taking action or implementing any programs or tasks set forth in subsections (b), (d), (e), (f) and (h) of Section 2.

10. GENERAL PROVISIONS.

(a) Execution. This Agreement may be executed in one or more counterparts, each of which shall be deemed an original. A signature transmitted via scanning and emailing or facsimile shall have the same effect as an original signature.

(b) Modification of Agreement. This Agreement may be modified only by a writing signed by MRP and the City.

(c) Entire Agreement. This Agreement together with any Nondisclosure and/or Common Interest Agreements entered into between the parties either prior or subsequent to the Effective Date constitute the entire understanding and agreement between the parties concerning this subject matter.

(d) Severability. If a court of competent jurisdiction finds or rules that any provision of this Agreement is invalid, void, or unenforceable, the provisions of the Agreement not so adjudged shall remain in full force and effect. The invalidity in whole or in part of any provision of this Agreement shall not void or affect the validity of any other provision of this Agreement.

(e) Governing Law. This Agreement is governed by and shall be interpreted according to the laws of the State of California. This Agreement is made in Contra Costa County, California, and any action relating to this Agreement shall be instituted and prosecuted in the courts of Contra Costa County, California.

(f) Waiver of Breach. No waiver of breach of any term or provision of this Agreement shall be construed to be, or shall be, a waiver of any other breach of this Agreement.

(g) Arms-Length Transaction. This Agreement is a product of arms-length negotiations and each party has had an opportunity to receive independent legal advice from attorneys of its own choosing. Thus, neither party can claim that any ambiguities in any term of this Agreement should be construed against any other party.

(h) No Third Party Beneficiaries. This Agreement will not confer any rights or remedies upon any person other than the parties hereto and their permitted successors and permitted assigns.

11. NOTICES. All notices under this Agreement shall be in writing and shall be transmitted by personal delivery or reputable overnight courier service such as FedEx to the parties at the following addresses:

MRP:
Mortgage Resolution Partners, LLC
33 Pier South Embarcadero, Suite 201
San Francisco, CA 94111
Attn: CEO

The City:
450 Civic Center Plaza
Richmond, CA 94804
Attn: City Manager

With copy to:

450 Civic Center Plaza
Richmond, CA 94804
Attn: City Attorney

Such notice shall be deemed given upon personal delivery to the appropriate address or on the next business day if sent by overnight courier service.

WHEREFORE, the parties indicate by their signatures below their entry into this legally-binding Agreement.

The City

____
(signature) (date)

Name (printed): ______________________________

Mailing address: ______________________________

Telephone no.: ______________________________

E-mail address: ______________________________

Date of Signing: ______________________________

Attest

____
City Clerk

Approved as to form:

____
City Attorney

#I-11.

Mortgage Resolution Partners LLC

Representative:	____________________ (signature) (date)
Name (printed):	Graham Williams
Mailing address:	33 Pier South Embarcadero, Suite 201, San Francisco, CA 94111
Telephone no.:	415-795-2032
E-mail address:	gwilliams@mortgageresolutionpartners.com
Date of Signing:	____________________

Exhibit J

ROLL CALL

Present: Councilmembers Beckles, Butt, Myrick, and Mayor McLaughlin. **Absent:** Councilmember Bates, Rogers, and Vice Mayor Boozé arrived after the City Council adjourned to Closed Session.

PUBLIC COMMENT

The deputy city clerk announced that the purpose of the Evening Open Session was for the City Council to hear public comments on the following items to be discussed in Closed Session:

CITY COUNCIL

CONFERENCE WITH LEGAL COUNSEL - ANTICIPATED LITIGATION (Initiation of litigation pursuant to Subdivision (c) of Government Code Section 54956.9):

One Case

There were no public speakers.

The Evening Open Session adjourned to Closed Session at 5:33 p.m. The Closed Session adjourned at 6:28 p.m.

The Regular Meeting of the Richmond City Council was called to order at 6:30 p.m. by Mayor McLaughlin who led the Pledge of Allegiance to the Flag.

ROLL CALL

Present: Councilmembers Bates, Beckles, Butt, Myrick, Rogers, and Mayor McLaughlin. **Absent:** Vice Mayor Boozé, was absent during Roll Call..

READING OF THE CODE OF ETHICS

Deputy City Clerk Ursula Deloa read the Code of Ethics.

STATEMENT OF CONFLICT OF INTEREST

None.

the Consent Calendar; continued Item J-19 to April 16, 2013; and withdrew Item J-1 from the agenda to be agendize on the April 16, 2013, City Council Agenda under Closed Session.

OPEN FORUM FOR PUBLIC COMMENT

Yolanda Jones expressed disappointment that her business was not included on the small business certified contractor's list.

Charlie Walker expressed disappointment that black contractors are not given the opportunities to work on projects in Richmond.

Antwon Cloird gave comments that another councilmember apologized for comments made by a councilmember. He stated that councilmembers must respect one another.

Henry Parker invited everyone to the Second Annual "Reach for the Stars" Full Inclusion Fashion Show and Showcase working with children on the Autism spectrum, being held April, 27, 2013, at Lavonya Dejean Middle School, 3400 Macdonald Avenue, from 5:30p.m. to 9:00 p.m. tickets are $10.00.

Joseph Puleo gave comments regarding the behavior of Human Resources Director and Assistant City Manager Leslie Knight and the lack of discipline for her behavior due to double-standards.

