

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 2006-2

Plaintiff(s)

V.

Case No. 1:13-cv-3435

ROBERTO MURILLO, SILVIA MURILLO,
HSBC NEVADA, N.A. F/K/A HOUSEHOLD
BANK, VILLAGE OF EVERGREEN PARK, A
MUNICIPAL CORPORATION

Defendant(s)

AFFIDAVIT OF AMOUNTS DUE AND OWING

I, Krystle Hernandez, am a Contract Management Coordinator of Ocwen Loan Servicing, LLC (hereinafter referred to as Servicer). I have personal knowledge of the facts stated herein and if called to testify as a witness, I would testify consistent with the facts stated herein. I am authorized to provide this Affidavit on behalf of Ocwen Loan Servicing, LLC. The Servicer currently services a loan on behalf of the Plaintiff that originated on 05/31/2006 in the original amount of \$92,000.00 that was recorded with the COOK County Recorder of Deeds on 06/07/2006 as document number 0615826143 and that is secured by the property commonly known as 244 West 15th Street Chicago Heights, IL 60411 (hereinafter the "Subject Loan"). In the ordinary course of my employment as a Contract Management Coordinator, my responsibilities include reviewing and analyzing the business and loan records for loans that the Servicer services. I am familiar with the Servicer's books and records including records concerning loans the Servicer services. In the ordinary course of business, the Servicer maintains business records and a loan file for each loan that it services, containing among other things, a loan payment history, and computer generated records. I have access to said records as a function of my employment. I have reviewed and am familiar with the business records of the Subject Loan in connection with executing this affidavit, including but not limited to the records referenced above. I have knowledge that the records kept with respect to any mortgage loan are comprised of entries made at or near the time of the event or occurrence by persons trained and authorized to make such entries.

The amount due is based on my review of the following records: payment history and other electronic records concerning the subject mortgage loan. A true and accurate copy of the payment history and any other document I reviewed when making this calculation is attached to this affidavit.

Servicer uses "Real Servicing" to automatically record and track mortgage payments. This type of tracking and accounting program is recognized as standard in the industry. When a mortgage payment is received, the following procedure is used to process and apply the payment, and to create the records I reviewed:

A. Authorized persons receive and credit periodic payments at or near the time of the receipt of the payment. The sources of the payments include personal checks, cashier's checks, and/or money orders; Automated Clearing House ("ACH") withdrawals from the Defendant's bank account; and/or telephonic payments.

B. Servicer utilizes its computer systems which are accessible and used by authorized persons to input and record account activity at or near the event or occurrence. The computer system automatically dates the entries when made. It is servicer's regular practice to make such records.

C. The record identifies the transaction type. If the record relates to the application of a payment or disbursement it will itemize the amounts applied. The computer system will then automatically calculate running account totals in order that all account balances can be accurately reproduced.

The records that I reviewed are made in the regular course of servicer's business. In the case at bar, the entries reflecting the Defendant's payments were made in accordance with the procedure detailed above, and these entries were made at or near the time that the payment was received. "Real Servicing" (name of the computer program/software) accurately records mortgage payments when properly operated. Based on the foregoing, in the case at bar, "Real Servicing" (name of the computer program/software) was properly operated to accurately record the Defendant's mortgage payments.

Based on the foregoing, Roberto Murillo; Silvia Murillo failed to pay amounts due under the Note, and the amount due and owing as of 09/20/2013 is:

Principal Balance:	\$92,248.76
Interest from 8/1/2012 to 9/20/2013 (At date of default 5.18000%) and at the rate of \$13.27 per day thereafter.	\$5,428.93
Late Charges:	\$171.92
Escrow Balance/Advance	\$6,914.82

Balances		X
Reg Suspense:	101.68	✓
FB Suspense:	0.00	
Pre Suspense:	0.00	
Post Suspense:	0.00	
BK Suspense:	0.00	
Haz Suspense:	0.00	
Misc Suspense:	0.00	
Curr Prin Bal:	92,248.76	✓
Escrow Bal:	6,914.82	✓
L/C Due:	171.92	✓
Ferrell Int:	0.00	
Sec Int:	0.00	
Sec Esc:	0.00	
Sec Deferred:	0.00	
Neg Amort Bal:	0.00	
Def Prin Bal:	0.00	
Accr Incentive:	0.00	

OK

92,248.76

5,428.93

171.92

6,914.82

73.50

330.00

26.12

375.00

1,312.50

734.00

(101.68)

0.00

0.00

0.00

Multiply

107,513.87

0.00

0.00

0.00

0.00



Affidavit of Debt

Borrower : Roberto Murillo
 Loan Number : 103117420
 Thru Date : 9/20/2013 ✓
 Payments Delinquent : 12
 Next Due : 09/01/2012 ✓
 Interest Rate : 5.18000 ✓
 Principal Balance : 92248.76 ✓
 Deferred Principal Balance : 0
 SAM Waived Amount : 0
 Escrow Bal/Adv : -6914.82 ✓
 Forbearance Suspense : 0
 Misc Suspense Balance : 0 ✓
 Other Suspense Balance : 101.68 ✓
 Accrued Interest : 5428.93 ✓
 Interest Arrearage : 0 ✓
 Per Diem Interest : 13.27 ✓
 Late Charges : 171.92 ✓
 Monthly Late Charges : 24.56
 Fee Billing Balance : 2851.12
 Fees and Expenses : 2851.12
 Selected Fees and Exp : 2851.12

