

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

HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2007-HE2, ASSET BACKED PASS-THROUGH CERTIFICATES

Plaintiff

-vs-

Cause No. 1:12-cv-8556

WALDEMAR WRONSKI, THE SILVERSTONE LAKE CONDOMINIUM ASSOCIATION,
MAGDALENA WRONSKI

Defendants

AFFIDAVIT OF DEBT

Affiant, Denise V. Lundquist, hereby deposes and says:

1. I am employed as a Contract Management Coordinator 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 December 9, 2012, Defendant owes Plaintiff sums of money in amounts no less than the following:

(A) \$ 124,027.19, Principal balance of said Note.

(B) \$ 3,585.74 , Escrow Balance / Advances

(C) \$ 207.46 , Late Charges.

(D) \$ 3,124.60 , Unpaid interest under said Note accrued at a rate of 2.00000% from 09/01/2011 to 12/09/2012 and at the rate of \$6.75 per day thereafter.

(E) \$ 3,148.68 , Reimbursable advances, expenses and costs of collection (also shown as Grand Total below).

(1)	\$ <u>73.50</u> ,	Property Inspections/Preservation
(2)	\$ <u>721.00</u> ,	Foreclosure Cost
(3)	\$ <u>1,585.00</u> ,	Foreclosure Fee
(4)	\$ <u>300.00</u> ,	Title Report Fee
(5)	\$ <u>330.00</u> ,	Property Valuation Fee - BPO
(6)	\$ <u>39.18</u> ,	Certified Mail Cost
(7)	\$ <u>100.00</u> ,	Fees
(8)	\$ <u>3,148.68</u> ,	Grand Total

(F) \$ -0.44 , Miscellaneous Credits

(G) Reasonable attorney's fees.

6. The total indebtedness due and in default as of December 9, 2012 is in the amount of \$134,093.23 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.

1/24/13
Date

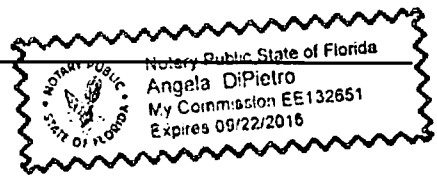
Denise V. Lundquist
Affiant **Denise V. Lundquist**
Contract Management
Coordinator
Title

STATE OF FLORIDA)
)
COUNTY OF PALM BEACH)

The foregoing instrument was acknowledged and sworn before me Angela DiPietro this 24th day of January, 2013, by Denise V. Lundquist as a Contract Management Coordinator of Ocwen Loan Servicing, LLC who is personally known to me or who has produced _____ as identification.

Angela DiPietro
Notary Public - State of Florida
Angela DiPietro

My Commission Expires:



Affidavit of Debt

Borrower : Wronski,Wa
 Loan Number : 5672019
 Thru Date : 12/09/2012
 Payments Delinquent : 14
 Next Due : 10/01/2011
 Interest Rate : 2.00000
 Principal Balance : 124027.19
 Escrow Bal/Adv : -3585.74
 Forbearance Suspense : 0
 Misc Suspense Balance : 0
 Other Suspense Balance : .44
 Accrued Interest : 3124.6
 Interest Arrearage : 0
 Per Diem Interest : 6.75
 Late Charges : 207.46
 Monthly Late Charges : 18.86
 Fee Billing Balance : 3048.68
 Fees and Expenses : 3148.68
 Selected Fees and Exp : 3148.68

Current LC Calculation Settings :

Late Charge Rate : 5.00000
 Late Charge Fee : 0
 Late Charge Type : 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
12/01/2011	2.00000	377.23	226.93	604.16
08/01/2011	2.00000	377.23	244.33	621.56
04/01/2011	2.00000	510.39	244.34	754.73
01/01/2011	2.00000	510.39	244.33	754.72
07/01/2010	3.95000	710.73	318.89	1029.62
07/01/2009	3.95000	710.73	272.09	982.82
06/01/2009	3.95000	710.73	263.36	974.09
08/01/2008	7.90000	977.95	263.36	1241.31
04/01/2008	7.90000	977.95	268.37	1246.32
02/01/2007	.00000	?	276.38	?