Etta Jones expressed disappointment that Yolanda Jones Construction Company was omitted from the small business certified contractor's list. She encouraged the city council to make sure that it does not happen again.

Kathleen Wimer stated that those on the public payroll must act above not only impropriety but above the appearance of impropriety. Ms. Wimer stated that the City of Richmond cannot have a reputation as being corrupt for our own future together. Therefore, whatever discipline was imposed on Ms. Knight's employment has to correct and extinguish this appearing of impropriety without granting any preferential treatment.

Alpha Buie gave comments regarding the plight of young African Americans seeking employment specifically ex-offenders returning to the community. She stated that many African American contractors are excluded from lists to bid for funding for their programs.

He encouraged the City Council to exam the issue so that residents in the area were able to enjoy the park also.

Stacie Plummer gave comments regarding the Richmond Charter. She stated that charter was created by the Richmond voters based on an unwavering foundation of public trust. Ms. Plummer stated that the charter starts with where the city manager must live, the prosecutorial duties of the city attorney, and entrust powers and duties of the City Council, and Personnel Board. She also stated that trust cannot be off-limits to the people. Ms. Plummer also stated that a debate regarding public trust began with City Manager Bill Lindsay's press release.

Jackie Thompson stated that permits for soccer were issued for certain sections of Booker T. Anderson Park; however, the entire park was being used for soccer. Ms. Thompson also stated that bullying can be physical, mental, and emotional. She encouraged the City Council to review the Personnel Rules. She also stated that department heads should establish employee anti-bullying training.

Wesley Ellis stated that Councilmember Beckles should not flatter herself by thinking she could hurt his feelings. He stated that the rift between he and Councilmember Beckles began when she told him that he did not have a clue about anything, and called his name out among all the citizens seated in the Council Chambers.

Stan Fleury thanked Mayor McLaughlin and Councilmember Beckles for having the courage to start a discussion among the leadership of the City of Richmond regarding current issues taking place within the City of Richmond. Mr. Fleury stated that it was with great peril that issues were brought fourth to the City Council, and he encouraged the City Council to help employees and continue to listen to what they have to say.

Niechelle Gordan stated that she was trying to acquire a new business license within the City of Richmond and left a message with the appropriate department; however, no one returned her call. Mr. Lindsay will follow-up with the department.

Lalo Herrera gave comments regarding Human Resources Director and Assistance City Manager Leslie Knight stating she was the worst offender of the City's policies and procedures.

Andre Soto congratulated Councilmember

undermines the credibility of management and he hopes that issues are resolved in a fair and equitable manner that preserves the integrity of city government.

Raymond Dryer thanked the City Council for pulling the resolution regarding Human Resources Director and Assistance City Manager Leslie Knight and taking the issue to Closed Session to hear the report in its entirety. Mr. Dryer stated that as children you learn that taking something that does not belong to you was theft, and encouraged the City Council to following through with a proper decision.

Michael Beer stated that there will not be a Silly Parade this year and thanked the many organizations and individuals for past support.

Bea Roberson encouraged citizens to attend the Marine Clean Energy (MCE) Meeting, Monday, April 22, 2013, from 6:30 p.m. to 8:30 p.m. in the Multipurpose Room at Levone De Jean Middle School, 3400 Mac Donald Avenue; citizens will learn and be able to ask questions regarding their options when MCE rolls out its program.

Sam Casas encouraged the City Council to establish an ethics commission and also to demand a detailed budget to restore public trust.

Bishop Andre Jackson invited everyone to a public meeting with Senator Loni Hancock, Friday, April 5, 2013; 1:30 to 3:30 p.m. in the Richmond Council Chambers, regarding the findings of the Chevron fire.

Marilyn Langlois stated that according the investigative report summary released there has been a violation of public trust by Human Resources Director and Assistance City Manager Leslie Knight; a top leader that should be a role-model to all employees and should be held accountable. Ms. Langlois stated that since the information that was shared indicated a misuse of public funds, the pubic wants and needs to know what would be done about it. Ms. Langlois also stated that she supports the residents and city employees that are calling for honesty, integrity, and fairness.

Juan Reardon stated that Richmond residents pay taxes to pay salaries of city staff, and it was essential that residents could trust the people spending the money. Mr. Reardon stated that those that manage others should be held to the highest standards of accountability. Mr. Reardon also reminded everyone that when Mayor McLaughlin learned that an individual in her office was embezzling funds, she immediately encouraged the Mr. Lindsay to following the example of Mayor McLaughlin and immediately stop tolerating fraud and remove those committing it.

Texanita Bluitt thanked the City Council for holding the joint meeting with the West Contra Costa County School Board and promoting renovations to the Kennedy Swim Center and schools throughout the City of Richmond. Ms. Bluitt stated that the community needs to work together to improve the quality of education for our children.

Rodney Ferguson stated that justice delayed was justice denied and that it was time for the City Council do the right thing. He encouraged the City Council to be an example to all people that were trying to get their lives together and if the City Council could not make the hard decisions, then it would be difficult for others to make the hard decisions.

Charles Smith started his address to the City Council by quoting from a speech by President Obama that stated "everyone plays by the same set of rules." Ms. Smith stated that everyone playing by the same rules was one of the most cherished values. Mr. Smith stated that he would suggest that if Mr. Lindsay does not believe that Human Resources Director and Assistant City Manager Leslie Knight has committed crimes that merit the termination of her contract, then he was ethnically challenged.

