

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

_____)	
COUNTY OF COOK,)	
)	CASE NO: 14-cv-2280
Plaintiff,)	
)	Judge Elaine E. Bucklo
v.)	
)	
BANK OF AMERICA CORPORATION,)	
BANK OF AMERICA, N.A.,)	
COUNTRYWIDE FINANCIAL)	
CORPORATION, COUNTRYWIDE)	
HOME LOANS, INC., COUNTRYWIDE)	
BANK, FSB, COUNTRYWIDE)	
WAREHOUSE LENDING, LLC,)	
BAC HOME LOANS SERVICING, LP,)	
MERRILL LYNCH & CO., INC.,)	
MERRILL LYNCH MORTGAGE)	
CAPITAL INC., and MERRILL LYNCH)	
MORTGAGE LENDING, INC.,)	
)	
Defendants.)	
_____)	

**PLAINTIFF'S THIRD AMENDED DISCLOSURES UNDER
FEDERAL RULE OF CIVIL PROCEDURE 26(a)**

Plaintiff, County of Cook, pursuant to Federal Rule of Civil Procedure 26 (a) and based upon information presently known to Plaintiff discloses information it may rely on to support its claims against Defendants.

Plaintiff does not identify documents protected from disclosure by any applicable privilege. Nor does Plaintiff waive the right to object to Defendants' discovery requests on any basis. Plaintiff expressly reserves the right to amend or to supplement these initial disclosures.

Plaintiff provides its initial disclosures under Federal Rule of Civil Procedure 26(a) as follows:

- (i) *the name and, if known, the address and telephone number of each individual likely to have discoverable information—along with the subjects of that information—that the disclosing party may use to support its claims or defenses, unless the use would be solely for impeachment;*

Plaintiff may use to support its claims the Defendants' officers and directors, and compliance personnel of each Defendant entity that is likely to have discoverable information regarding liability issues, including Defendants' knowledge of, and non-compliance with their corporate policies and practices, which Plaintiff may use to support its claims, including those individuals listed on Exhibit A hereto.

Plaintiff discloses the following of offices, bureaus and departments, which may have discoverable information, and may only be contacted through counsel:

- Cook County Board of Commissioners
 - Office of the President of the Cook County Board of Commissioners
 - Bureau of Finance - Department of Budget and Management Services
 - Bureau of Economic Development - Department of Planning and Development
 - Office of the Chief Judge of the Circuit Court of Cook County
 - Office of the Clerk of the Circuit Court of Cook County
 - Cook County Sheriff's Office
- (ii) *a copy—or a description by category and location—of all documents, electronically stored information, and tangible things that the disclosing party has in its possession, custody, or control and may use to support its claims or defenses, unless the use would be solely for impeachment;*

See documents Bates Labeled Nos. 26A-00027-1180.

Plaintiff will disclose records used in the ordinary course of its business throughout the discovery process. All public documents referenced in the Complaint are equally available to both parties. Plaintiff will produce documents relevant to its claims including but, not limited to Board of Commissioner materials, public lien records, eviction records, court filings, costs and fees for Cook

County services, and documents maintained by the Office of the President, including the Bureau of Finance and the Bureau of Economic Development, which includes the Department of Building and Zoning, among others. Relevant documents or information will also be located within the Office of the Clerk of the Circuit Court of Cook County, Cook County Sherriff's Office, Office of the Cook County Recorder of Deeds, Cook County Chief Judge's Office, and the Cook County Assessor's Office. These separately elected officials' offices are not under the direct control of Cook County. Cook County will seek the cooperation of these offices in this litigation.

- (iii) *a computation of each category of damages claimed by the disclosing party—who must also make available for inspection and copying as under Rule 34 the documents or other evidentiary material, unless privileged or protected from disclosure, on which each computation is based, including materials bearing on the nature and extent of injuries suffered; and*

As stated in Plaintiff's complaint, Plaintiff seeks an award of compensatory damages, punitive damages, and attorney's fees and costs. The initial estimate of damages contained in the complaints is based on the analysis of Professor William C. Apgar of Harvard University and Mark Duda in a report prepared for the Homeownership Preservation Foundation entitled *The Municipal Cost of Foreclosures: A Chicago Case Study* (see Bates 26A-0000027-0083). This analysis provides categories of damages and an estimate of a range of damages for an individual property, depending on the circumstances of each individual property. The Court's March 30, 2018 Memorandum Opinion and Order (ECF No. 204) requires that Plaintiff show a direct relationship between Defendants' conduct and the various injuries it claims it has suffered. The computation of damages requires the identification of each "subject" loans at issue in the complaint. After identification of the corresponding residential home, the County may compute the associated costs among other damages. Plaintiff has identified the following categories of damages at this time and reserves the right to supplement or otherwise amend this response after identification of additional categories of damages and the "subject" loans:

Clerk of Circuit Court, Chancery Division
Fully loaded costs associated with foreclosure case administration, including new case initiation, the issuance of summons, issuance of notices, data entry of all filing codes, creation of file jacket labels, file stamping documents, filing of physical documents in the respective file jackets, transport documents to scan, create images of all documents, transport scanned documents to file team for proper storage, and storage costs, etc.
Fully loaded costs include allocation of building space and storage space; utilities; insurance; staffing costs, including, for example, compensation, insurance, and benefits for administrators, executives, clerks, stenographers, case management personnel, data entry personnel and support staff, etc.
Office of the Chief Judge
Fully loaded costs of civil foreclosure cases, including the review of pleadings and documents, status conferences, hearings on motions, writing decisions and issuing orders, etc.
Fully loaded costs of Foreclosure Mediation Program participant mediation cases including in-court pre- and post- mediation case management and status hearings, the review of pleadings and documents, and mediations, etc.
Fully loaded costs of Foreclosure Mediation Program outreach.
Fully loaded costs of Foreclosure Mediation Program mandatory housing counseling workshops and individual housing counseling appointments, including the review of documents and report writing.
Fully loaded costs include allocation of building space and storage space; utilities; insurance; staffing costs, including, for example, compensation, insurance, and benefits for administrators, executives, and support staff, judges, and judicial staff, etc.
Sheriff's Office
Fully loaded costs of services provided relating to foreclosure cases, including enforcement of circuit court orders and evictions, etc.
Fully loaded costs of courtroom security services provided to the Office of the Chief Judge relating to foreclosure cases.
Fully loaded costs of conducting foreclosure property sales.
Fully loaded costs include allocation of building space and storage space; utilities; insurance; staffing costs, including, for example, compensation, insurance, and benefits for officers, executives, administrators and support staff, etc.

- (iv) *for inspection and copying as under Rule 34, any insurance agreement under which an insurance business may be liable to satisfy all or part of a possible judgment in the action or to indemnify or reimburse for payments made to satisfy the judgment.*

Not applicable

Dated: October 11, 2019

Respectfully Submitted,

**KIMBERLY M. FOXX,
STATE'S ATTORNEY FOR COOK COUNTY**

By: /s/ James M. Evangelista
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GROSSMAN LLP**
One Pennsylvania Plaza, 19th Floor
New York, NY 10119
Phone: (212) 594-5300

Additional Counsel

CERTIFICATE OF SERVICE

I hereby certify that on this day I served the above and foregoing Plaintiff's Third Amended Rule 26(a) Disclosures on all parties by electronic mail.

Dated: October 11, 2019

/s/ James M. Evangelista
James M. Evangelista

Exhibit A

Defendants' Employees Likely Having Relevant Information
(including, but not limited to the Knowledge Topic identified below)

Name	Position	Relationship	Knowledge Topic	Address
Abbott, Kimberly S.	Loan Account Manager	First Franklin- (CO)	Lending and underwriting policies, practices & related compensation	8338 South Upham Way, Littleton, CO 80128
Abrams, Theresa M.	Assistant Vice President - Fulfillment Team Leader	Bank of America- (NV)	Underwriting policies, practices & related compensation	6204 Peppermill Drive, Las Vegas, NV 89146
Adedipe, Anthony A.	Senior Underwriter	Bank of America/First Franklin	Underwriting policies, practices & related compensation	3904 Steepleridge Drive, The Colony, TX 75056
Adrian, Lynn	Vice President Multicultural Marketing Manager	Bank of America- (CA)	Loan marketing policies and practices, and compliance	2908 California Street Apartment 7, San Francisco, CA 94115
Aldrick, Lawrence H.	Business Development Manager - National Sales Group	First Franklin- San Jose, CA	Interrelationship between equity stripping scheme and profitability	37 Nora Way, Attleboro, MA 02703
Allen, Ed	Wholesale Account Executive	BofA/Countrywide- IL	Wholesale lending and underwriting policies, practices & related compensation	1000 George Street, Barrington, IL 60010
Allison, Kelly	Area Sales Manager	Countrywide- GA	Lending policies, practices & related compensation	3202 Teaberry Way, Marietta, GA 30068
Alston, Sharon M.	Account Executive	Bank of America- Seattle, WA	Lending policies, practices & related compensation	P.O. 9271, Covington, WA 98042
Alvarado, Ana	CFC Team Leader / AVP / Operations Mgr.	BAC Home Loans Servicing	Mortgage servicing and foreclosure policies, practices, compliance and related compensation	Fort Worth, TX
Apgar, Cindy	Team Lead Account Manager	Ownit- GA	Lending and underwriting policies, practices & related compensation	1061 Tennyson Place Northeast, Atlanta, GA 30319
Arevalo, Emma	Production Coordinator	First Franklin- Walnut Creek, CA	Lending and underwriting policies, practices & related compensation	2978 Bonifacio Street, Concord, CA 94519
Arjungi, Sanjeev	Senior Vice President - Preferred Segment Analytics	Bank of America- (PA)	Interrelationship between equity stripping scheme and profitability	Address unknown
Askew, Ashley	Portfolio Manager, Community Development Lending	Bank of America- NC	Loan marketing policies and practices	Address unknown
Babcock, Joe	Area Manager	BofA/Countrywide- IL	Lending policies, practices & related compensation	2048 West Belmont Avenue Apartment 2, Chicago, IL 60618
Bachmann, Jeremy	Vice President, Online Channel Manager	Bank of America- Westlake Village, CA	Wholesale lending and underwriting policies, practices & related compensation	837 Blue Spring Drive, Westlake Village, CA 91361
Bachmann, Jeremy	Vice President, Online Channel Manager/Manager, Business Intelligence	Bank of America/Ownit- CA	Wholesale lending and underwriting policies, practices & related compensation	837 Blue Spring Drive, Westlake Village, CA 91361
Bacon, Ginny	Mortgage -Sales and Operations and Community Development Relationship Manager	Bank of America- (GA)	Loan marketing policies and practices, and compliance	3095 Templeton Lane #407, Loganville, GA 30052

