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| --- | --- |
| Current Date: 1/14/2016  Loan Type: PL  Property Address: 10432 Gailwood Circle East, Jacksonville, FL 32218  Current Value: $35,000  AVM/BPO Date: 07/04/2015  **Note Information**  Document type:MORTGAGE  Who Originated the Note: STONECREST  Sales Date:04/11/2011  Maturity Date: 11/01/2025  Sales Price: $36,372  Down payment:??  Original Loan Balance: $36,372??  Terms in Months:174  Interest Rate:9.00%  Monthly P&I Amount: $490.30  Monthly T&I Amount: **$115.30**  Total Monthly Payment: $605.60  Current Unpaid Balance: $29,450  Date of first payment:Click here to enter text.  Amount Last Paid: No information provided  Date of next payment:12/01/15  # of payments made:Click here to enter  # of payments left:308  Balloon Payment: Click here to enter.  Balloon Date**:** Click here to enter Date.    LTV: 84% based on BPO  Credit Score:Click here to enter text.  Asking Price: $25,030  Asking Price%: 82.5% UPB  ITV: 70% BPO  Yield to Investor: Click here to enter text.  Total Cash Payment: Click here to enter | **Property Description**  Property Type:SFR  Occupancy: OWNER OCCUPIED  Bath: 3/2  SQ FT: 1184  Acreage: 0.17ac  Average Rent: $850  **Taxes**  Current Status:Current as of 2014  Next Due: Click here to enter text.  Amount of Taxes Due: Click here to enter.  Escrow Amount: Click here to enter.  Other Comments: Click here to enter text.  **Liens**  Current Status:Click here to enter text.  Type of Lien:  Amount of Lien’s:  Other Comments: Click here to enter text. |

**Payment History – Performing Notes Only**

Status: No information provided

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|  | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
| 2013 | Click | Click | Click | Click | Click | Click | Click | Click | Click | Click | Click | Click |
| 2014 | Click | Click | Click | Click | Click | Click | Click | Click | Click | Click | Click | Click |
| 2015 | Click | Click | Click | Click | Click | Click | Click | Click | Click | Click | Click | Click |

**Exit Strategies**

Click here to enter text. What are your plans if something happens.

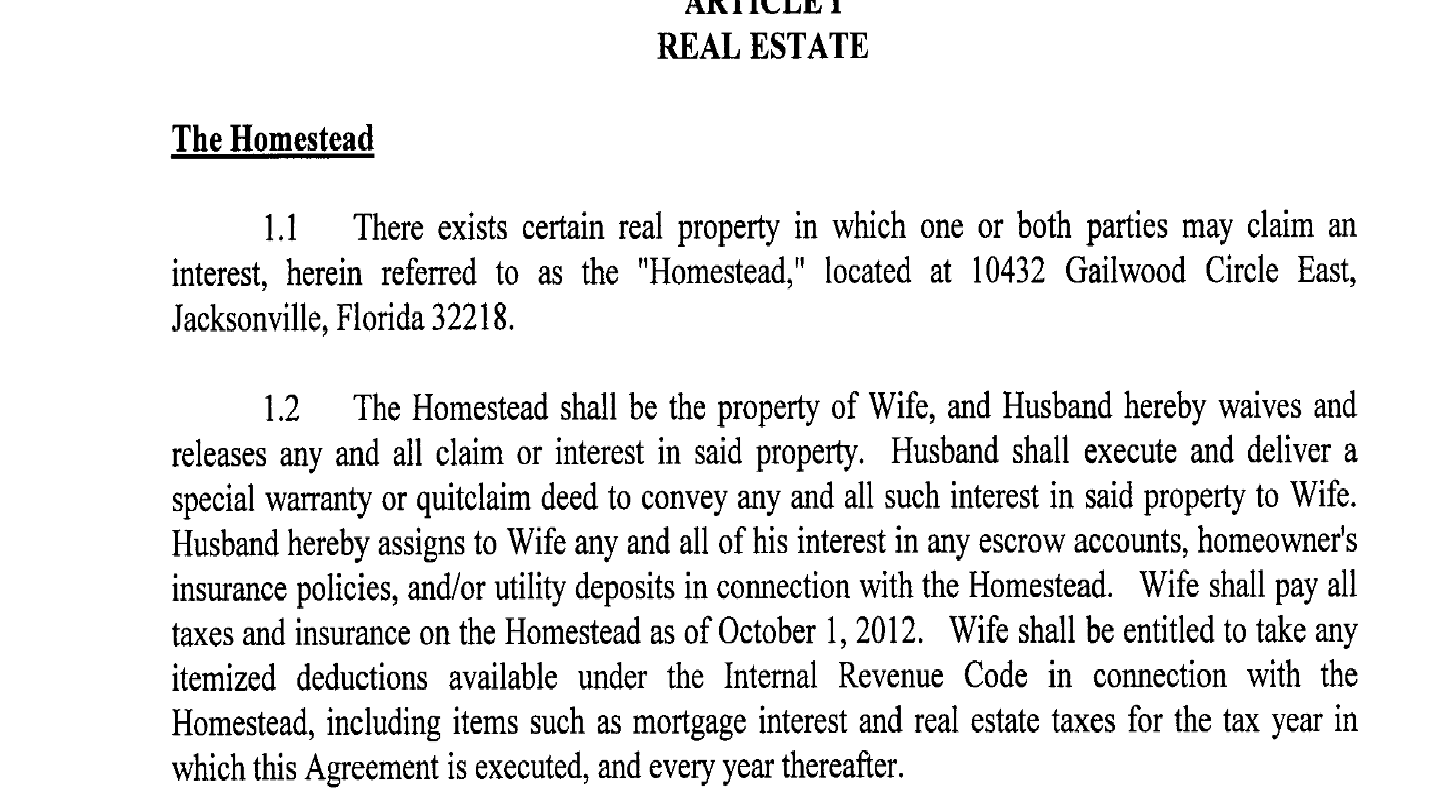
**Other Comments**

1. Would like to talk about judgements and how they may or may not affect title. They certainly attest to potential credit worthiness of borrower.  
     
   2. Would like help putting together the story of the borrower. What happened and where are we today? ie. Mortgage with stonecrest originated in 2011 but quitclaim deed was not executed until 2014.. How many Mark and Deborah Johnson’s are there!  
     
   3. The Stonecrest mortgage document and the Colonial tape do not match with regards to the term of the note. ie. # of payments remaining.  
     
   4.How would we get a look at payment history, if it is not provided?  
     
   5.Is this borrower at risk for bankruptcy and how would that affect our lien position?

**Pictures**







1. When did you join NoteSchool mentorship program? 12/2015

2. Did you attend any 3-day classes; take online courses, or mentoring calls? NPL 3 Day Class, Note Expo

3. How did you find the deal (hedge fund tape, internet, etc.)? Colonial January Tape

4. What due diligence did you do? Review of provided documents

5. What negotiations were involved?

6. What paperwork did you end up doing?

7. Did you hire an attorney or servicing company?

8. What was your exit strategy?

9. What challenges/problems did you face with this note and how did you overcome them?

10. How did NoteSchool help you with this note?

11. How many notes have you purchased in 2015 **\_\_\_0\_\_** and how many notes did you purchase previous to 2015? **\_\_\_\_0\_\_** How many do you think you will purchase in 2015?

12. Why would you recommend NoteSchool to other people?