Mike Parker thanked Stacie Plummer for the courage to demand that the City live up to the standards of integrity that citizens want. He also stated that a city only works when the citizens have trust in city government and that public trust in the City of Richmond leadership must be restored. Mr. Parker also stated that the City of Richmond must find a way to make it clear that there would be zero tolerance for any managers of the City of Richmond who believes that they are above the rules.

REPORT FROM THE CITY ATTORNEY OF FINAL DECISIONS MADE AND NON-CONFIDENTIAL DISCUSSIONS HELD DURING CLOSED SESSION

City Attorney Bruce Reed Goodmiller stated that there were no reportable actions.

CITY COUNCIL CONSENT CALENDAR

On motion of Councilmember Rogers, seconded by Councilmember Beckles all items marked with an (*) were approved by the unanimous vote of the amount of $6,000, and approve an amendment to the Fiscal Year 2012/13 operating budget, increasing library fund revenue and expenditures in the amount of $6,000, allowing these LSTA funds to be used to purchase literacy materials for the Literacy for Every Adult Program (LEAP).

*-Approved a contract with CPS HR Consulting to develop and administer promotional examinations for Fire Captain, Fire Engineer, and Fire Inspector I in an amount not to exceed $55,000 and for a term of April 3, 2013, to June 30, 2015.

*-Adopted **Resolution No. 25-13** amending the City of Richmond's Position Classification Plan to add the new classification of Duplicating/Mail Specialist I/II and delete the classifications of Duplicating/Mail Assistant and Senior Duplicating/Mail Assistant.

The matter to introduce an ordinance for first reading establishing the wages, salary, and compensation for the new classification of Duplicating/Mail Specialist I (Salary Range No. 12: $3,403 - $4,137/month) and, the new classification of Duplicating/ Mail Specialist II (Salary Range No. 18: $3,743 - $4,551/month) was presented by City Manager Bill Lindsay. Diane Canepa gave comments. **The matter was continued to April 16, 2013, to gather more information.**

The matter to approve an amendment to the contract with Strongbuilt Construction Company for building repair work performed at 1350 Kelsey Street in the amount of $5,912.77, increasing the total cost of the project to $12,792.77, and extending the term through March 31, 2013, was presented by Project Manager Craig Murray. On motion of Vice Mayor Booze, seconded by Councilmember Myrick approved an amendment to the contract with Strongbuilt Construction Company by the following vote: **Ayes:** Councilmembers Bates, Butt, Myrick, Rogers, Vice Mayor Booze, and Mayor McLaughlin. **Noes:** None. **Abstentions:** None. **Absent:** Councilmember Beckles.

*-Approved an amendment to the lease of property located at 500 23rd Street (RichmondBUILD III), extending the term for the six-months ending June 30, 2013, at a cost of $5,000 per month, for a total lease payment of $30,000.

*-Approved an amendment to the contract with The Glen Price Group to develop the Richmond Workforce Investment Board Strategic Plan for 2013-2017 and various grant applications by the agreed upon

The matter to approve a one-year contract with Regina Almaguer, LLC for services as project manager of the Port of Richmond Public Art Project in an amount not to exceed $33,750 was presented by Arts Director Michele Seville. Angel Perez, Bruce Beyaert, Tom Leatherman, and Fletcher Oakes gave comments. A motion was made by Councilmember Bates, seconded by Councilmember Beckles to approve a one-year contract with Regina Almaguer, LLC for services as project manager of the Port of Richmond Public Art Project. A substitute motion was made by Councilmember Butt to direct the Port Department to contribute the entire cost of $600,000 and contribute $225,000 to the Arts Advisory Committee and another $225,000 to finish the Bay Trail Project failed for lack of a second. The original motion passed by the following vote: **Ayes:** Councilmembers Bates, Beckles, Rogers, Vice Mayor Booze, and Mayor McLaughlin. **Noes:** Councilmember Butt. **Abstentions:** Councilmember Myrick. **Absent:** None.

The matter to approve the following reappointments to: Commission on Aging: Myrtle Braxton, incumbent, term expiring May 19, 2015; Delores Johnson, incumbent, term expiring May 19, 2015; Beverly Wallace, incumbent, term expiring May 19, 2014; Eli Williams, incumbent, term expiring May 19, 2014; Human Relations and Human Rights Commission: Betty Burrus-Wright, incumbent, term expiring March 30, 2016; Point Molate Citizen Advisory Committee: Charles Smith, incumbent, term expiring May 3, 2015; Recreation and Parks Commission: Pam Saucer-Bilbo, incumbent, term expiring October 26, 2015; Economic Development Commission: Qiana Riley, incumbent, term expiring March 30, 2016, was pulled for public comments by Jackie Thompson. Following public comment on motion of Vice Mayor Booze, seconded by Councilmember Bates approved the reappointments by the unanimous vote of the City Council.

*-Adopted **Ordinance No. 4-13** establishing the wages, salary, and compensation for the new classification of Source Control Superintendent (Salary Range No. 064D: $7,277 - $8,829/month).