Bailey, Caroline	Assistant to VP, Home Loan Manager	Bank of America- IL	Lending and underwriting policies, practices & related compensation	Address unknown
Bailey, Steve	Senior Managing Director, Servicing Manager	Countrywide	General Servicing Policies & Practices	
Balfour-Fears, Sonia	Mortgage Consultant	Bank of America- GA	Lending and underwriting policies, practices & related compensation	73 Yosemite Lane, Powder Springs, GA 30127
Bane, Mary	Branch Manager and Home Loan Consultant	Countrywide- IL	Lending and underwriting policies, practices & related compensation	2413 Rivermist Court, Naperville, IL 60565
Barberee, Bobby	Senior Home Loan Consultant	Countrywide- GA	Lending and underwriting policies, practices & related compensation	701 Rosedale Road, Woodstock, GA 30189
Barlow, Jeff	Vice President/Sales Leader Multicultural Markets	Bank of America/Countrywide	Loan marketing policies and practices, and compliance	1853 Villa Drive, Allen, TX 75013
Barrow, Felicia	Customer Relationship Manager	BAC Home Loans	Lending and underwriting policies, practices & related compensation	Charlotte, NC
Bartolomea, Laura	Credit Loss Mitigation Strategies, Policy & Governance	Countrywide	Loss Mitigation/ Loss Forecasting	Address unknown
Bashaar, Scott	Branch Manager	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	10448 Eastwood Drive, Huntley, IL 60142
Bassail, Miguel	Vice President, Multicultural Marketing Communications	Bank of America- Chicago, IL	Loan marketing policies and practices, and compliance	834 West Montrose Avenue □ Unit 503D, Chicago, IL 60613
Basu, Falguni	SVP Director of Business Performance & Analytics	Bank of America- Boston, MA	Compliance and reporting of violations of law, regulations and corporate policies	Address unknown
Bauer, Warren	Senior Operations Risk Specialist	Bank of America- AZ	Compliance and reporting of violations of law, regulations and corporate policies	Chandler, AZ 85226
Bebensee, Brenda M.	Wholesale Account Executive	First Franklin- San Jose, CA	Wholesale lending and underwriting policies, practices & related compensation	232 West Liberty Road, Gridley, CA 95948
Bensinger, Steve	Senior Mortgage Loan Officer	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	186 South Maple Street, Saugatuck, MI 49453
Berry, Brent	VP, Product Sales Manager - Emerging Markets	WAMU	Loan marketing policies and practices, and compliance	Olathe, KS
Bielanski, Andy	Senior Managing Director, Marketing	Countrywide	Targeted minority marketing, targeted database marketing, mortgage product pricing & strategy	
Binkley, Nikki	Area Sales Manager	Countrywide- IL	Lending policies, practices & related compensation	528 Telluride Court, Bartlett, IL 60103

Birtel, Christine	VP II Enterprise Customer Analytics and Market Research	Bank of America- Charlotte, NC	Interrelationship between equity stripping scheme and profitability	4326 Arbor Way, Charlotte, NC 28211
Black, Daniel J.	Vice President, Unit Manager	Bank of America- Cranford, NJ	Lending and underwriting policies, practices & related compensation	79 Brookfield Avenue, Glen Rock, NJ 07452
Bleyman, Oleg	Manager, Database Marketing	Bank of America- (NY)	Loan marketing policies and practices	2932 West 5th Street Apartment 10A, Brooklyn, NY 11224
Bloom, Daniel	SVP Global Consumer & Small Business Research	Bank of America- Charlotte, NC	Loan marketing policies and practices	Address unknown
Bocca, Steven	Branch Manager	Countrywide- GA	Lending and underwriting policies, practices & related compensation	303 Heritage Overlook, Woodstock, GA 30188
Boitano, Robert	Senior Vice President, Home Equity Channel Distribution	Bank of America- CA	Loan marketing policies and practices	1903 Ripley Avenue, Redondo Beach, CA 90278
Bombaci, Edward	National Sales Center Manager	BofA/Countrywide	Loan marketing policies and practices	2111 Oglethorpe Drive Northeast, Atlanta, GA 30319
Boord, Timothy Paul	Vice President, Branch Manager	First Franklin- Baltimore, MD	Lending and underwriting policies, practices & related compensation	461 Sackett Court, Severna Park, MD 21146
Bowen, Jeremy	Branch Manager	First Franklin- Plantation, FL	Lending and underwriting policies, practices & related compensation	Address unknown
Bowers, Julia L.	Outside Account Executive	First Franklin- Maitland, FL	Interrelationship between equity stripping scheme and profitability	501 West Hacienda Avenue Apartment E-14, Campbell, CA 95008
Boyd, G. Bragg	Senior Mortgage Consultant	BofA/Countrywide- GA	Lending and underwriting policies, practices & related compensation	1090 Hembree Grove Drive, Roswell, GA 30076
Bradham, Paula	Quality Control, Legacy Asset Servicing, FTC & Fees, DOJ/AJ Metrics	Bank of America	Default Servicing/ Foreclosure Policies & Practices	Address unknown
Branda, Tony	Senior Vice President, Customer Information	Bank of America- (NY)	Loan marketing policies and practices	Address unknown
Brendal, Sheri	Underwriter	BofA/Countrywide- IL	Underwriting policies, practices & related compensation	19616 Crested Butte Lane, Mokena, IL 60448
Breslin, Holly	SVP - Database Marketing	Bank of America- Charlotte, NC	Loan marketing policies and practices	Address unknown
Broccolino, Chris	Retail Sales Manager	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	1107 South Salem Drive, Schaumburg, IL 60193
Brown, Denise	Operations Manager	First Franklin- Edina, MN	Interrelationship between equity stripping scheme and profitability	Phoenix, AZ 85044
Brown, Robert	Business Control Specialist/Origination Regulatory Controls	Bank of America- CA	Compliance and reporting of violations of law, regulations and corporate policies	Sherman Oaks, CA 91423
Bruckner, Mark	Head, Home Loans Credit Products & Pricing,	Bank of America	Mortgage Product Pricing & Strategy	Address unknown

Brundage, Dean	Senior Loan Underwriter/Operations Manager	First Franklin- Boca Raton, FL	Lending and underwriting policies, practices & related compensation	3650 Northwest 58th Street, Coconut Creek, FL 33073
Buchanan, James (Jim)	Head of Fair Housing Act & Foreclosure Review	Bank of America	Default Servicing/ Foreclosure Policies & Practices	Address unknown
Burns, Rebecca	Branch Manager and Underwriter	BofA/Countrywide- GA	Lending and underwriting policies, practices & related compensation	30 Blackberry Lane, Covington, GA 30016
Bussey, Jr., Gordon	Vice President National Mortgage Relationship Manager Mortgage Lending Mortgage Banker	BofA/Countrywide- GA	Interrelationship between equity stripping scheme and profitability	4675 Berkeley Walk Point, Berkeley Lake, GA 30096
Butler, Chris	SVP, Consumer Debit Card Exec	Bank of America- (OH)	Loan marketing policies and practices	Address unknown
Cagle, Teejay	DE Underwriter/Home Loan Specialist II	BofA/Countrywide- GA	Underwriting policies, practices & related compensation	4335 Ashwoody Trail Northeast, Atlanta, GA 30319
Caires, Richard "Rick" J.	Regional Business Development Manager	First Franklin- San Bernardino, CA	Loan marketing policies and practices	6878 Birmingham Place, Rancho Cucamonga, CA 91739
Canova, Chris	Sales Manager	Bank of America- IL	Lending and underwriting policies, practices & related compensation	1528 Conan Doyle Road, Naperville, IL 60564
Cantele, Erick	Sales Manager / Senior Loan Officer	Bank of America/Countrywide- FL	Lending and underwriting policies, practices & related compensation	4180 Cedar Creek Road, Boca Raton, FL 33487
Cardenas, John	Multicultural Relationship Project Manager	Bank of America- (GA)	Loan marketing policies and practices, and compliance	4854 Vermack Road, Atlanta, GA 30338
Cardozo, Anne	Servicing Initiatives, Timely Modifications	Bank of America	Servicing/ HAMP & HARP Modification & Refinance Policies & Practices	Address unknown
Carey, Patrick	Legacy Asset Servicing/Default Servicing, Head for Investment & Specialty Segments	Bank of America	Default Servicing/ Foreclosure Policies & Practices	Address unknown
Casbon, J. Douglas	Home Loan Manager	BofA/Countrywide- GA	Lending and underwriting policies, practices & related compensation	802 Sherwood Road Northeast, Atlanta, GA 30324
Cashner, John	Regional Sales Manager	Bank of America- IL	Lending and underwriting policies, practices & related compensation	318 Fox Street, Cary, IL 60013
Castillo, Sylvia	SVP Consumer Market Executive	Bank of America- CA, TX	Loan marketing policies and practices	Address unknown
Castor, Mary	Vice President, Consumer Analysis, Modeling and Research	Bank of America- (FL)	Loan marketing policies and practices, and compliance	11904 Hidden Hills Drive, Jacksonville, FL 32225
Ceglia, Rose	SVP, Alliances & Partnership Marketing	Bank of America- (AZ)	Loan marketing policies and practices	Address unknown
Chance, Timothy L.	Account Executive	First Franklin- New York, NY	Lending policies, practices & related compensation	10115 Trailridge Drive, Shreveport, LA 71106

