

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 2006-3
Plaintiff

-vs-

Cause No. 1:12-cv-9954

BRIAN K. BURTON, BUENA VISTA UNIVERSITY, COLUMBIA COLLEGE CHICAGO
Defendants

AFFIDAVIT OF DEBT

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

**Contract Management
Coordinator**

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 January 21, 2013, Defendant owes Plaintiff sums of money in amounts no less than the following:

(A) \$ 294,309.49, Principal balance of said Note.

(B) \$ 1,978.52, Escrow (Balance/Advance)

(C) \$ 588.14 , Late Charges.

(D) \$ 8,732.88 , Unpaid interest under said Note accrued at a rate of 4.56500% from 06/01/2012 to 01/21/2013 and at the rate of \$37.32 per day thereafter.

(E) \$ 201,128.42 , Reimbursable advances, expenses and costs of collection (also shown as Grand Total below).

| | | |
|-----|--------------------------|---|
| (1) | \$ <u>\$198,971.06</u> , | Shared Appreciation Deferred Principal Balance |
| (2) | \$ <u>\$94.50</u> , | Property Inspections/Preservation |
| (3) | \$ <u>\$544.00</u> , | FCLS Cost |
| (4) | \$ <u>\$91.32</u> , | Certified Mail Cost |
| (5) | \$ <u>\$220.00</u> , | Property Valuation Fee - BPO |
| (6) | \$ <u>\$907.54</u> , | Foreclosure Fee |
| (7) | \$ <u>\$300.00</u> , | Title Report Fee |
| (8) | \$ <u>\$201,128.42</u> , | Grand Total |

(F) \$ -1,560.79 , Miscellaneous Credits

(G) Reasonable attorney's fees.

6. The total indebtedness due and in default as of January 21, 2013 is in the amount of \$505,176.66 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.

2/8/2013
Date

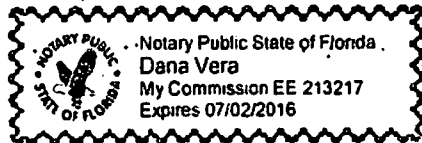
Denise V. Lundquist
Affiant **Denise V. Lundquist**
Contract Management Coordinator
Title

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged and sworn before me Dana Vera this 8 day of Feb, 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 _____
Dana Vera
Notary Public - State of Florida

My Commission Expires: _____



Affidavit of Debt

Borrower : Brian K Burton
 Loan Number : 103141875
 Thru Date : 1/21/2013
 Payments Delinquent : 6
 Next Due : 07/01/2012
 Interest Rate : 4.56500
 Principal Balance : 294309.49
 Deferred Principal Balance : 0
 SAM Waived Amount : 198971.06
 Escrow Bal/Adv : -1978.52
 Forbearance Suspense : 0
 Misc Suspense Balance : 866.20
 Other Suspense Balance : 694.59
 Accrued Interest : 8732.88
 Interest Arrearage : 0
 Per Diem Interest : 37.32
 Late Charges : 588.14
 Monthly Late Charges : 84.02
 Fee Billing Balance : 2157.36
 Fees and Expenses : 2157.36
 Selected Fees and Exp : 2157.36

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 |
|-------------|----------|-------------|-------------|-------------|
| 06/01/2012 | 4.5650 | 1680.49 | 944.90 | 2625.39 |
| 06/01/2011 | 4.5650 | 1680.49 | 999.53 | 2680.02 |
| 03/01/2011 | 4.5650 | 1680.49 | 878.38 | 2558.87 |
| 07/01/2009 | 4.5650 | 2211.07 | 803.35 | 3014.42 |
| 04/01/2009 | 4.5650 | 2211.07 | 907.43 | 3118.50 |
| 02/01/2009 | 6.89 | 3093.89 | | |
| 08/01/2008 | 7.89 | 3398.20 | | |