The matter to approve an Advisory Services Agreement with Mortgage Resolution Partners, LLC to assist the City of Richmond in reducing the impact of the mortgage crisis, by advising on the acquisition of mortgage loans through the use of eminent domain, in order to restructure or refinance the loans and thereby preserving home ownership, restoring homeowner equity and stabilizing the communities' housing market

Butt left the meeting at 11:15 p.m. Leland Chan and Melvin Willis gave comments. A motion was made by Councilmember Beckles, seconded by Councilmember Myrick to approve an Advisory Services Agreement with Mortgage Resolution Partners, LLC. Councilmember Myrick requested a report back from staff regarding loan criteria and specifics. A substitute motion was made by Vice Mayor Booze, seconded by Councilmember Bates to hold the item over for 30 days to gather more information. Following discussion, Councilmember Bates withdrew his second. The original motion to approve an Advisory Services Agreement with Mortgage Resolution Partners, LLC passed by the following vote: **Ayes:** Councilmembers Bates, Beckles, Myrick, Rogers, Vice Mayor Booze, and Mayor McLaughlin. **Noes:** None. **Abstentions:** None. **Absent:** Councilmember Butt.

RESOLUTIONS

Withdrew from the agenda the matter to adopt a resolution calling for restoration of public trust through the removal of an executive City employee from current position.

The matter to adopt a resolution in support of AB 218 (Dickinson) to expand the "Ban the Box" policy to state employment to eliminate the inquiry about criminal history on any initial employment application was presented by Councilmember Beckles and Mayor McLaughlin. Jackie Thompson, Marilyn Langlois, and Eduardo Martinez gave comments. On motion of Councilmember Beckles, seconded by Councilmember Myrick adopted **Resolution No. 26-13** by the unanimous vote of the City Council.

COUNCIL AS A WHOLE

The matter to review the proposed Term Sheet for post-collection services as negotiated between RecycleMore and Republic Services and authorize an agreement based on this Term Sheet and review the proposed solid waste collection services based on the Term Sheet, and other possible modifications to collection services, and authorize staff to develop a proposed agreement with Republic Services regarding these service modifications for subsequent Council approval was presented by Sustainability Associate Jennifer Ly and Rob Hilton, from HF&H Consultants. A motion was made by Vice Mayor Booze, seconded by Councilmember Myrick to review the proposed Term Sheet for post-collection services as negotiated between RecycleMore and Republic Services and authorize an agreement based on this Term Sheet and review the proposed solid waste collection services based on the to negotiate the best deals for the citizens for Richmond as details are worked out. The friendly amendment was accepted. Councilmember Bates requested that staff prepare an analysis of the benefits of keeping the JPA. The motion including the friendly amendment was approved by the unanimous vote o the City Council.

The matter to discuss and give direction to staff regarding the Code Enforcement Department's use of contractors outside the City of Richmond for Code Enforcement demolitions was presented by Vice Mayor Boozé and Code Enforcement Manager Tim Higarres. This item was referred to the Public Safety Committee, and Vice Mayor Boozé also requested that a staff form a committee in addition to the Public Safety Committee specifically to discuss the issue.

The matter to consider directing the city manager to prepare a plan to publicize and to assist residents to take advantage of programs for free or reduced cost access to the Internet, including seeking out grants was presented by Councilmember Rogers and Mayor McLaughlin. Councilmember Bates suggested that staff outreach to the Richmond Neighborhood Councils to inform citizens. Jackie Thompson and Ken Maxey gave comments. On motion of Councilmember Rogers, seconded by Mayor McLaughlin directed the city manager to prepare a plan to publicize and to assist residents to take advantage of programs for free or reduced cost access to the Internet, including seeking out grants by the unanimous vote of the City Council.

The matter to receive a report from staff on the status of proposed solar powered streetlights along Richmond Parkway was presented Councilmember Beckles. City Manager Bill Lindsay gave an oral report. Councilmember Beckles directed staff to submit a feasibility study of solar powered streetlights. Vice Mayor Booze stated that the installation of lighting on the Richmond Parkway was currently underway. Sims Thompson gave comments.

REPORTS OF OFFICERS: STANDING COMMITTEE REPORTS, REFERRALS TO STAFF, AND GENERAL REPORTS (INCLUDING AB 1234 REPORTS)

Councilmember Bate announced that Richmond citizen Myrtle Hunt passed and requested that Mayor McLaughlin adjourn the meeting in honor of her memory.

adjourned at 11:31 p.m. in memory of Richmond resident Myrtle Hunt, to meet again on Tuesday, April 16, 2013, at 6:30 p.m.

City Clerk

(SEAL)

Approved:

Mayor

Exhibit K

latimes.com/business/money/la-fi-mo-richmond-eminent-domain-20130730,0,7196420.story

latimes.com

Richmond adopts eminent domain mortgage plan

By Alejandro Lazo ,

10:46 AM PDT, July 30, 2013

Richmond is adopting a plan to take over underwater mortgages that would invoke the city's eminent domain powers if necessary.

The city will be the first in the nation to formally adopt the novel but controversial plan that was rejected by San Bernardino County and two of its cities earlier this year.

The city said it will buy home mortgages from financial institutions, write down those loans and refinance homeowners in the properties into new loans. If financial institutions do not cooperate, the city will seize the loans using eminent domain, Richmond Mayor Gayle McLaughlin said.

PHOTOS: SoCal's most affordable ZIP Codes for home buyers

"This is a tool to get the job done," McLaughlin said. "The housing crisis is still ongoing."