Chenvert, Karen C.	Senior Mortgage Underwriter	Bank of America- Dallas, TX	Underwriting policies, practices & related compensation	2029 Stonecourt Drive, Bedford, TX 75039
Chiovatero, Colleen	Account Executive	BofA/Countrywide- IL	Lending policies, practices & related compensation	310 West State Street, North Aurora, IL 60542
Christensen, Ellen	VP, Consultant - Data Mining/Warehouse	Bank of America	Loan marketing policies and practices, and compliance	Address unknown
Chrysokos, Sharyn	Account Executive	First Franklin- Schaumburg, IL	Lending policies, practices & related compensation	243 North Wisconsin Avenue, Villa Park, IL 60181
Cinquegrani, Michael	DE Mortgage Underwriter	Bank of America- IL	Underwriting policies, practices & related compensation	1577 Burr Oak Court, Wheaton, IL 60189
Clark, Pam	Business Control Specialist / Quality Assurance Auditor	BAC - Bellevue, WA	Compliance and reporting of violations of law, regulations and corporate policies	Woodinvale, WA
Clark, Yelena	Database Marketing Specialist	Bank of America- Charlotte, NC	Loan marketing policies and practices	Address unknown
Cobble, Carol	Legacy Asset Servicing, Quality Control, Foreclosure, Bankruptcy & Fees	Bank of America	Default Servicing/ Foreclosure Policies & Practices	Address unknown
Comer, Delores "Lori"	Lead Funder	First Franklin- Tampa, FL	Lending and underwriting policies, practices & related compensation	4711 South Himes Avenue □ Apartment 2101, Tampa, FL 33611
Converse, Jacklyn	Quality Assurance Analyst / Auditor	Wells Fargo - TX	Compliance and reporting of violations of law, regulations and corporate policies	San Antonio, TX
Cordes, Karen	Senior Underwriter	BofA/Countrywide- IL	Underwriting policies, practices & related compensation	1809 East Maya Lane, Mount Prospect, IL 60056
Corsi, Stephen	Senior Vice President, Marketing	First Franklin- San Jose, CA	Loan marketing policies and practices	4304 Fallbrook Road, Concord, CA 94521
Covett, Josh	Branch Manager	Countrywide- GA	Lending and underwriting policies, practices & related compensation	555 Amberidge Trail Northwest, Atlanta, GA 30328
Covington, Todd	Senior Mortgage Loan Officer	Bank of America- GA	Lending and underwriting policies, practices & related compensation	677 Grove Parkway Southeast, Marietta, GA 30067
Craig, Kisha	Marketing Program Manager	Bank of America- Charlotte, NC	Loan marketing policies and practices	Address unknown
Cramer, Tom	Sr. Mortgage Loan Officer	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	409 Morgan Lane, Fox River Grove, IL 60021
Crawford, Evelyn	Sales Manager	WAMU -- Chicago	Lending and underwriting policies, practices & related compensation	Olympia Fields, IL
Crumbley, Deanna	VP DE Underwriter	Bank of America- GA	Underwriting policies, practices & related compensation	1125 River Green Court, McDonough, GA 30252
Currie, James	Retail Sales Manager	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	3809 North Milwaukee Avenue □ Unit G, Chicago, IL 60641

Cvetnich, April	Post Closer	First Franklin- Austin, TX	Lending and underwriting policies, practices & related compensation	1932 Pyramid Lake Drive, Fort Mohave, AZ 86426
Dal Porto, Todd	Western Div. Retail Sales Executive	Countrywide	Mortgage Product Pricing & Strategy	Address unknown
Daniels, Scott	Senior Regional VP	Countrywide- IL	Interrelationship between equity stripping scheme and profitability	300 Van Damin Avenue, Glen Ellyn, IL 60137
Dark, Jeff	Senior Mortgage Consultant	BofA/Countrywide- GA	Lending and underwriting policies, practices & related compensation	992 Marbury Court Southwest, Marietta, GA 30064
Davis, Cheryl	Vice President, Senior Home Loans Market Manager	Bank of America- NJ	Loan marketing policies and practices	Address unknown
Davis, Kevin G.	Marketing Product & Channel Manager	Bank of America- Charlotte, NC	Loan marketing policies and practices	212 West 10th Street Apartment 14, Charlotte, NC 28202
Davydov, Igor	Branch Manager	BofA/Counrywide- IL	Lending and underwriting policies, practices & related compensation	1638 Saratoga Lane, Glenview, IL 60026
De Gorostiza, Rommel	Branch Operations Production Supervisor	Merrill Lynch- CA	Lending and underwriting policies, practices & related compensation	28941 Mirada Circulo, Valencia, CA 91354
De Jong, Chris	Sales Manager	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	420 Minneola Street, Hinsdale, IL 60521
Dean, Brian	Sales Manager/Vice President of Sales and Production	Countrywide/Ownit- CA	Lending and underwriting policies, practices & related compensation	385 West Hilton Drive, Boulder Creek, CA 95006
DeBlasio, Anthony B.	Underwriter	First Franklin- (PA)	Underwriting policies, practices & related compensation	2051 Luehm Avenue, North Versailles, PA 15137
Deitch, Andrew	Retail Sales Manager	Countrywide- FL	Lending and underwriting policies, practices & related compensation	3059 El Camino Real, West Palm Beach, FL 33409
Delano, Lynne	VP Field Services	BAC Home Loans - TX and CA	Mortgage servicing and foreclosure policies, practices, and related compensation	San Diego, CA
Delcambre, Kee	Home Loan Consultant	Countrywide- GA	Lending and underwriting policies, practices & related compensation	711 Cosmopolitan Drive Northeast Unit 809, Atlanta, GA 30324
DelCarlino, Stephen	FVP Database Marketing	Bank of America- (PA)	Loan marketing policies and practices	Address unknown
Delley, Sonya	SVP, Community Development	Bank of America- (MI)	Loan marketing policies and practices	Address unknown
Demery, Albert	Interactive Marketing Consultant	Bank of America- CA	Loan marketing policies and practices	Address unknown
Derrickson, Patrick	AVP - Marketing Strategy	Bank of America- Wilmington, DE	Loan marketing policies and practices, and compliance	9 Isaiah Court, Bear, DE 19701
Diaz, Paul U.	Production Manager	First Franklin- Hollywood, FL	Lending and underwriting policies, practices & related compensation	333 Northeast 24th Street Apartment #903, Miami, FL 33137

Desoer, Barbara	President, Home Loans & Insurance	Countrywide & Bank of America, N.A.	General Equity Stripping Scheme; Mortgage Product Pricing & Strategy; Origination Policies & Practices; Compensation Policies & Practices;	Address unknown
Donahue, Kelly	Underwriter II	BofA/Countrywide- GA	Underwriting policies, practices & related compensation	1750 Shiloh Road Northwest Apartment 634, Kennesaw, GA 30144
Dowles, Angeanette	Vice President	BAC	Interrelationship between equity stripping scheme and profitability	10739 Fallsbridge Dr., Houston, TX 77065
Doyle, David	Sales Origination Legacy Asset Servicing, Foreclosure Review	Countrywide	Mortgage Product Pricing & Strategy	Address unknown
Downey, Pierce	Retail Loan Officer	Bank of America- Waterbury, CT	Lending and underwriting policies, practices & related compensation	40 Howland Street, Waterbury, CT 06708
du Hadway, John	EVP/CFO	Ownit- CA	Interrelationship between equity stripping scheme and profitability	Address unknown
Dunn, Linda	Credit	First Franklin- Plantation, FL	Loan marketing policies and practices	9209 Northwest 9th Court, Plantation, FL 33324
Dunn, Stephen J.	Senior Management, National Sales	First Franklin- CA	Wholesale lending and interrelationship between equity stripping scheme and profitability	3056 Camino Serbal, Carlsbad, CA 92009
Eisenberg, Jennifer	Servicing Portfolio Strategy, Strategy & Initiatives	Bank of America	Strategic Servicing Initiatives/ Transfers	Address unknown
Ekwall, David B.	Account Executive	First Franklin- Milwaukee, WI	Lending policies, practices & related compensation	7114 Thomas Drive, Loves Park, IL 61111
Eleswarapu, Anuradha	Data Mining and Metrics Analyst	Bank of America	Loan marketing policies and practices	Address unknown
Ellington, Victoria Tolman	Underwriter II	Countrywide- IL	Underwriting policies, practices & related compensation	192 Brompton Lane Apartment A, Sugar Grove, IL 60554
Ellison, George	Portfolio Management, Head, Legacy Asset Servicing	Bank of America	Strategic Servicing Initiatives/ Transfers	Address unknown
Ewing, Christina	Senior Home Mortgage Consultant	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	1624 North Campbell Avenue Apartment 2N, Chicago, IL 60647
Eye, Joseph J.	Senior Subprime Underwriter	First Franklin- Garden City, NY	Underwriting policies, practices & related compensation	310 Riverside Boulevard, Long Beach, NY 11561
Faer, Craig	Account Executive	Ownit- GA	Lending policies, practices & related compensation	2667 Hampton Park Drive, Marietta, GA 30062

