

RICHARD I. ISACOFF, P.C.
ATTORNEY AT LAW
100 NORTH STREET
SUITE 405
PITTSFIELD, MASSACHUSETTS 01201
e-mail rii@isacofflaw.com

TELEPHONE (413) 443-8164

TELECOPIER (413) 443-8171

April 6, 2009

Countrywide Home Loans Inc.
Attention: QWR Department
4500 Park Granada
Calabasas, CA 91302-1613

RE: - Loan #110136295

Dear To Whom It May Concern:

This document shall be considered a Qualified Written Request under the Real Estate Settlement Procedures Act 12 USC 2605(e). This Request requires that you provide information regarding our clients' loan pursuant to RESPA and TILA. Specifically I am requesting detail of the following information:

1. A complete and itemized loan payment transaction history from loan origination to the present date, including a key to abbreviations and codes used in the loan payment transaction history log. All financial transactions of every kind must be included.
2. A complete and itemized statement of all advances or charges against the loan for any purposes that are not reflected in the payment history.
3. A complete and itemized statement of the Escrow Account and Insurance products purchased at the time of closing or placed by Countrywide Home Loans Inc., post closing.
4. A complete and itemized statement of any late charges assessed to this loan from the closing to present.
5. A copy of the HUD I, showing all signatures.
6. A copy of the signed Truth In Lending Disclosure.
7. A copy of the signed and dated Recision Document for the borrowers.
8. Any documentation showing the calculation of the annual percentage rate.

COUNTRYWIDE HOME LOANS, INC/QWR

9. For all payments received please indicate how the payment was applied i.e. principal, interest, late fees, escrow and any other fees..
10. A copy of all correspondence sent to the borrowers since date of origination, including but not limited to initial pre-closing documents, any closing documents not listed above, any post-closing documents, collection notices, and collection letters.
11. A printout of the computer file containing the history of oral communications, between Countrywide Home Loans Inc., and the Borrower, including any documents needed to understand abbreviations used.
12. If you are not the current holder of the Note and Mortgage or if you are not the current owner of the Note and Mortgage please provide the name and address of such holder and or owner and indicate your relationship to such party, i.e. subsidiary, parent corporation, contract servicer etc.

Thank you.

Sincerely,

RICHARD I. ISACOFF, P.C.

Richard I. Isacoff, Esq.

RII/mpb