The city on Tuesday sent notice to the holders of more than 620 underwater mortgages for homes in the city, asking these servicers and trustees to sell the city these loans. The city sent letters to 32 entities. The city plans further such actions in the future, officials said in a conference call with reporters Tuesday.

Eminent domain is usually used to seize land — not loans — to serve the public good, as when local governments seize blighted properties. The Richmond plan would be the first widespread attempt at using eminent domain to seize residential mortgages.

The city will team up with the San Francisco firm Mortgage Resolution Partners, which last year pitched the plan to San Bernardino and two of its cities, Fontana and Ontario. That county and the two cities formed a Joint Powers Authority to consider the eminent domain idea but then shelved it after Wall Street groups voiced sizable opposition and little public support was heard. The county and the two cities were the first communities to consider the plan.

The Securities Industry and Financial Markets Association of New York has been a hefty opponent of the eminent domain plan, with its managing director appearing before a number of municipal meetings to speak against it. On Tuesday, the group reaffirmed its disapproval in a brief email to The Times.

McLaughlin, the Richmond mayor, said on Tuesday that city officials had spoken to members of the group but remained resolute to move forward despite their opposition.

"We are just not going to back down; we really feel it is the responsibility of the servicers and the banks to fix this, and they haven't, so we are taking this into our own hands," she said. "It is our community that is at stake here."

Mortgage Resolution Partners will provide the funding for Richmond to purchase the loans and also finance any litigation.

ALSO:

Southland home prices soar 28.3% in June

Pending home sales fall in June, Realtor group says

San Bernardino abandons eminent domain mortgage plan

Exhibit L

Mortgage Resolution
PARTNERS

FREQUENTLY ASKED QUESTIONS

TABLE OF CONTENTS

SECTION ONE: LEGAL

1. Doesn't eminent domain only apply to real estate? No. The power of eminent domain applies to every kind of property, including real estate (like land), tangible personal property (like goods), and intangible personal property (like loans).

2. Can the government condemn property by eminent domain and transfer it to a private person to use to earn a profit? Yes, in California and many other states, as long as the government finds that the private use may serve a public interest. Governments do so all the time, selling condemned property to developers who profit from building offices, shopping malls, or housing. In fact, in limited cases a government can even authorize private parties to directly exercise eminent domain to acquire property for their business use without any government involvement at all.

3. Are borrowers morally and legally obligated to pay the entire balance of their purchase money mortgage? No, particularly in California. Reckless lending standards in the past have caused real estate bubbles and crashes resulting in defaults that have harmed homeowners, destroyed the local economy and overwhelmed the state judicial system. As a consequence, California has deliberately allocated purchase money mortgage loan risk to the lender by enacting laws that allow a borrower to walk away from a purchase money home loan and effectively limit the lender's remedy to foreclosing on the home. This is a fundamental public policy in California and a fundamental part of the homeowner's bargain in taking out a purchase money home loan. Lenders are fully aware of their share of the risk of making a purchase money home loan in California.

4. Can the government acquire performing loans, or only defaulted loans? As long as it is acting to further a public purpose, a government can acquire any kind of loan including performing, delinquent or defaulted loans. A government can purchase underwater performing loans to further a number of purposes -- negative equity is the single greatest predictor of future default, and it creates harm even absent default (including reduced homeowner investment in property maintenance and dislocation in the local property sales market because of restrictions on short sales).

5. What makes you trust the legal advice you have received? Mortgage Resolution Partners (MRP) has received the advice of counsel with national or statewide reputations for excellence and expertise in litigation, eminent domain law and constitutional law. Both clients and other lawyers regularly select the same counsel to handle cases raising eminent domain, constitutional and public policy issues, and we have great confidence in their advice. Ultimately, each city will rely on its own legal review before proceeding with eminent domain actions.

6. What rights will the homeowners have when you provide notice? Homeowners will have the same rights and the same obligations that they have now under their loan agreements. This program simply changes the owner of their loan, not the terms of the loan. But more importantly, they will gain an opportunity -- the opportunity to work with a new loan holder that is not bound by the limitations of any securitization contract and lacks the conflicts of interest that current loan servicers have. Also, current plans provide for the homeowners to opt in to the MRP program on a voluntary basis.

7. What rights will the loan owners have? The trusts that currently hold the mortgage loans will have the right to receive the fair market value of the loans. This includes the right to a trial to determine the fair value of the loans if the trusts disagree with our valuation.

8. What about second mortgage holders? We expect to negotiate directly with holders of second loans, or use eminent domain to acquire those loans, in order to comprehensively deal with the homeowner's total mortgage debt. If a second loan has significant value because it is full recourse it may be necessary to acquire only the mortgage lien or a lesser interest in the loan. Unlike existing lenders, we will be able to deal with all loans encumbering a property comprehensively at the fair value of each.

9. Why do you need eminent domain? Why don't you just buy loans in the market? Private securitization trusts hold approximately $1.4 trillion of loans; we could offer to buy their underwater loans, but their trust agreements forbid them to voluntarily sell the loans. Eminent domain allows us to purchase those loans as well as related second mortgage loans if the holders of the seconds are also unable (or unwilling) to sell. Eminent domain is a way to successfully consolidate ownership of a homeowner's mortgage loans in the hands of someone with the economic incentive and freedom to modify or otherwise resolve the loans.