Falkenstein, Ed	Vice President - CRE Sales Manager	Bank of America- Houston, TX	Interrelationship between equity stripping scheme and profitability	25735 Bearborough Drive, Spring, TX 77386
Fany, Elie	Loan Officer	First Franklin- Irvine, CA	Lending and underwriting policies, practices & related compensation	12010 Holston Avenue, La Mirada, CA 90638
Faw, Sonia	Underwriting Manager	First Franklin- Mount Laurel, NJ	Underwriting policies, practices & related compensation	33 Greystone Lane, Sicklerville, NJ 08081
Fay, Ed	National Call Center Management, NSC	Countrywide- IL	Mortgage servicing and foreclosure policies, practices, compliance and related compensation	1121 West Chestnut Street, Chicago, IL 60642
Felten, Nicholas	Strategic Analyst	Bank of America- Charlotte, NC	Interrelationship between equity stripping scheme and profitability	236 South Torrence Street, Charlotte, NC 28204
Ferraro, Joseph P.	Vice President, Branch Manager	First Franklin- NY	Lending and underwriting policies, practices & related compensation	2230 Motor Parkway, Ronkonkoma, NY 11779
Fischer, Melissa H.	National Senior Risk Analyst, OCC Compliance, VP	Bank of America- DC/MD/VA	Compliance and reporting of violations of law, regulations and corporate policies	13525 Sanderling Place, Germantown, MD 20874
Fishman, Arnold "Arnie"	Account Executive/Inside Sales/Call Center Team Lead	Countrywide- IL	Lending policies, practices & related compensation	2200 Illinois Road, Northbrook, IL 60062
Flesch, Sue	Sr Loan Officer	Bank of America- GA	Lending and underwriting policies, practices & related compensation	1385 Chalet Circle □ Apartment 1, Lawrenceville, GA 30043
Flowers, Marielle "Mimi"	AVP, Marketing	Bank of America- CA	Loan marketing policies and practices, and compliance	Sherman Oaks, CA 91403
Foster, Eileen	Senior Vice President, Mortgage Fraud Investigations	Bank of America; Countrywide	General Equity Stripping Scheme	Address unknown
France, Laura	Default Servicing, Head of Investment Strategic Implementation	Bank of America	Strategic Servicing Initiatives/ Transfers	Address unknown
Freeman, Latoya	Home Presevation Specialist	Wells Fargo Home Mortgage - AL	Mortgage servicing and foreclosure policies, practices, and related compensation	Birmingham, AL
Friedman, Scott	Account Executive	First Franklin- Maitland, FL	Lending policies, practices & related compensation	7214 Heaven Lane, Fort Meyers, FL 33908
Fung, Terry	Senior Mortgage Loan Officer	Bank of America- IL	Lending and underwriting policies, practices & related compensation	7208 Springside Avenue, Downers Grove, IL 60516
Gajewski, Dan	Mortgage Campaign Analytics Consultant	Bank of America/Matrix Resources- NC	Loan marketing policies and practices	107 Pebble Springs Road, Chapel Hill, NC 27514
Garner, Isaiah	Area Manager/Account Executive	Countrywide- GA	Lending policies, practices & related compensation	3490 Lochwolde Lane, Snellville, GA 30039
Giacalone, Rene	Servicing Initiatives, Strategic Servicing Transfers	Bank of America	Strategic Servicing Initiatives/ Transfers	Address unknown

Gibson, Ingrid M.	Senior Underwriter	First Franklin- Las Vegas, NV	Underwriting policies, practices & related compensation	8513 Potters Clay Street, Las Vegas, NV 89143
Gilhooley, Steven	Account Executive	First Franklin- San Bernardino, CA	Lending policies, practices & related compensation	29991 Canyon Hills Drive Apartment 1709-209, Lake Elsinore, CA 92532
Gilmore, Susan J.	Compliance Coordinator/	First Franklin- San Jose, CA	Compliance and reporting of violations of law, regulations and corporate policies	1055 North Capitol Avenue Apartment 149, San Jose, CA 95133
Gipson, Linda	Sr. Mortgage Consultant	Countrywide- GA	Lending and underwriting policies, practices & related compensation	PO Box 680393, Marietta, GA 30068
Gissinger, Andrew	Executive Managing Director	Countrywide	General Equity Stripping Scheme; Targeted Minority Marketing; Targeted Database Marketing; Mortgage Product Pricing & Strategy; Origination Policies & Practices; Compensation Policies & Practices	Address unknown
Glover, III, Cody (Charles)	Vice President, Senior Marketing Programs Development Manager	Bank of America- TX	Loan marketing policies and practices	200 Stanford Drive, Lucas, TX 75002
Goebel, Richard	First Vice President	Bank of America- CA	Interrelationship between equity stripping scheme and profitability	5874 State Road, Cleveland, OH 44134
Gomoll, Jeff	Branch Manager	Countrywide- IL	Lending and underwriting policies, practices & related compensation	758 Brighton Circle, Port Barrington, IL 60010
Gonzales, Deirdre "Dee"	Standard Plus Underwriter	First Franklin- Dallas, TX	Underwriting policies, practices & related compensation	1723 River Oaks Drive, Allen, TX 75002
Gonzales, Juan	Business Development Manager	Countrywide- GA	Interrelationship between equity stripping scheme and profitability	4015 Breckenridge Court, Alpharetta, GA 30005
Gonzalez, Bertha I.	Loan Account Manager	First Franklin- Plantation, FL	Lending and underwriting policies, practices & related compensation	16640 Southwest 36 Street, Miramar, FL 33027
Goodman, Ryan	Sales Manager	Countrywide- GA	Lending and underwriting policies, practices & related compensation	215 Oak Leaf Circle, Roswell, GA 30075
Goodnow, Jessica	AVP Foreclosure Specialist	BAC Home Loan Services, LP	Mortgage servicing and foreclosure policies, practices, and related compensation	712 Excelsior St., Pittsburgh, PA 15210
Goren, Leora	Director of Human Resources	Bank of America; Countrywide	Compensation Policies & Practices	Address unknown
Grant, Tony	President, Multicultural Banking	Bank of America- (NC)	Loan marketing policies and practices, and compliance	Address unknown

Graubner, Shannon	Sub-Prime Underwriter	First Franklin- Orlando, FL	Underwriting policies, practices & related compensation	800 Westshore Court, Casselberry, FL 32707
Greene, Jr., Therman	Customer Service Sales Rep	BAC Home Loans	Lending and underwriting policies, practices & related compensation	Winston-Salem, NC
Greenwell, Demetria	Research and Remediation Analyst	Wells Fargo - IA	Mortgage servicing and foreclosure policies, practices, and related compensation	Stuart, IA
Gutierrez, Tony	Regional Sales Manager	First Franklin- CA	Lending and underwriting policies, practices & related compensation	778 Foxtrotter Way, Galt, CA 95632
Hadden, Christopher	Data Mining Analyst II	Bank of America- Providence, RI	Loan marketing policies and practices	Address unknown
Hakalir, Coby	Sales Manager	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	4240 South Drexel Boulevard, Chicago, IL 60653
Haladyna, Misty	Account Executive	First Franklin- Mount Laurel, NJ	Lending policies, practices & related compensation	Mount Holly, NJ 08060
Hall, Geoffrey Steven	Retail Sales Manager	BofA/Countrywide- GA	Lending and underwriting policies, practices & related compensation	560 Dutch Valley Road Northeast Apartment 204, Atlanta, GA 30324
Hamilton, Scott	Senior Vice President Process Redesign Leader (Home Equity Execution Strategies);	Bank of America	Origination Policies & Practices	Address unknown
Hamm, Brian	Account Executive	First Franklin- Houston, TX	Lending policies, practices & related compensation	2534 Melrose Canyon Drive, San Antonio, TX 78232
Hammond, Stephanie	Loan Processory/Junior Underwriter	Bank of America- Concord, CA	Lending and underwriting policies, practices & related compensation	Vallejo, CA 94591
Harris, Octavia	Account Executive - Direct Mail Marketing	Bank of America- Wilmington, DE	Lending policies, practices & related compensation	91 Blue Ridge Circle, Newark, DE 19701
Hartfield, Corneisha	Loan Administrator	BAC Home Loans	Mortgage servicing and foreclosure policies, practices, and related compensation	Dallas, TX
Hastings, Justin	Home Loan Specialist/Senior Account Executive / Team Manager	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	329 Clear Sky Trail, Lake In The Hills, IL 60156
Hayes, Jon	Vice President Sales	Merrill Lynch/Countrywide- GA	Loan marketing policies and practices	5456 Wentworth Street Northeast, Atlanta, GA 30342
Hedrick, Tanya	Foreclosure Specialist	Bank of America - TX	Mortgage servicing and foreclosure policies, practices, and related compensation	Irving, TX
Henry, Elva	Servicing Specialist	BAC	Mortgage servicing and foreclosure policies, practices, and related compensation	Dallas, TX
Hernandez, Luis	Sales Manager	Counrywide- IL	Lending and underwriting policies, practices & related compensation	582 West Babcock Avenue, Elmhurst, IL 60126
Herndon, Joshua	Operations Manager - Global Structured Finance	Bank of America- Charlotte, NC	Interrelationship between equity stripping scheme and profitability	304 Sarah's Court, Rock Hill, SC 29732