Computed Daily Interest from : 1/1/2013 to 6/30/2012

| Due From | Due To | Int Rate | Per Diem | Sub Total |
|------------|------------|----------|-----------|-----------|
| 01/01/2013 | 01/20/2013 | 4.5650 | 37.320078 | 746.40 |
| 12/01/2012 | 12/31/2012 | 4.5650 | 37.320078 | 1156.92 |

| | | | | |
|------------|------------|--------|-----------|---------|
| 11/01/2012 | 11/30/2012 | 4.5650 | 37.320078 | 1119.60 |
| 10/01/2012 | 10/31/2012 | 4.5650 | 37.320078 | 1156.92 |
| 09/01/2012 | 09/30/2012 | 4.5650 | 37.320078 | 1119.60 |
| 08/01/2012 | 08/31/2012 | 4.5650 | 37.320078 | 1156.92 |
| 07/01/2012 | 07/31/2012 | 4.5650 | 37.320078 | 1156.92 |
| 06/01/2012 | 06/30/2012 | 4.5650 | 37.320078 | 1119.60 |

Advances made on behalf of borrower(s) :

| Tran Date | Type | Tran Description | Insurance | Misc | Tax | Payment |
|------------|------|---------------------|-----------|------|-----------|-----------|
| 03/12/2009 | Pmt | Payment | | | | 19,020.65 |
| 04/06/2009 | Pmt | Payment | | | | 907.43 |
| 04/29/2009 | Ins | 50 Hazard Insurance | -1,795.95 | | | |
| 05/18/2009 | Pmt | Payment | | | | 907.43 |
| 06/09/2009 | Tax | 31 | | | -4,719.08 | |
| 06/09/2009 | Tax | 31 | | | -4,215.10 | |
| 06/24/2009 | Tax | 31 | | | -3,502.04 | |
| 06/30/2009 | Tax | 31 | | | -7,805.23 | |
| 07/08/2009 | Pmt | Payment | | | | 907.43 |
| 08/13/2009 | Pmt | Payment | | | | 803.35 |
| 09/18/2009 | Pmt | Payment | | | | 803.35 |
| 10/16/2009 | Pmt | Payment | | | | 803.35 |
| 10/28/2009 | Pmt | Payment | | | | -803.35 |
| 10/28/2009 | Pmt | Payment | | | | 803.35 |
| 11/04/2009 | Ins | 50 Hazard Insurance | -3,239.00 | | | |
| 11/23/2009 | Tax | 31 | | | -3,369.70 | |
| 11/25/2009 | Pmt | Payment | | | | -5.00 |
| 02/23/2010 | Tax | 31 | | | -3,667.83 | |
| 02/24/2010 | Pmt | Payment | | | | 803.35 |
| 02/26/2010 | Pmt | Payment | | | | -5.00 |
| 04/26/2010 | Pmt | Payment | | | | 803.35 |
| 05/14/2010 | Pmt | Payment | | | | 803.35 |
| 07/08/2010 | Pmt | Payment | | | | 803.35 |
| 08/16/2010 | Pmt | Payment | | | | 803.35 |
| 09/20/2010 | Pmt | Payment | | | | 803.35 |
| 10/19/2010 | Pmt | Payment | | | | 803.35 |
| 10/19/2010 | Pmt | Payment | | | | 803.35 |
| 11/12/2010 | Ins | 50 Hazard Insurance | -3,503.00 | | | |
| 11/18/2010 | Pmt | Payment | | | | 803.35 |