10. How do you plan to address the legal backlash that could occur? California has a well defined judicial process for adjudicating eminent domain actions and gives them priority in court. Loan owners (or Servicers on their behalf) might litigate the right to purchase the loans and the amount of compensation due. We are confident that the communities have the authority to purchase the loans, and we will provide resources to defend against any legal challenge to that right. We will stand willing to negotiate over price with the goal of reaching agreement on fair value. Absent agreement, there will be a final jury determination of fair value in the condemnation action.

11. Isn't there a legal step where judges must agree to the eminent domain plea? What if they don't? As long as the community has the authority, as confirmed by the court, to purchase the loan and pays fair value, the court must permit the acquisition. There is a process under which the community may request the court's permission to purchase the loan first and finally determine fair value later (a "quick take"). We expect that the quick take will be a necessary component of the plan.

12. Who really owns the loans? Securitization trusts typically hold the first mortgage loans that will be purchased by eminent domain. A variety of investors including hedge funds and mutual funds own interests in the trusts and thus the ultimate right to payments for the loans. Third party banks service the loans, and third party trustees monitor the servicers. Banks typically hold for their own account the second mortgage loans.

13. Who goes to court? Assuming the purchase requires court action, the communities will go to court, as will the securitization trust and holder of the second mortgage loan.

14. What happens if they question your valuation of the loan? The trust or bank may seek a higher valuation in the legal proceeding. They and we will provide evidence of value; initially the judge, and ultimately the jury, will determine fair value.

15. How will you deal with missing notes, incomplete records in MERS, and similar mistakes that create havoc in the foreclosure process? Many loan originators and servicers lost important documents or failed to record transfers in their haste to securitize and re-securitize loans. Borrowers rarely deny that they owe their debts; they just need to be sure that they pay the right person, and courts need to be sure that anyone who tries to foreclose actually has the right to do so. Eminent domain resolves these issues. It transfers complete ownership of the loan to the city, regardless of missing paperwork. Anyone who claims to own the loan can prove it in the action and receive the proceeds. Eminent domain settles once and for all who owns the loan (the city) and who has the right to receive payment. Clearing up the paperwork disaster is not a purpose of our program, but it is a fortunate side benefit.

SECTION TWO: FAIRNESS

1. Is your program a giveaway to the undeserving who borrowed more than they should have to purchase houses they never should have owned? No. Everyone in California has the opportunity to purchase a home by borrowing from a lender who is willing to take a loss if home prices decline by more than the homeowner's down payment (see Legal FAQ 3 above). The lender willingly takes the risk when making the loan, and the fair market value of the loan reflects that risk. By purchasing the loan at fair value, we give the lender the benefit of its bargain. By doing an economically rational modification or other resolution with the homeowner, we respect the homeowner's benefit of his or her bargain.

2. Regardless of the legal niceties, is it just wrong and a moral hazard to let these homeowners stay in their homes? No. We protect our neighbors' homes, even allowing them to keep the equity in their homes while canceling their debts in bankruptcy, because it is the right thing for them and the right thing for us. We do not put our neighbors into debtor's prison, or make them homeless unnecessarily. America is facing an economic crisis and the solution requires practical action that keeps people in their homes. We are all in this together, for our neighborhoods, our states and our nation. The real moral hazard is that the system is forcing homeowners to default in order to achieve rational solutions.

3. Won't those who don't qualify think this is unfair? As with many societal issues that have challenged us in the past, solutions do not always provide a direct benefit to everyone. In this case, success will benefit even those who do not qualify by stabilizing home values, restoring neighborhoods and promoting the local economy. Together with the state and the participating communities we will actively address public concerns and educate the public on the benefits to all of stemming the default crisis.

SECTION THREE: BUSINESS

1. What is the fair market value of a loan, and how will you determine it? Fair market value is the price that a willing buyer would pay a willing seller, neither under any compulsion to transact. Similar sales of troubled loans in the secondary market exist and are good evidence of fair value. These sales occur at a significant discount to the fair value of the home because of the foreclosure discount -- the market's recognition of the cost in time, money and effort to foreclose on the homeowner and thereafter to maintain and sell the property. We will use these market data points and supplemental methods including discounted cash flow modeling.

2. How will MRP make money? MRP will partner with communities to purchase all loans (or interests in seconds) encumbering a property through eminent domain at fair value, which will be significantly less than the fair value of the home. We will then proactively work with borrowers to modify or refinance the loans, or possibly take other action (such as a deed in lieu of foreclosure and rent-back or a short sale). Current plans provide for MRP to charge a simple, fair, and transparent flat fee (paid for by investors) for its services.

3. Why hasn't anyone else tried this, or have they? Governments have used eminent domain in the past to address housing dislocations. For example, Hawaii used a statewide program of eminent domain to purchase homes from landlords to sell to tenants when concentrated land ownership had made it difficult for people to buy their own homes. Some have advocated using eminent domain to purchase mortgage loans in the current crisis, including people in the home building, government and academic communities. MRP has simply taken up the idea and run with it because we believe that it is a positive solution to this crisis, particularly for securitized mortgage loans.