Ho, Karen	Account Executive, Subprime Mortgage Sales through Internal Referrals	Countrywide- IL	Lending policies, practices & related compensation	1195 Deerfield Place, Highland Park, IL 60035
Hoffman, Dylan	AVP	Bank of America- IL	Lending and underwriting policies, practices & related compensation	3910 North Mozart Street, Chicago, IL 60618
Hook, Tammy	Mortgage Loan Officer	Bank of America- GA	Lending and underwriting policies, practices & related compensation	1150 Lochshyre Way, Lawrenceville, GA 30043
Horan, Mike	Area Sales Manager	Ownit- CA	Lending policies, practices & related compensation	7235 East La Cumbre Drive, Orange, CA 92869
Houp, Scott	Senior Vice President- Sales Performance Executive	Bank of America- IL	Interrelationship between equity stripping scheme and profitability	1533 Pheasant Trail, Inverness, IL 60067
Howard, Gina	Business Development/Account Manager	First Franklin- San Diego, CA	Lending and underwriting policies, practices & related compensation	P.O. Box 2353, La Mesa, CA 91943
Huang, Jason	Senior Vice President, Product Development	Bank of America/First Franklin- CA	Interrelationship between equity stripping scheme and profitability	Palo Alto, CA 94301
Hudack, Robert Wayne	Underwriter	Bank of America- Tampa, FL	Underwriting policies, practices & related compensation	10914 Valley Spring Drive, Charlotte, NC 28277
Hudgins, Monty G.	Vice President & Unit Manager	Bank of America- Charlotte, NC	Interrelationship between equity stripping scheme and profitability	200 Old Springs Drive, Fort Mill, SC 29715
Hurt, Vassie	VP(Market Information Manager)	Bank of America- Boston, MA	Loan marketing policies and practices, and compliance	Address unknown
Hutchinson, Mark	Vice President	First Franklin- Denver, CO	Interrelationship between equity stripping scheme and profitability	9979 Apollo Bay Way, Highlands Ranch, CO 80130
Huval, Tim	Head Home Loans Servicing	Bank of America	General Servicing Policies & Practices	Address unknown
Hyman, Rachel	Senior Vice President, Community Development Real Estate	Bank of America- NY	Loan marketing policies and practices, and compliance	Address unknown
Infiorati, Holly	Underwriting Supervisor	First Franklin- San Diego, CA	Underwriting policies, practices & related compensation	13005 Oak Knoll Road, Poway, CA 92064
Innis-Thompson, Michael	Senior Vice President, Business Development Executive	Bank of America- (CA)	Interrelationship between equity stripping scheme and profitability	Address unknown
Jensen, Brian	SVP, Regional Manager	Countrywide- IL	Interrelationship between equity stripping scheme and profitability	223 Wood Glen Lane, Oak Brook, IL 60523
Jensen, Erica	Vice President, African American Marketing	Bank of America	Loan marketing policies and practices, and compliance	1020 West Medicine Lake Drive □ Apartment 241, Minneapolis, MN 55441
Johnson, II, Eddie S.	Vice President/Sales Manager	Bank of America- Atlanta, GA	Interrelationship between equity stripping scheme and profitability	Smyrna, GA 30082

Johnson, Lee	Regional Vice President	Ownit- GA	Interrelationship between equity stripping scheme and profitability	Address unknown
Johnson, Tyler E.	Senior Mortgage Loan Originator	Countrywide- GA	Lending and underwriting policies, practices & related compensation	4278 Ivywood Drive, Marietta, GA 30062
Jurado, Alex	Home Mortgage Consultant	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	14 South Prospect Street Apartment 507S, Roselle, IL 601725
Kaczynski, Chris	AVP; Operations Manager	BofA/Countrywide- IL	Interrelationship between equity stripping scheme and profitability	4210 Larkspur Lane, Lake In The Hills, IL 60156
Kaley, Matt	Branch Manager	Countrywide- IL	Lending and underwriting policies, practices & related compensation	925 Williamsburg Drive, Naperville, IL 60540
Kaplan, Jonelle K.	Underwriting Manager	First Franklin- Garden City, NY	Underwriting policies, practices & related compensation	242 Princeton Avenue, Staten Island, NY 10306
Kasella, Cheri	Account Executive	Ownit- IL	Lending policies, practices & related compensation	866 South Hillside Avenue, Elmhurst, IL 60126
Kasprisin, David	Vice President, Branch Manager	Bank of America- IL	Lending and underwriting policies, practices & related compensation	1800 West Melrose Street, Chicago, IL 60657
Kawakami, Sylvia	Servicing Initiatives, Refer to Foreclosure	Bank of America	Default Servicing/ Foreclosure Policies & Practices	Address unknown
Kaye, Marc	Branch Manager	Countrywide- IL	Lending and underwriting policies, practices & related compensation	1S280 Stratford Lane, Villa Park, IL 60181
Keifer, Tom	SVP, Business Control Monitoring & Reporting	Bank of America- Charlotte, NC	Compliance and reporting of violations of law, regulations and corporate policies	10015 Paradise Ridge Road, Charlotte, NC 28277
Kelley, Pat	Branch Manager, Loan Officer	Countrywide- FL	Lending and underwriting policies, practices & related compensation	9061 Cypress Hollow Drive, Palm Beach Gardens, FL 33418
Kelly, Catharine	SVP	Countrywide- GA	Interrelationship between equity stripping scheme and profitability	3615 Dumbarton Road Northwest, Atlanta, GA 30327
Kent, Kelly	Head, Servicing Initiatives, Legacy Asset Servicing	Bank of America	Strategic Servicing Initiatives/ Transfers	Address unknown
Ketzner, Mark	VP Retail Sales Mortgage Marketing Manager	Bank of America/Acxiom- NC	Loan marketing policies and practices, and compliance	309 4th Avenue South, South Saint Paul, MN 55075
Khilkevich, Dimitry	VP of Database Marketing	Bank of America/Countrywide- CA	Loan marketing policies and practices	Address unknown
Khoja, Hamida	Non-Conforming/JUMBO Underwriter	BofA/Countrywide- IL	Underwriting policies, practices & related compensation	110 Creekbend Court, Mount Prospect, IL 60056
Killings, Brigitte	Vice-President, Business Development Manager	BofA/Countrywide- GA	Loan marketing policies and practices	2483 Hughes Court Southwest, Atlanta, GA 30331

Kinder, Christopher D.	Account Executive	First Franklin- NJ	Lending policies, practices & related compensation	66 Park Avenue □ Apartment B, Park Ridge, NJ 07656
King, Earl	Senior Residential and Commercial Mortgage Consultant	Countrywide- GA	Lending and underwriting policies, practices & related compensation	Address unknown
King, Jamel	VP, Divisional Quality Leader/Site Underwriting Manager	BofA/Countrywide- GA	Compliance and reporting of violations of law, regulations and corporate policies	1958 Legrand Circle, Lawrenceville, GA 30043
King, Noel	Senior Fraud Analyst	Bank of America- Pasadena, CA	Compliance and interrelationship between equity stripping scheme and profitability	2751 Glen Avenue, Altadena, CA 91001
King, Ronda	Regional Operations Manager	Countrywide- FL	Interrelationship between equity stripping scheme and profitability	16659 118th Terrace North, Jupiter, FL 33478
Kingsman, Jo	Divisional Executive Vice President	Countrywide- GA	Interrelationship between equity stripping scheme and profitability	1288 Whispering Pine Lane, Cherry Log, GA 30522
Knetsch, Darrell W.	Account Executive	First Franklin- Milwaukee, WI	Lending policies, practices & related compensation	395 Luella Street □ Apartment #202, Saint Paul, MN 55119
Knight-Shaw, Tracy	Service Delivery Consultant	Bank of America- AZ	Mortgage servicing and foreclosure policies, practices, and related compensation	Mesa, AZ
Krit, Sam	AP Specialist	BAC Foreclosure Finance - Los Angeles	Lending policies, practices & related compensation	Rowland Heights, CA
Kruzinski, Ryan	Senior Mortgage Banker	Bank of America- GA	Lending and underwriting policies, practices & related compensation	7229 Tara Drive, Villa Rica, GA 30180
LaFlair, Tracy	Operations Manager	Merrill Lynch/NationPoint- CA	Interrelationship between equity stripping scheme and profitability	172 Keegans Way, Kyle, TX 78640
Lagoo, Melissa D.	Originator/Sales Manager/Underwriter	Countrywide- GA	Lending and underwriting policies, practices & related compensation	6940 Concord Brook Lane, Cumming, GA 30028
Lamb, Richard	Vice President	Countrywide- GA	Interrelationship between equity stripping scheme and profitability	1636 Grassy Hill Court, Grayson, GA 30017
Landau, Brian	Vice President, Corporate Strategy & Business Development	Countrywide- (IL/CA)	Loan marketing policies and practices, and compliance	184 Whistler Road, Highland Park, IL 60035
Landis, Holly	Instructor I	BAC	Training policies, practices & compliance	Plano, TX
Lashmet, Donald	Regional Sales Director	First Franklin- Westlake Village, CA	Lending and underwriting policies, practices & related compensation	428 Calle Veracruz, Newbury Park, CA 91320
Lassiter, III, Charles	Senior Vice President, CRA Senior Manager	Bank of America- NC	Loan marketing policies and practices	Address unknown

