

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF Illinois
EASTERN DIVISION

HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR THE REGISTERED NOTEHOLDERS
OF RENAISSANCE HOME EQUITY LOAN TRUST 2007-2
Plaintiff

-vs-

Cause No. 1:12-cv-3321

PAUL D. HOWEY, CHICAGO TITLE AND TRUST COMPANY, AN ILLINOIS CORPORATION,
JPMORGAN CHASE BANK, NA, SUCCESSOR IN INTEREST TO GREAT WESTERN BANK,
KAREN HOWEY
Defendants

AFFIDAVIT OF DEBT

Affiant, Donovan L. Pitterson, hereby deposes and says:

1. I am employed as a Contract Manager of Ocwen Loan Servicing, LLC and am authorized to make this affidavit on behalf of Ocwen Loan Servicing, LLC. I make this affidavit based on my personal knowledge of the facts contained herein. My personal knowledge is based on my review of the Servicing Records described below.
2. In the regular performance of my job functions at Ocwen Loan Servicing, LLC, I am familiar with business records maintained by Ocwen Loan Servicing, LLC for the purpose of servicing mortgage loans, collecting payments and pursuing any delinquencies (the "Servicing Records"). Ocwen Loan Servicing, LLC's Servicing Records typically include electronic data compilations and imaged documents pertaining to the loans it services.
3. Based on my training and general knowledge of the processes by which they are created and maintained, Ocwen Loan Servicing, LLC's Servicing Records were made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are kept in the ordinary course of the business activity regularly conducted by Ocwen Loan Servicing, LLC. It is the regular practice of Ocwen Loan Servicing, LLC's mortgage servicing business to make and update its Servicing Records.
4. Based on my review of Ocwen Loan Servicing, LLC's Servicing Records, Plaintiff owns Defendant's Note and Mortgage, true and correct copies of which I understand have been previously filed with the Court. Ocwen Loan Servicing, LLC is responsible for servicing Defendant's delinquent mortgage account as attorney-in-fact for Plaintiff and is authorized to make this affidavit as the servicer for this loan.
5. Attached to this Affidavit is Exhibit "A" which is a true and correct print-out generated from Ocwen Loan Servicing, LLC's regularly maintained Servicing Records pertaining to Defendant's account. My review of this Servicing Record marked as Exhibit "A" pertaining to Defendant's account reveals that, as of July 10, 2012, Defendant owes Plaintiff sums of money in amounts no less than the following:

(A) \$ 247,991.52, Principal balance of said Note.

(B) \$ 11,575.22 , Escrow (Taxes and/or Insurance)

(C) \$ 690.66 , Late Charges.

(D) \$ 19,816.52 , Unpaid interest under said Note accrued at a rate of 10.34000% from 10/01/2011 to 07/10/2012 and at the rate of \$70.79 per day thereafter.

(E) \$ 564.56 , Reimbursable advances, expenses and costs of collection (also shown as Grand Total below).

(1)	\$ <u>31.50</u> ,	Property Inspections/Preservation
(2)	\$ <u>220.00</u> ,	Property Valuation Fee - BPO
(3)	\$ <u>300.00</u> ,	Title Report Fee
(4)	\$ <u>13.06</u> ,	Certified Mail Cost
(5)	\$ <u>564.56</u> ,	Grand Total

(F) \$ 0.00 , Miscellaneous Credits

(G) Reasonable attorney's fees.

6. The total indebtedness due and in default as of July 10, 2012 is in the amount of \$280,638.48 plus reasonable attorney's fees and costs.

7. The Servicing Records pertaining to Defendant's account further reveal that there has been a default in the Defendant's Note and Mortgage, and that sufficient and certified moneys to cure the default have not been tendered, nor have there been any agreed extensions, modifications or agreements between the parties to delay this foreclosure action.

8. As a result of the default on the loan despite demand, Plaintiff was forced to retain legal counsel to enforce the terms of the Note and Mortgage and has incurred attorney's fees and costs.