Computed Daily Interest from : 12/01/2012 to 09/30/2011

Due From	Due To	Days	Int Rate	Per Diem	Sub Total
12/01/2012	12/08/2012		2.00000	6.746632	53.97
11/01/2012	11/30/2012		2.00000	6.756328	202.69
10/01/2012	10/31/2012		2.00000	6.766009	202.98
09/01/2012	09/30/2012		2.00000	6.775673	203.27
08/01/2012	08/31/2012		2.00000	6.785322	203.56
07/01/2012	07/31/2012		2.00000	6.794954	203.85
06/01/2012	06/30/2012		2.00000	6.80457	204.14

Due From	Due To	Days	Int Rate	Per Diem	Sub Total
05/01/2012	05/31/2012		2.00000	6.81417	204.43
04/01/2012	04/30/2012		2.00000	6.823754	204.71
03/01/2012	03/31/2012		2.00000	6.833323	205
02/01/2012	02/29/2012		2.00000	6.842875	205.29
01/01/2012	01/31/2012		2.00000	6.852412	205.57
12/01/2011	12/31/2011		2.00000	6.861932	205.86
11/01/2011	11/30/2011		2.00000	6.871437	206.14
10/01/2011	10/31/2011		2.00000	6.880926	206.43
09/01/2011	09/30/2011		2.00000	6.890399	206.71

Advances made on behalf of borrower(s) :

Tran Date	Type	Tran Description	Tran Amt
08/24/2012	Tax	31	-1422.5
05/15/2012	Tax	31	-1422.5
08/05/2011	Tax	31	-1361.58
05/10/2011	Tax	31	-1361.58
08/06/2010	Tax	31	-1465.99
05/14/2010	Tax	31	-1465.99
08/13/2009	Tax	31	-1632.52
05/12/2009	Tax	31	-1632.52
08/13/2008	Tax	31	-1580.15
05/16/2008	Tax	31	-1580.15
08/14/2007	Tax	31	-1529.25
05/17/2007	Tax	31	-1529.25

Fee and Expense Records :

Eff Date	Description	Auth Amt	Reg Pmt Bal
12/06/2012	Property Inspection Fee	10.5	10.5
11/23/2012	Foreclosure Cost	285	285
11/23/2012	Foreclosure Fee	1085	1085
11/23/2012	Foreclosure Cost	350	350
11/23/2012	Foreclosure Cost	44	44
09/27/2012	Property Inspection Fee	10.5	10.5
08/10/2012	Title Report Fee	300	300
08/08/2012	Property Inspection Fee	10.5	10.5
07/31/2012	Property Valuation Fee - BPO	110	110
05/30/2012	Property Inspection Fee	10.5	10.5
05/23/2012	Certified Mail Cost	6.53	6.53
03/28/2012	Certified Mail Cost	6.53	6.53
03/27/2012	Property Inspection Fee	10.5	10.5
03/26/2012	Property Valuation Fee - BPO	110	110
01/13/2012	Property Inspection Fee	10.5	10.5
12/22/2011	Certified Mail Cost	6.53	6.53
12/06/2011	Certified Mail Cost	6.53	6.53
11/14/2011	Certified Mail Cost	6.53	6.53
11/13/2011	Property Inspection Fee	10.5	10.5
11/01/2011	Property Valuation Fee - BPO	110	110
10/18/2011	Certified Mail Cost	6.53	6.53
10/01/2011	Fees	25	25
10/01/2011	Fees	25	25
10/01/2011	Fees	25	25
09/01/2011	Fees	25	25
07/12/2011	Foreclosure Fee	500	500
07/12/2011	Foreclosure Cost	42	42