

I am showing you Composite 1d? What is this document? NOD

Why was this letter sent to the borrower? The borrower defaulted on payments due under the note and mortgage.

Do you have personal knowledge as to when the letter was sent to the borrower? I do by virtue of my position as a _____ and from review of our business records which include prior servicer business records.

Where did you obtain this knowledge? Based on my review of prior servicers business records which were boarded into our system on, or about, _____

Can you elaborate on the boarding process Ocwen follows please?

Is this boarding process routinely followed by Ocwen? Yes

Do you have any reason to believe the information provided by the prior servicer is not trustworthy? No. (if they are familiar with the type of information management system used by the prior servicer, they should state that as well and state that the system used is a standard type of system in the industry).

Are the notices of default prepared in the ordinary course of business? Yes

Is it the regular practice of a servicer to create and retain a record of the notices of default? YES

Are these records made at or around the time the event occurred by a personal with knowledge? Yes

Is it the regular practice of a servicer to prepare default letters? Yes

Is it the regular practice of a servicer to make a record of when the default letters are sent? Yes

Is it the regular practice of SLS to review the former servicer's business records to determine when the letter was sent? Yes

Based on your review of the records, was a NOD sent to the borrower upon default on the subject loan? YES

Is this a true and correct copy of the NOD sent to the borrower? YES

How do you know this is the letter that was sent? the information was documented in our system upon boarding and the NOD is properly addressed to the borrower at the subject property.

Was this letter sent to the property address? No

Please explain why this was not sent to the property address?

Did the letter contain the correct amount needed to cure the default? YES

Did the letter contain the date by which the defendant needed to cure the default? YES

Was the defendant given sufficient time to cure the default? YES

Did the letter contain information to prevent acceleration of the loan and foreclosure? YES

Did the borrower come current on the loan after the notice of default was sent? NO

How do you know that? Based on my review of the payment history and business records which were boarded into our system.

Based on your review of the business records was the letter returned undeliverable? No