4. What other solutions are being offered? Are they working? What makes this proposal any better? There are a number of government programs designed to encourage loan modifications. However, these apparently do not provide sufficient incentives for securitized loan servicers who bear the cost and the risk of modifying a loan, with the trust investors reaping the benefits of a successful modification. Moreover, the existing programs do not adequately deal with conflicts of interest among servicers, securitization trust investors, and second mortgage holders. As a result, few modifications have occurred, and most have been unsuccessful, particularly for securitized loans. Our proposal is better because we will cause the purchase of all loans encumbering a home, with the freedom to effect any modification, including write-downs.

5. How does this affect the borrower's credit? The effect on a borrower's credit will depend upon the resolution of the mortgage loan that he or she agrees to. We expect that the effect will be no worse than it would be without eminent domain and will be better for the borrower if MRP is able to affect a refinancing or a modification that the existing servicer would not have permitted.

6. How will this help home values, or will it? We expect that the program will stabilize home prices by reducing defaults and the resulting forced sales of homes and by reducing the overhang of future expected foreclosures.

7. Do you really believe this is going to work? Yes, so much so that we have personally risked our time, our money and our reputations to get this program up and running.

8. Why California? California has one of the highest percentages of at-risk loans and the highest dollar amount of at-risk loans of any state. It is a natural and efficient first state for the program. We expect to expand the program to other states once it is up and running.

9. How will you choose the mortgages? We will partner with committed local governments that have a sufficient volume of at-risk loans to allow us to make significant investments and make a meaningful difference to the community. The local government offices will help to identify which areas we assist, and each potential mortgage will then go through the regular underwriting and eligibility process.

10. What are your plans after the California pilot? Other cities? Other states? We plan to expand beyond the pilot, both in California and in other states. There is much opportunity both in-state and out-of-state to build on the program's potential value.

11. How many borrowers have second mortgages (like HELOCs), and how will you handle them? We expect that a significant percentage of borrowers will have second mortgages. We expect to reduce or eliminate the balance of the homeowner's second mortgage loan at the same time as the first, either in a voluntary transaction with the holder of the second or (if necessary) by purchasing it through eminent domain.

12. What reactions do you expect from the major bank servicers? We expect the servicers to initially oppose the program. However, we hope that they will come to recognize that the program is the best way to resolve the troubled loans in the securitization trusts for the benefit of all parties involved in the trust, including the trust investors, the trustee, and the servicer.

13. Who will underwrite the new loans -- MRP, third parties, or both? Both. MRP will determine the underwriting criteria for selecting loans based on the requirements of third party lenders, Fannie Mae, Freddie Mac, the FHA, and other parties who will ultimately acquire, refinance or guarantee the loans. We expect to work with third party mortgage professionals in each participating community to underwrite the new loans. This will bring local expertise to the underwriting process and support to the local economy.

14. Won't you have to lend to unqualified borrowers in order to keep people in their homes? How will you manage credit risk? We will not refinance or modify loans for borrowers who do not qualify. We will manage credit risk through underwriting to the requirements of third party lenders and guarantors, who will provide the ultimate take-out for the loans. We may offer other resolutions for homeowners who no longer qualify for loans, such as expedited consideration of proposed short sales and accepting a deed in lieu of foreclosure and potentially renting the home back to them (via an appropriate partner). In addition, a portion of the returns will be dedicated to communities, which may use the funds to finance community housing or other needs.

15. How will you deal with competition from the major banks once you announce your program? We believe that city and state governments may be unwilling to work with major banks or other potential competitors because of their or their affiliates' roles in creating or prolonging the mortgage crisis. Other companies could in time create similar mortgage resolution businesses. However, the inventory of distressed mortgage loans is unfortunately so great and so widespread that there is room and need for other companies to operate in the space without adversely affecting our business model.

16. Will you partner with existing lenders? Why or why not? We expect to work with selected existing lenders as well as independent real estate professionals to refinance the homeowner's loans.

17. What criteria will you use to select loans to acquire? We will work with each government agency to determine the criteria that best meet the community's needs – with the goal of keeping homeowners in their homes. We expect initially to acquire loans that are significantly underwater, but which are current (not in default). Subsequently, we may expand the program to acquire loans that are in default, but where the homeowner can afford a refinanced loan with a reduced principal amount.

18. If you are successful in modifying loans and reducing principal, won't the homeowner be taxed on the reduction? Through 2012, both federal and California laws forgive the tax for debt used to purchase or improve the home. If the borrower used the proceeds for other purposes, like buying a boat, then the reduction may be taxable. Even after 2012, debt forgiveness generally may not be taxable to the extent the borrower's total debt exceeded total assets, which we expect will be the case for many homeowner participants. The program will be voluntary for homeowners, so they will determine whether to participate based on their own circumstances, including their own tax position. MRP will not provide tax advice, and will urge potential participants to seek such advice.

19. How long will this take? We expect a period of 4 to 12 months from the beginning of the borrowers' opt-in period until completion of loan refinancing.

20. We've seen what outsourcing did to loan modification programs with the big banks. If you are going to outsource, how can you ensure quality? Many of the problems with outsourcing have come from conflicts of interest that the large bank servicers have. They bear the high costs of servicing troubled loans and negotiating modifications, but they do not get the benefits of a successful modification. This has led them to outsource to firms that will foreclose as quickly and cheaply as possible. We intend that our program's investors will acquire all of a homeowner's mortgage loans and bear the risk and returns of restructuring the loans, so our program will not have this conflict of interest. We will closely monitor all service providers because it is in our interest for them to do their jobs right.