FURTHER AFFIANT SAYETH NAUGHT.

Under the penalties of perjury, I declare that I have read the foregoing and that the facts stated in it are true.

16th August 2012
Date

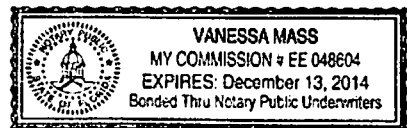
Donovan L. Pitterson
Affiant Donovan L. Pitterson
Title Contract Manager

STATE OF FLORIDA)
)
COUNTY OF PALM BEACH)

The foregoing instrument was acknowledged and sworn before me this 16th day of August, 2012, by Donovan L. Pitterson as a Contract Manager of Ocwen Loan Servicing, LLC, who is personally known to me or who has produced _____ as identification.

Vanessa Mass
Notary Public - State of Florida

MY COMMISSION EXPIRES: 12/13/14





Date :
07/19/2012
at 08:16:59
AM

Ocwen Financial Solutions Pvt. Ltd.

Affidavit of Debt :

Borrower :	Howey,P
Loan Number :	103364220
Thru Date :	07/10/2012
Payments	
Delinquent :	8
Next Due :	11/01/2011
Interest Rate :	10.34000
Principal Balance	
 :	247991.52
Escrow Bal/Adv :	-11575.22
Forbearance	
 Suspense :	0.00
Misc Suspense	
 Balance :	0.00
Other Suspense	
 Balance :	0.00
Accrued Interest	
 :	19816.52
Interest	
 Arrearage :	0.00
 Per Diem	
 Interest :	70.79
Late Charges :	805.77
Monthly Late	
 Charges :	115.11
Fee Billing	
 Balance :	564.56
Fees and	
 Expenses :	564.56
Selected Fees	
 and Exp :	564.56

Current LC
Calculation
Settings:
Late Charge Rate
 :
 5.00000

Late Charge Fee : 0.00
Late Charge Type :
Late Charge Desc : PI
Late Charge Desc : % Of P+I

Pending Payment Change Records

Change Date	New Rate	New P+I Amt	New Esc Amt	Total P-I-E
10/01/2011	10.34000	2302.14	11.76	2313.90

Computed Daily Interest from

Due From	Due To	Days	Int Rate	Per Diem	Sub Total
07/01/2012	07/09/2012		10.34000	70.786405	637.08
06/01/2012	06/30/2012		10.34000	70.837249	2125.12
05/01/2012	05/31/2012		10.34000	70.887659	2126.63
04/01/2012	04/30/2012		10.34000	70.937639	2128.13
03/01/2012	03/31/2012		10.34000	70.987191	2129.62
02/01/2012	02/29/2012		10.34000	71.036320	2131.09
01/01/2012	01/31/2012		10.34000	71.085030	2132.55
12/01/2011	12/31/2011		10.34000	71.133323	2134.00
11/01/2011	11/30/2011		10.34000	71.181203	2135.44
10/01/2011	10/31/2011		10.34000	71.228675	2136.86

Advances made on behalf of borrower(s)

Tran Date	Type	Tran Description	Tran Amt
03/29/2012	Tax	31	-11087.49
03/15/2012	Tax	31	-358.39
07/21/2011	Tax	31	-141.10

Fee and Expense Records

Eff Date	Description	Auth Amt	Reg Pmt Bal
05/15/2012	Property Valuation Fee - BPO	110.00	110.00
05/09/2012	Property Inspection Fee	10.50	10.50
03/14/2012	Property Inspection Fee	10.50	10.50
02/07/2012	Title Report Fee	300.00	300.00
01/13/2012	Property	10.50	10.50

	Inspection Fee		
01/06/2012	Property Valuation Fee - BPO	110.00	110.00
12/15/2011	Certified Mail Cost	6.53	6.53
11/21/2011	Certified Mail Cost	6.53	6.53