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
08/01/2012	5.18	491.11	539.33	1030.44
03/01/2010	5.18	491.11	0	491.11
02/01/2010			150.52	
05/01/2009			17.92	

Computed Daily Interest from : 9/1/2013 to 8/31/2012

Due From	Due To	Int Rate	Per Diem	Sub Total
09/01/2013	09/19/2013	5.18	13.273572	252.20
08/01/2013	08/31/2013	5.18	13.273572	398.21
07/01/2013	07/31/2013	5.18	13.273572	398.21
06/01/2013	06/30/2013	5.18	13.273572	398.21
05/01/2013	05/31/2013	5.18	13.273572	398.21

04/01/2013	04/30/2013	5.18	13.273572	398.21
03/01/2013	03/31/2013	5.18	13.273572	398.21
02/01/2013	02/28/2013	5.18	13.273572	398.21
01/01/2013	01/31/2013	5.18	13.273572	398.21
12/01/2012	12/31/2012	5.18	13.273572	398.21
11/01/2012	11/30/2012	5.18	13.273572	398.21
10/01/2012	10/31/2012	5.18	13.273572	398.21
09/01/2012	09/30/2012	5.18	13.273572	398.21
08/01/2012	08/31/2012	5.18	13.273572	398.21

Advances made on behalf of borrower(s) :

Transaction Date	Transaction Type	Transaction Description	AMOUNT
03/06/2009	EID	Insurance Disbursement	-215
05/15/2009	RSP	Payment	17.92
06/22/2009	RSP	Payment	17.92
07/14/2009	RSP	Payment	17.92
08/10/2009	R	Payment	17.92
09/08/2009	R	Payment	17.92
10/02/2009	R	Payment	17.92
11/03/2009	R	Payment	17.92
11/20/2009	ETD	Tax Disbursement	-5329.23
12/15/2009	R	Payment	17.92
01/07/2010	ETD	Tax Disbursement	-5648.47
01/14/2010	R	Payment	17.92
01/15/2010	ETC	Escrow Tax Credit	5329.23
01/28/2010	ETD	Tax Disbursement	-1136.30
03/02/2010	RSP	Payment	150.52
03/12/2010	ESA	Escrow Balance Adjustment	10880.90
03/12/2010	R	Payment	150.52
03/12/2010	RSP	Payment	-150.52
03/31/2010	ESA	Escrow Balance Adjustment	-4192.93
05/30/2012	ETD	Tax Disbursement	-3914
07/27/2012	ETD	Tax Disbursement	-330.08
08/15/2012	ESA	Escrow Balance Adjustment	-5
10/04/2012	RSP	Payment	539.33
02/19/2013	ETD	Tax Disbursement	-907.68
03/28/2013	ESA	Escrow Balance Adjustment	-6
07/10/2013	EID	Insurance Disbursement	-1635

07/24/2013	ETD	Tax Disbursement	-650.39
08/20/2013	ESA	Escrow Balance Adjustment	-6

Fee and Expense Records :

EXP. TYPE	Eff Date	Auth. Amount	REG. PMT. BAL.
Property Inspection Fee	09/10/2013	10.50	10.50 ✓
Title Report Fee	09/05/2013	75	75 ✓
Property Inspection Fee	07/15/2013	10.50	10.50 ✓
FCLS Cost	06/14/2013	400	400 ✓
FCLS Cost	06/14/2013	54	54 ✓
Foreclosure Fee	06/14/2013	1312.50	1312.50 ✓
FCLS Cost	06/14/2013	280	280 ✓
Property Valuation Fee - BPO	05/24/2013	110	110
Property Inspection Fee	05/13/2013	10.50	10.50 ✓
Property Inspection Fee	03/19/2013	10.50	10.50 ✓
Property Inspection Fee	02/21/2013	10.50	10.50 ✓
Property Valuation Fee - BPO	01/14/2013	110	110
Title Report Fee	12/17/2012	300	300 ✓
Property Inspection Fee	11/27/2012	10.50	10.50 ✓
Certified Mail Cost	10/09/2012	6.53	6.53 ✓
Property Inspection Fee	09/28/2012	10.50	10.50 ✓
Certified Mail Cost	09/14/2012	6.53	6.53 ✓
Property Valuation Fee - BPO	09/04/2012	110	110
Certified Mail Cost	08/06/2012	6.53	6.53 ✓
Certified Mail Cost	07/18/2012	6.53	6.53 ✓

OCWEN
MSX-SHSC

LOAN#: 103117420 INVESTOR#: 2552 POOL#: 3 NEX
BORR1: Roberto Murillo
BORR2:
PROP: 244 West 15th Street MAI
Chicago Heights IL 60411