Lawlor, Peggy	Home Equity Sales Strategy Executive, Senior Vice President, Home Loans Enterprise Sales & Mortgage Strategy Executive;	Bank of America	General Equity Stripping Scheme	Address unknown
Lastinger, Lance A.	Mortgage Account Executive/Producing Manager	Bank of America- Tampa, FL	Lending and underwriting policies, practices & related compensation	1953 North Upper Truckee Road, South Lake Tahoe, CA 96150
Lerknant, Supattra	Marketing Associate	Bank of America- CA	Loan marketing policies and practices	4739 Lasheart Drive, La Canada Flintridge, CA 91011
Levin, Alla	Senior Loan Services Specialist	Bank of America- Plano, TX	Lending and underwriting policies, practices & related compensation	7409 Kingston Drive, Rowlett, TX 75089
Liles, Emilee	Supervisor	First Franklin- Bellevue, WA	Lending and underwriting policies, practices & related compensation	Address unknown
Lim, Lingling	Vice President, Consumer Real Estate - Multicultural	Bank of America	Loan marketing policies and practices, and compliance	Address unknown
Lobo, Arelys	Owner	Act Mortgage- FL	Wholesale lending and underwriting policies, practices & related compensation	6930 Southwest 94th Avenue, Miami, FL 33173
Lobo, Jim	Bank Loan Consultant	WaMu/First Franklin- FL	Lending and underwriting policies, practices & related compensation	Address unknown
Lott, Kim	Mortgage Servicing, Compliance, Risk, Communications & Audit	Bank of America	General Servicing Policies & Practices	Address unknown
Lucchese, III, Lionel L.	Senior Mortgage Loan Officer	Bank of America- Plano, TX	Lending and underwriting policies, practices & related compensation	900 South 94th Street □ Apartment 1011, Chandler, AZ 85224
Lumsden, Greg	President, Full Spectrum Lending	Countrywide	General Equity Stripping Scheme;	Address unknown
Maddox, Rob	Senior Loan Processor	Bank of America- Plano, TX	Lending and underwriting policies, practices & related compensation	6873 Parker Creek Place, Frisco, TX 75034
Madigan, Dennis J.	Vice President of Sales	First Franklin- Wobum, MA	Loan marketing policies and practices	11 Patrick Road, Hopedale, MA 01747
Magana, Edgar	Senior Underwriter	First Franklin/Merrill Lynch- CA	Underwriting policies, practices & related compensation	2511 West Sunflower Avenue □ Unit F-7, Santa Ana, CA 92704
Mairone, Rebecca	COO Head Mortgage Servicing, Legacy Asset Servicing, Default Servicing	Countrywide; Bank of America	Underwriting Policies & Practices; Default Servicing/ Foreclosure Policies & Practices	Address unknown
Makuvek, Andrew C.	Underwriter	First Franklin- (PA)	Underwriting policies, practices & related compensation	4181 Estates Drive, Center Valley, PA 18034

Maldonado, Jerome	Bankruptcy/Quality Assurance Specialist	Wells Fargo - TX	Mortgage servicing and foreclosure policies, practices, and related compensation	San Antonio, TX
Maldonado-Grandy, Donna	Multicultural Loan Officer	Bank of America- Richmond, VA	Loan marketing policies and practices, and compliance	12100 Diamond Hill Drive, Midlothian, VA 23113
Malone, Robert	Vice President, Consumer Products Strategy Manager I	Bank of America/Countrywide- Simi Valley, CA	Loan marketing policies and practices, and compliance	Address unknown
Mancuso-Dellaratta, Judy	Marketing Product Consultant	Bank of America- Wilmington, DE	Loan marketing policies and practices	3319 East Hayes Road, Norristown, PA 19403
Marafino, John	Branch Manager	Countrywide- IL	Lending and underwriting policies, practices & related compensation	1636 North Wells Street □ Apartment 1N, Chicago, IL 60614
Maranga, Kathi	SVP Market Research	Bank of America- NY	Loan marketing policies and practices	Address unknown
Martin, Sean	Senior Southeast Account Executive	Ownit- GA	Lending and underwriting policies, practices & related compensation	920 Andover Glen, Canton, GA 30115
Massey, David	Southeast Regional Sales Manager	Countrywide- GA	Interrelationship between equity stripping scheme and profitability	4755 Carver Court, Cumming, GA 30040
Masten, Leanne	Branch Manager	1st Franklin- GA	Lending and underwriting policies, practices & related compensation	191 Grindstone Creek Drive, Clarkesville, GA 30523
Mastronardi, Daniel	Account Executive	First Franklin- Garden City, NY	Lending policies, practices & related compensation	206 Stonegate Way, Middle Island, NY 11953
Matarazzo, James	Senior Regional Vice President / Sales Management / Operations Management / P&L Management	Countrywide- FL	Interrelationship between equity stripping scheme and profitability	11251 Northwest 14th Street, Plantation, FL 33323
Matthewson, Jr., H. Brett	Market Information Manager II	Bank of America- TX	Loan marketing policies and practices	Address unknown
Mattison, Gabi	VP, Regional Manager	Bank of America- GA	Interrelationship between equity stripping scheme and profitability	6385 Long Island Drive Norhteast, Atlanta, GA 30328
Mau, Kevin	Assistant Vice President	BofA/Countrywide- GA	Lending and underwriting policies, practices & related compensation	2470 Flint Creek Drive, Cumming, GA 30041
Mauney, Leonard	Senior Technology Manager - Data Mining	Bank of America- (CA)	Loan marketing policies and practices	Address unknown
Mayar, Vipin	SVP	Bank of America- (NY)	Interrelationship between equity stripping scheme and profitability	Address unknown
McClain, Jr., James	Direct Response Marketing Manager	Bank of America- Wilmington, DE	Loan marketing policies and practices	6001 Highland Court, Wilmington, DE 19802
McCollum, Michael	Mortgage Loan Officer	BofA/Countrywide- GA	Lending and underwriting policies, practices & related compensation	Address unknown
McConnell, Luanne M.	Loan Account Manager	First Franklin- Orlando, FL	Lending and underwriting policies, practices & related compensation	2713 Frigate Drive, Orlando, FL 32812
McDaniel, Kristin	SVP Markeitng	Bank of America- IL	Loan marketing policies and practices	4575 Hamilton Drive, Bettendorf, IA 52722

McDermott, Tom	SVP - Real Estate Customer Analytics	Bank of America- (GA)	Loan marketing policies and practices	Address unknown
McFarland, Rick	SVP Enterprise Analytics	Bank of America- (NY)	Interrelationship between equity stripping scheme and profitability	Address unknown
McNeill, Lenny	Executive Vice President National Sales- Multicultural, Diverse Segments	Bank of America- CA	Loan marketing policies and practices	94 East Twisted Oak Drive, Simi Valley, CA 93065
McQueen, J. Craig	Branch Manager	1st Franklin- IL	Lending and underwriting policies, practices & related compensation	1522 Stonegate Manor, Mount Prospect, IL 60056
Melcher, Char	Sr. Account Executive	Ownit- CA	Lending and underwriting policies, practices & related compensation	6137 Geronimo Drive, San Jose, CA 95123
Mendenhall, G. Mark	Account Executive	First Franklin- San Diego, CA	Lending policies, practices & related compensation	14036 Chicarita Creek Road, San Diego, CA 92128
Meola, Tony	Head, Default Servicing	Bank of America	Default Servicing/ Foreclosure Policies & Practices	Address unknown
Merritt, Paula	Vice President, Data Mining/Warehousing, Corporate Treasury	Bank of America- NC	Loan marketing policies and practices, and compliance	8707 Braxwood Place, Raleigh, NC 27617
Metzger, Stephen A.	Sales Manager	First Franklin- CA	Lending and underwriting policies, practices & related compensation	27641 Pasatiempo, Mission Viejo, CA 92692
Miller, Douglas E.	Sales Manager	First Franklin- Plantation, FL	Lending and underwriting policies, practices & related compensation	640 Southeast 5th Terrace, Pompano Beach, FL 33060
Miller, Erik	Area Vice President	BofA/Countrywide- GA	Lending and underwriting policies, practices & related compensation	Address unknown
Mocombe, Garood	Mortgage Loan Officer	Countrywide- GA	Lending and underwriting policies, practices & related compensation	950 Marietta Street Northwest Apartment 1317, Atlanta, GA 30318
Modhera, Amul N.	Mortgage Loan Officer	Bank of America- Bridgewater, NJ	Lending and underwriting policies, practices & related compensation	9 Gina Court, East Hanover, NJ 07936
Moncada, Magdalena	Mortgage Underwriter	BofA/Countrywide- IL	Underwriting policies, practices & related compensation	49 South Windsor Place, Mundelein, IL 60060
Mora, Vincent	Managing Director, Mortgage Lending, Head of Mortgage Desk	Merrill Lynch	General Equity Stripping Scheme; Mortgage Product Pricing & Strategy	Address unknown
Morales, Cristina	VP & Director of Multicultural Communications	Bank of America- NC	Loan marketing policies and practices, and compliance	10301 Avondale Avenue, Charlotte, NC 28210
Morelli, James M.	Account Executive	First Franklin- Chicago, IL	Lending policies, practices & related compensation	4541 Camino Del Sol, Calabasas, CA 91302
Morton, Amy	Subprime Senior Underwriter	First Franklin- Orlando, FL	Underwriting policies, practices & related compensation	1115 Trotwood Boulevard, Winter Springs, FL 32708