SECTION FOUR: ECONOMICS

1. How can the loan purchasers earn a profit if they pay fair value for a loan – and won't the trusts have a free look back to demand more compensation in court? MRP and the loan purchasers can pay fair value and still earn a profit because they will take the risks and earn the returns of acquiring underwater loans and then refinancing them. Many investment funds purchase distressed whole loans from bank portfolios in consensual transactions and then profit by working them out; we expect our loan purchasers to pay the same price that they do. We will seek to provide appropriate reserves for look back risk based on the court's ultimate determination.

2. How will MRP make money? MRP intends to earn fees that are simple and transparent based in part on its success in obtaining control over and modifying or otherwise resolving the loans.

3. Will you share profits with the communities? We expect to contribute to the communities (or not-for-profit organizations) a fixed amount per loan acquired, which may support community housing needs.

4. How have you structured this to create the various profit margins you will need? Who pays for the legal fees? The structure of the loan acquisitions and the expected loan resolutions will create the necessary profit margins to pay for program costs, including funding costs and legal fees.

SECTION FIVE: GOVERNMENT

1. Eminent domain is already so controversial. Are you concerned about how this will be perceived? Eminent domain is controversial when it displaces homeowners to help unrelated investors. The program will use eminent domain to help homeowners, and we expect it to show that local governments are part of the solution, not part of the problem.

2. What about the bigger picture? Isn't this going one step further to disempower private businesses and empower the government? No. Eminent domain is an inherent power of American governments, one that they have used throughout our nation's history. It is such a fundamental part of government that the US Constitution expressly permits it, as long as the government has a public purpose and pays fair value for the property. Moreover, the government entities will not enter the mortgage loan business or displace any mortgage companies.

3. Is there an ulterior political motive here? No. Eminent domain is a governmental action to achieve governmental objectives, and the objectives are clear -- to reduce the harm that the residential home loan crisis is causing our communities, to stabilize neighborhoods, and to support local economic activity.

4. I read something in the WSJ about a program that President Obama was considering. Is this it? No. Our program is a local one controlled by local city and county governments, supported by private investment funds.

5. How will this affect property taxes? By resolving underwater loans more efficiently with fewer foreclosure sales, we expect the program to stabilize the property tax base and to help collect delinquent property taxes.

6. If this is such a good solution, why didn't the government do this instead of the bank bailouts? Our program addresses a different problem and offers a different solution. The federal government acted to prevent a national financial collapse; that problem required a national solution at a scale that only the federal government could provide. The residential mortgage loan crisis affects individual communities differently and requires a local solution. We can implement the solution on a local scale, funded with private capital.

7. Will participating cities be blackballed? We regard it as unlikely that lending institutions would "redline" or "blackball" a city for exercising a sovereign right. Banks are in the business of making interest margin, and we believe that they will seek to do so wherever the opportunity arises. Punishing communities is not good for business. Also, there are legal strictures that may prevent such retaliation (such as the Community Reinvestment Act).

8. How have you planned to budget for all of the legal costs that will come out of this? Especially for the participating municipalities, how will you put their fears at rest regarding this? We have budgeted for extensive legal fees. MRP's financial model provides that funding sources and the margins from the loan acquisitions and refinancings will directly pay all legal costs of condemnation and valuation actions.

9. What liability do the participating municipalities have? The participating governments or joint powers authorities will be liable to pay the fair value of the loans as well as certain legal costs and fees. MRP and its funding sources will pay for these costs as described in the answer to FAQ 8.

SECTION SIX: ORGANIZATION/FOUNDERS

1. Who is MRP? MRP is the manager of this resolution program. It will obtain the funding to pay for the acquired loans, and it will manage the process of resolving the loans.

2. Where will your corporate offices and operations be based? MRP's offices and operations are based in San Francisco. As we implement the program we will work with the independent real estate service community in each participating community, which should contribute to the local economy. MRP may open additional offices in other cities and states as the program expands.

3. Who is Gordian Sword and what role does it play? Gordian Sword is the company that the program's founders set up to help create the program and to manage Mortgage Resolution Partners.

4. Why LLCs? Limited liability companies are a typical form of organization for investment and investment management businesses. They operate with the flexibility of partnerships while providing all investors with limited liability like shareholders in a corporation.

CERTIFICATE OF SERVICE

I, **Elena Griffin**, declare:

I am employed in Los Angeles County, California. I am over the age of eighteen years and not a party to the within-entitled action. My business address is Mayer Brown LLP, 350 South Grand Avenue, 25th Floor, Los Angeles, California 90071-1503.

I certify that I electronically filed the foregoing:

NOTICE OF ENTRY OF ORDER PURSUANT TO STIPULATION FOR FILING SECOND AMENDED COMPLAINT

with the United States District Court, Northern District of California, using the CM/ECF system on August 26, 2013.

Participants in the case who have appeared and are registered CM/ECF users will be served by the CM/ECF system.

I further certify that some of the participants in the case have not yet appeared in the case. I have dispatched the foregoing document to a third party commercial carrier for delivery within 3 calendar days to the following parties:

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Attorney for City of Richmond, Richmond City Council, Mortgage Resolution Partners LLC, and Gordian Sword LLC

Executed August 26, 2013, in Los Angeles, California.

Elena D. Griffin

Elena Griffin