---TRANSACTION ---

EFFECTIVE TIME RV TRN DESCRIPTION NXT DUE/REF REVERSED

09/19/2011	19:53:55	R	Regular Payment	10/01/2011	
10/17/2011	21:51:23	R	Regular Payment	11/01/2011	
11/21/2011	20:40:50	RSP	Regular/Spread	12/01/2011	
12/19/2011	20:40:43	RSP	Regular/Spread	01/01/2012	
12/19/2011	20:40:46	PRP	Principal Payment		
01/17/2012	22:25:02	R	Regular Payment	02/01/2012	
02/13/2012	21:25:12	RSP	Regular/Spread	03/01/2012	
02/13/2012	21:25:15	OAA	Other Advance Adjust	FB20	
03/12/2012	22:17:05	RSP	Regular/Spread	04/01/2012	
04/16/2012	22:57:05	R	Regular Payment	05/01/2012	
05/14/2012	22:08:22	R	Regular Payment	06/01/2012	
05/30/2012	09:28:43	ETD	Tax Escrow Disbursem	31	
05/30/2012	09:28:46	ETD	Tax Escrow Disbursem	31	
05/30/2012	09:28:48	ETD	Tax Escrow Disbursem	31	
05/30/2012	09:28:51	ETD	Tax Escrow Disbursem	31	
07/23/2012	23:59:01	RSP	Regular/Spread	07/01/2012	
07/27/2012	10:20:03	ETD	Tax Escrow Disbursem	31	
08/15/2012	17:44:25	ESA	Escrow Balance Adjus		
09/11/2012	23:59:01	RSP	Regular/Spread	08/01/2012	
10/04/2012	20:42:59	RSP	Regular/Spread	09/01/2012	
11/20/2012	17:01:13	RET	Payment Returned	09/01/2012	
02/19/2013	08:15:15	ETD	Tax Escrow Disbursem	31	
03/28/2013	20:06:34	ESA	Escrow Balance Adjus		
07/10/2013	13:17:06	EID	Insurance Escrow Dis	56 FORCED Ha	
07/24/2013	08:03:02	ETD	Tax Escrow Disbursem	31	
08/20/2013	21:40:04	ESA	Escrow Balance Adjus		

Detail Transaction History

T DUE DT:09/01/2012

INTEREST RATE: 5.18000

PF
E

L: 244 West 15th Street
Chicago Heights IL 60411

- AFTER TRANS. BALANCES-		TOTAL	-----	
PRINCIPAL	ESCROW	AMTOUNT	PRINCIPAL	INTEREST
93,268.73	.00	491.34	88.12	402.99
93,180.23	.00	491.11	88.50	402.61
93,091.35	.00	491.11	88.88	402.23
93,002.08	.00	515.67	89.27	401.84
92,977.75	.00	24.33	24.33	.00
92,887.99	.00	491.11	89.76	401.35
92,797.85	.00	491.11	90.14	400.97
92,797.85	.00	1.00-	.00	.00
92,707.32	.00	492.11	90.53	400.58
92,616.40	.00	491.11	90.92	400.19
92,525.08	.00	491.11	91.32	399.79
92,525.08	10.00-	10.00-	.00	.00
92,525.08	2,529.35-	2,519.35-	.00	.00
92,525.08	2,534.35-	5.00-	.00	.00
92,525.08	3,914.00-	1,379.65-	.00	.00
92,433.37	3,914.00-	526.00	91.71	399.40
92,433.37	4,244.08-	330.08-	.00	.00
92,433.37	4,249.08-	5.00-	.00	.00
92,341.26	4,249.08-	1,031.34	92.11	399.00
92,248.76	3,709.75-	557.00	92.50	398.61
92,248.76	3,709.75-	525.56	.00	.00
92,248.76	4,617.43-	907.68-	.00	.00
92,248.76	4,623.43-	6.00-	.00	.00
92,248.76	6,258.43-	1,635.00-	.00	.00
92,248.76	6,908.82-	650.39-	.00	.00
92,248.76	6,914.82-	6.00-	.00	.00

RIN BAL: 92,248.76
ESC BAL: 6,914.82-

-- APPLIED -----

ESCROW	SUSPENSE	OTHER
.00	0.00	0.23
.00	0.00	0.00
.00	0.00	0.00
.00	0.00	24.56
.00	0.00	0.00
.00	0.00	0.00
.00	0.00	0.00
.00	0.00	1.00-
.00	0.00	1.00
.00	0.00	0.00
.00	0.00	0.00
10.00-	0.00	0.00
2,519.35-	0.00	0.00
5.00-	0.00	0.00
1,379.65-	0.00	0.00
.00	0.00	34.89
330.08-	0.00	0.00
5.00-	0.00	0.00
.00	0.00	540.23
539.33	0.00	473.44-
.00	0.00	525.56
907.68-	0.00	0.00
6.00-	0.00	0.00
1,635.00-	0.00	0.00
650.39-	0.00	0.00
6.00-	0.00	0.00