Moses, Chris E.	Assistant Vice President, Product Valuation Group	Bank of America/Merrill Lynch- New York, NY	Operational knowledge and mortgage lending valuation	257 West 93rd Street Apartment 4B, New York, NY 10025
Moyer, Mike	Associate Vice President	Bank of America- IL	Lending and underwriting policies, practices & related compensation	1016 Greenleaf Street, Evanston, IL 60202
Murray, John	Default Servicing, Loan Modifications;	Bank of America	Servicing/ HAMP & HARP Modification & Refinance Policies & Practices	Address unknown
Musso, Judy	Operations Manager	BofA/Countrywide- IL	Interrelationship between equity stripping scheme and profitability	17808 Marley Creek Boulevard, Orland Park, IL 60467
Mustafa, Zahid	Vice President - Corporate Research	Bank of America- NY	Interrelationship between equity stripping scheme and profitability	Address unknown
Nellum, Christine	Customer Service / Collector	Wells Fargo Home Mortgage - WI	Mortgage servicing and foreclosure policies, practices, and related compensation	Indianapolis, IN
Nieder Korn, Jason	Vice President, Multicultural Markets Sales	Bank of America- (TX)	Loan marketing policies and practices, and compliance	1421 Spring Ridge Lane, Flower Mound, TX 75028
Nigro, Ken	Senior Vice President, Business Intelligence & Analytics, Global Corporate & Investment Banking	Bank of America- CA	Interrelationship between equity stripping scheme and profitability	Address unknown
Nikolaou, Paul	Team Manager	BofA/Countrywide- IL	Mortgage servicing and foreclosure policies, practices, and related compensation	209 East Theodore Lane, Itasca, IL 60143
Nord, Michael	DataBase Marketing - Analytics	Bank of America- (CA)	Loan marketing policies and practices	Address unknown
Norton, Patrick	1st Vice President - Underwriting / Centralized Operations Executive	BofA/Countrywide- IL	Underwriting policies, practices & related compensation	1318 Lilac Lane, Carol Stream, IL 60188
O'Connell, William J.	Vice President, Loan Administration	Bank of America- Dallas, TX	Mortgage servicing and foreclosure policies, practices, and related compensation	P.O. Box 153262, Irving, TX 75015
O'Donnell, Edward	Executive Vice President, Risk Management	Bank of America; Countrywide	General Equity Stripping Scheme; Origination Policies & Practices; Underwriting Policies & Practices; Compensation Policies & Practices;	Address unknown
O'Donnell, Marty	Area Manager	BofA/Countrywide- IL	Lending policies, practices & related compensation	203 Dundee Avenue, Barrington, IL 60010

O'Garrow, Jacqueline	Senior Vice President, Director of National Relationships and Initiatives - Community Affairs	Bank of America/Countrywide- NY	Loan marketing policies and practices, and compliance	Address unknown
O'Hagan, Jacqueline	Senior Vice President, Marketing Campaign Development	Bank of America- CA	Loan marketing policies and practices	261 Poplar Crest Avenue, Thousand Oaks, CA 91320
Ojeda, Eileen	Production Manager	First Franklin- FL	Lending and underwriting policies, practices & related compensation	1316 West 61st Place, Hialeah, FL 33012
Oliveira, Victor	VP, MultiCultural Marketing	Bank of America- (PA)	Loan marketing policies and practices, and compliance	140 Plymouth Place, Middletown, DE 19709
Orduno, Jr., Vicente	Vice President Multicultural Markets	Bank of America/Countrywide- Pasadena, CA	Loan marketing policies and practices	28452 Almona Way, Valley Center, CA 92082
Orquiola, Concepcion	Underwriter Specialist	Countrywide- GA	Underwriting policies, practices & related compensation	5640 Habersham Valley, Suwanee, GA 30024
Ouyang, Zhen "Jason"	SVP, Marketing Analytics	Bank of America- Charlotte, NC	Loan marketing policies and practices	1402 Haverhill Court, Delaware, OH 43015
Owens, Jason	Mortgage Loan Officer	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	2030 Burke Drive, Winthrop Harbor, IL 60096
Page, Frances	Branch Manager	Countrywide- GA	Lending and underwriting policies, practices & related compensation	7830 Tintern Terrace, Duluth, GA 30097
Pal, Sambit	VP- Ecommerce Sales and Fulfillment/Business Planning and Analytics	Bank of America- (FL)	Interrelationship between equity stripping scheme and profitability	Address unknown
Palmer, Dan	Branch Manager	Bank of America- IL	Lending and underwriting policies, practices & related compensation	Address unknown
Palmieri, Megan	Production Coordinator	Countrywide- GA	Lending and underwriting policies, practices & related compensation	6108 Park Avenue Northeast, Atlanta, GA 30342
Pape, Jana	Underwriter Associate	Countrywide- IL	Underwriting policies, practices & related compensation	Address unknown
Pappas, Nicolette M.	Underwriter	First Franklin- Woburn, MA	Underwriting policies, practices & related compensation	6666G Montego Bay Boulevard, Boca Raton, FL 33433
Pardo, Betsy	Senior Mortgage Consultant	Countrywide- IL	Lending and underwriting policies, practices & related compensation	5817 Blue Heron Drive, Long Grove, IL 60047
Parson, Brenda	Account Executive	Ownit- GA	Lending policies, practices & related compensation	Address unknown
Patel, Raj	Mortgage Loan Officer	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	Address unknown
Pathak, Nikki	Marketing Information Manager I	Bank of America- Charlotte, NC	Loan marketing policies and practices	Address unknown
Patterson, Brian	VP - Strategic Marketing Analytics	Bank of America	Loan marketing policies and practices, and compliance	Address unknown

Patterson, LeVan	Sales Manager	Countrywide- GA	Lending and underwriting policies, practices & related compensation	2776 Silver Queen Road, Ellenwood, GA 30294
Paul, Diane	Unit Leader / AVP	BofA	Mortgage servicing and foreclosure policies, practices, and related compensation	4352 W. Avenue L 4, Lancaster, CA 93536
Paulus, Sherry	Closer/Funder	First Franklin- Farmington Hills, MI	Lending and underwriting policies, practices & related compensation	23710 Northstone Village Drive, Taylor, MI 48180
Pearsall-Dineen, Lara Lisa	Senior Team Underwriter	First Franklin- Irvine, CA	Underwriting policies, practices & related compensation	34 Trofello Lane, Aliso Viejo, CA 92656
Pederson, Lee	Home Loan Manager	Bank of America- IL	Lending and underwriting policies, practices & related compensation	926 Oxford Court, Pingree Grove, IL 60140
Pendergast, America	Sr. Loan Srvcing Spclst	BAC Home Loans	Mortgage servicing and foreclosure policies, practices, and related compensation	Laguna Niguel, CA
Perry, Joe	Area Sales Manager	Countrywide- IL	Lending policies, practices & related compensation	IL
Perry, Steve	Regional Vice President	First Franklin	Interrelationship between equity stripping scheme and profitability	4950 Serenity Stone Court, Cumming, GA 30028
Perry, Tim	AVP, Branch Manager	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	835 South Clifton Avenue, Park Ridge, IL 60068
Pessoa, Gill	Divisional Marketing Manager	Bank of America- New York, NY	Loan marketing policies and practices	Address unknown
Pieper, Jackie	Market Information Manager	Bank of America- NC	Loan marketing policies and practices	8618 Ridgeline Lane, Charlotte, NC 28269
Pinnock, Blondel	Senior Vice President, Senior Client Manager, Community Development Lending	Bank of America- (NY)	Loan marketing policies and practices, and compliance	300 West 135th Street Apartment 1, New York, NY 10030
Pitts, Brooke	SVP - Banking Center Channel Marketing	Bank of America- NC	Loan marketing policies and practices	2914 Hampton Avenue, Charlotte, NC 28207
Plastino III, Anthony R.	PCI and SOX Compliance Lead		Compliance and reporting of violations of law, regulations and corporate policies	Address unknown
Platford, Jim	National Account Manager	Countrywide- GA	Interrelationship between equity stripping scheme and profitability	2725 Vinnings Oak Drive Southeast, Smyrna, GA 30080
Porche, Karen	Operations Consultant	BAC Corp.	Interrelationship between equity stripping scheme and profitability	Newhall, CA
Porter, Kashinnka	Home Preservation Specialist	Wells Fargo - AL	Mortgage servicing and foreclosure policies, practices, and related compensation	Hoover, AL
Portillo, Claudia	Consumer Risk Officer - Multicultural Projects	Bank of America- Phoenix, AZ	Loan marketing policies and practices, and compliance	217 Mangano Circle, Encinitas, CA 92024
Preston-Frey, Shayna	Marketing Acquisition - Direct Mail Campaign Manager	Bank of America- Charlotte, NC	Loan marketing policies and practices	117 Herrick Court, Lexington, SC 29072