| | | | | | | |
|------------|-----|---------------------|-----------|--|-----------|----------|
| 12/03/2010 | Tax | 31 | | | -3,100.87 | |
| 01/31/2011 | Pmt | Payment | | | | 803.35 |
| 03/17/2011 | Tax | 31 | | | -3,722.79 | |
| 03/18/2011 | Pmt | Payment | | | | 803.35 |
| 03/18/2011 | Pmt | Payment | | | | 803.35 |
| 03/18/2011 | Pmt | Payment | | | | 803.35 |
| 03/18/2011 | Pmt | Payment | | | | 803.35 |
| 03/18/2011 | Pmt | Payment | | | | 803.35 |
| 03/18/2011 | Pmt | Payment | | | | 803.35 |
| 03/18/2011 | Pmt | Payment | | | | 803.35 |
| 03/18/2011 | Pmt | Payment | | | | 2,385.32 |
| 03/18/2011 | Pmt | Payment | | | | 2,455.33 |
| 04/07/2011 | Pmt | Payment | | | | 878.38 |
| 04/18/2011 | Pmt | Payment | | | | 878.38 |
| 06/10/2011 | Pmt | Payment | | | | 878.38 |
| 07/28/2011 | Pmt | Payment | | | | 999.53 |
| 09/13/2011 | Pmt | Payment | | | | 999.53 |
| 10/27/2011 | Tax | 31 | | | -3,341.16 | |
| 11/09/2011 | Ins | 50 Hazard Insurance | -3,515.00 | | | |
| 11/10/2011 | Pmt | Payment | | | | -5.00 |
| 02/08/2012 | Pmt | Payment | | | | 999.53 |
| 02/08/2012 | Pmt | Payment | | | | 999.53 |
| 02/08/2012 | Pmt | Payment | | | | 999.53 |
| 02/08/2012 | Pmt | Payment | | | | 999.53 |
| 02/08/2012 | Pmt | Payment | | | | 999.53 |
| 02/08/2012 | Pmt | Payment | | | | 999.53 |
| 02/24/2012 | Tax | 31 | | | -3,885.17 | |
| 02/27/2012 | Pmt | Payment | | | | 999.53 |
| 03/06/2012 | Pmt | Payment | | | | -5.00 |
| 03/08/2012 | Pmt | Payment | | | | 999.53 |
| 04/19/2012 | Pmt | Payment | | | | 999.53 |
| 06/18/2012 | Pmt | Payment | | | | 999.53 |
| 07/27/2012 | Tax | 31 | | | -3,150.59 | |
| 08/14/2012 | Pmt | Payment | | | | 944.90 |
| 08/15/2012 | Pmt | Payment | | | | -5.00 |
| 11/13/2012 | Ins | 50 Hazard Insurance | -3,646.00 | | | |

Fee and Expense Records :

| EXP. TYPE | Eff Date | Auth Amount | REG. PMT. BAL. |
|-----------|----------|-------------|----------------|
|-----------|----------|-------------|----------------|

| | | | |
|------------------------------|------------|-------|--------|
| Property Inspection Fee | 01/08/2013 | 10.50 | 10.50 |
| Property Inspection Fee | 01/07/2013 | 10.50 | 10.50 |
| Property Inspection Fee | 01/03/2013 | 10.50 | 10.50 |
| Property Valuation Fee - BPO | 12/20/2012 | 110 | 110 |
| Property Inspection Fee | 12/11/2012 | 10.50 | 10.50 |
| Property Inspection Fee | 12/10/2012 | 10.50 | 10.50 |
| Property Inspection Fee | 11/20/2012 | 10.50 | 10.50 |
| Property Inspection Fee | 11/08/2012 | 10.50 | 10.50 |
| Property Inspection Fee | 10/10/2012 | 10.50 | 10.50 |
| Title Report Fee | 10/10/2012 | 300 | 300 |
| Certified Mail Cost | 08/29/2012 | 6.53 | 6.53 |
| Certified Mail Cost | 08/29/2012 | 6.53 | 6.53 |
| Property Inspection Fee | 08/10/2012 | 10.50 | 10.50 |
| Property Valuation Fee - BPO | 08/02/2012 | 110 | 110 |
| Certified Mail Cost | 07/21/2012 | 6.53 | 6.53 |
| Certified Mail Cost | 07/21/2012 | 6.53 | 6.53 |
| Certified Mail Cost | 06/11/2012 | 6.53 | 6.53 |
| Certified Mail Cost | 06/11/2012 | 6.53 | 6.53 |
| FCLS Cost | 02/28/2012 | 140 | 140 |
| FCLS Cost | 02/28/2012 | 350 | 350 |
| Foreclosure Fee | 02/28/2012 | 975 | 907.54 |
| FCLS Cost | 02/28/2012 | 54 | 54 |
| Certified Mail Cost | 08/10/2011 | 6.53 | 6.53 |
| Certified Mail Cost | 08/10/2011 | 6.53 | 6.53 |
| Certified Mail Cost | 07/08/2011 | 6.53 | 6.53 |
| Certified Mail Cost | 07/08/2011 | 6.53 | 6.53 |
| Certified Mail Cost | 06/09/2011 | 6.53 | 6.53 |
| Certified Mail Cost | 06/09/2011 | 6.53 | 6.53 |
| Certified Mail Cost | 04/07/2011 | 6.48 | 6.48 |
| Certified Mail Cost | 04/07/2011 | 6.48 | 6.48 |