Price, Robert R.	Senior Vice President - National Underwriting Executive	Bank of America- TX	Underwriting policies, practices & related compensation	5012 Silver Lake Drive, Plano, TX 75093
Price, Steve	Credit Loss Mitigation, Foreclosure Alternatives	Bank of America	Loss Mitigation/ Loss Forecasting	Address unknown
Pyatt, Clint	Vice President/Branch Manager	First Franklin- Phoenix, AZ	Lending and underwriting policies, practices & related compensation	10784 Scripps Ranch Boulevard □ Unit 302, San Diego, CA 92131
Quinn, Bruce E.	Vice President, Branch Manager	First Franklin- Fresno, CA & Salt Lake City, UT	Lending and underwriting policies, practices & related compensation	4631 Hummingbird Lane, Fairfax, VA 22033
Quintana, Armando	Channel-Area Sales Manager	Ownit- CA	Wholesale lending and underwriting policies, practices & related compensation	223 Dundee Drive, Sout San Francisco, CA 94080
Ragland, Jr., John	Retail Sales Manager and Mortgage Loan Officer	BofA/Countrywide- GA	Lending and underwriting policies, practices & related compensation	2664 Tullis Cove Drive, Loganville, GA 30052
Raines, Brad	Branch Manager	BofA/Countrywide- GA	Lending and underwriting policies, practices & related compensation	3800 Chattahoochee Summit Drive Southeast □ Unit 29, Atlanta, GA 30339
Rawitch, Dan	EVP Production	Ownit- CA	Interrelationship between equity stripping scheme and profitability	609 Begonia Avenue, Corona Del Mar, CA 92625
Rawlings, Rich	Home Preservation Specialist	Wells Fargo Home Mortgage	Mortgage servicing and foreclosure policies, practices, and related compensation	Hoover, AL
Razvi, Sajida	Operations/Production Manager	First Franklin- Schaumburg, IL	Interrelationship between equity stripping scheme and profitability	1358 Tall Oaks Drive, Carol Stream, IL 60188
Rectenwald, Paul B.	VP, Analytics & Information Management	Bank of America- Horsham, PA	Interrelationship between equity stripping scheme and profitability	Address unknown
Resch, Anne	Servicing Initiatives, Fees Initiatives	Bank of America	General Servicing Policies & Practices	Address unknown
Retzer, Tracey	VP, Area Operating Center Manager	Bank of America/Countrywide- GA	Interrelationship between equity stripping scheme and profitability	2564 Cypress Ridge Avenue, San Jose, CA 95148
Rhoads, Bernard "Bernie" J.	Sales Manager	Bank of America- Kansas City, MO	Lending and underwriting policies, practices & related compensation	12910 Oakmont Drive, Platte City, MO 64079
Rice, William	First Vice President	Countrywide- GA	Interrelationship between equity stripping scheme and profitability	1049 Powers Ferry Road Southeast □ Apartment 106, Marietta, GA 30067
Richardson, Matthew	Senior Mortgage Loan Officer	Bank of America- Platno, TX	Lending and underwriting policies, practices & related compensation	Frisco, TX 75034
Richey, Latesha	Loan Administration Manager	Wells Fargo Home Mortgage	Mortgage servicing and foreclosure policies, practices, and related compensation	Addison, TX

Riley, Stephen	Credit Loss Mitigation, Intake & Program Procedures	Bank of America	Loss Mitigation/ Loss Forecasting	Address unknown
Robertson, Lisa	Mortgage Service Specialist	BAC Home Loans - Richmond VA	Mortgage servicing and foreclosure policies, practices, and related compensation	Chesterfield, VA
Robinson, Tanya	VP, Board Governance	Countrywide- GA	Compliance and reporting of violations of law, regulations and corporate policies	2828 Peachtree Road Northwest □ Apartment 2001, Atlanta, GA 30305
Rodenhurst, Aaron K.	Senior Underwriter	First Franklin- Milwaukee, WI	Underwriting policies, practices & related compensation	3439 South Delaware Avenue, Milwaukee, WI 53207
Rogers, David	AVP / Ops Project Analyst	BofA - Plano, TX	Interrelationship between equity stripping scheme and profitability	Charleston, SC
Rollins, Keesha	Op Mgr, Mortgage Servicing Foreclosure File Review	BofA - NJ	Mortgage servicing and foreclosure policies, practices, and related compensation	Clinton, MD
Rose, Barbara J.	SVP Community Development	Bank of America- Ft. Lauderdale, FL	Loan marketing policies and practices	1565 Boca Rio Drive, Melbourne, FL 32940
Rossetter, Paul M.	Vice President, Sales Manager	First Franklin- MI	Interrelationship between equity stripping scheme and profitability	3763 Brophy Road, Howell, MI 48855
Royal, Gary	SVP/Regional Sales Executive	Bank of America- GA	Interrelationship between equity stripping scheme and profitability	311 Chapptell Road, Fayetteville, GA 30215
Rubin, Eryn	Marketing Coordinator	Bank of America	Loan marketing policies and practices	360 South Krameria Street, Denver, CO 80224
Rush-Sanders, Mandi	Sales Manager	Countrywide- GA	Lending and underwriting policies, practices & related compensation	Address unknown
Rusnack, Jr., Paul A.	Wholesale Account Executive	Bank of America- GA	Wholesale lending and underwriting policies, practices & related compensation	1420 Cameron Glen Drive, Marietta, GA 30062
Sakata, David	Operations Project Analyst	BAC	Interrelationship between equity stripping scheme and profitability	Moorpark, CA
Sallis, David	Senior Vice President/Central Operations&Fulfillment	BofA/Countrywide- IL	Interrelationship between equity stripping scheme and profitability	1226 Easton Drive, Carol Stream, IL 60188
Sampogna, Phil	Mortgage Loan Originator	Bank of America- IL	Lending and underwriting policies, practices & related compensation	561 Ford Lane, Bartlett, IL 60103
Sampson, Jackie	VP, Database Marketing	Bank of America	Loan marketing policies and practices, and compliance	Address unknown
Schakett, Jack	Head Credit Loss Mitigation Strategies	Countrywide	Loss Mitigation/ Loss Forecasting	Address unknown
Schiefelbein, Frank	Mortgage Loan Officer	Bank of America- IL	Lending and underwriting policies, practices & related compensation	3223 Robin Glen Lane, South Elgin, IL 60177

Schloessman, Mike	President, Home Loans, BAC Reps & Warranties Executive, Managing Director	Countrywide	Origination Policies & Practices	Address unknown
Schoedl, Jamie	Senior Loan Officer	First Franklin- Irvine, CA	Lending and underwriting policies, practices & related compensation	Surprise, AZ 85388
Schroeder, Marc	VP Relationship Marketing	Bank of America- Charlotte, NC	Loan marketing policies and practices, and compliance	Address unknown
Schulenburg, Mark	Vice President, Branch Manager	Bank of America- IL	Lending and underwriting policies, practices & related compensation	321 East Union Avenue, Wheaton, IL 60187
Schulman, Shirley J.	Senior Funder/Closer	First Franklin- San Diego, CA	Lending and underwriting policies, practices & related compensation	28956 Loire Valley Lane, Menifee, CA 92584
Schultz, Len	AVP, Retail Sales Manager	Bank of America- IL	Lending and underwriting policies, practices & related compensation	Address unknown
Scott, Jeremy	Customer Relationship Team Mgr	BAC Home Loans	Lending and underwriting policies, practices & related compensation	Los Angeles, CA
Scrivener, Tomas	CFO Secondary Marketing	Countrywide	Mortgage Product Pricing & Strategy	Address unknown
Sechrist, Kevin	Senior Mortgage Loan Officer	Bank of America- GA	Lending and underwriting policies, practices & related compensation	2357 Standing Peachtree Court Northwest, Kennesaw, GA 30152
Semmelroth, Kelley	Senior Vice President, Consumer Marketing & Director Marketing	Bank of America- (OH)	Loan marketing policies and practices	30949 Walden Drive, Westlake, OH 44145
Senhauser, Bill	Legacy Asset Servicing, Compliance	Countrywide; Bank of America	General Servicing Policies & Practices	Address unknown
Settle, Paula	RVP	Ownit- CA	Interrelationship between equity stripping scheme and profitability	735 Modoc Avenue, Tulelake, CA 96134
Shaffer, Harris	VP Customer Strategies	Bank of America- (PA)	Interrelationship between equity stripping scheme and profitability	Address unknown
Shannon, KC	VP Area Sales Manager; Branch Manager	Countrywide- GA	Interrelationship between equity stripping scheme and profitability	280 Stonehaven Drive, Fayetteville, GA 30215
Shelton, Jocelyn	Underwriter	Countrywide- GA	Underwriting policies, practices & related compensation	302 Brentmeade Drive, Murfreesboro, TN 37130
Shemer, Herb	Chief of Staff, Consumer Channels Technology	Bank of America- Jacksonville, FL	Wholesale lending and underwriting policies, practices & related compensation	8828 Hampton Landing Drive East, Jacksonville, FL 32256
Shimizu, Esther	Executive Assistant to Regional Senior Vice President	First Franklin- Irvine, CA	Lending and underwriting policies, practices & related compensation	Huntington Beach, CA 92647

Shkutov, Sarah	Sales Manager	Countywide- IL	Lending and underwriting policies, practices & related compensation	1817 North Newcastle Avenue, Chicago, IL 60707
Sievers, Sean	Executive Vice President, Finance	Countrywide- TX	Interrelationship between equity stripping scheme and profitability	10375 High Falls Circle, Alpharetta, GA 30022
Simpson, Terri	Foreclosure Specialist	Bank of America - Ft. Worth	Mortgage servicing and foreclosure policies, practices, and related compensation	Duncanville, TX
Sisto, Nick	Vice President / Branch Manager	Bank of America- IL	Lending and underwriting policies, practices & related compensation	2202 West Concord Lane Unit 6-5, Addison, IL 60101
Sizemore, Jennifer	Sales/Marketing	Bank of America- WA	Loan marketing policies and practices	4014 32nd Avenue Southwest, Seattle, WA 98126
Sizemore, Phillip D.	Loan Officer/Senior Sales Manager	BofA/Countrywide- GA	Lending and underwriting policies, practices & related compensation	300 Maddox Place □ Unit 131, Canton, GA 30114
Sloan, Rick Allen	Residential Real Estate Foreclosure Litigation Specialist	BAC Home Loans Servicing - Simi Valley CA	Mortgage servicing and foreclosure policies, practices, and related compensation	Honolulu, HI
Smith, DeMarcus	Customer Service / Sales Representative Mortgage	BAC Home Loans	Lending and underwriting policies, practices & related compensation	Plano, TX
Smith, Stephen	Consumer Markets Division; Centralized Mortgage Sales; National Servicing Executive	Countrywide; Bank of America	Mortgage Product Pricing & Strategy; Compensation Policies & Practices; General Servicing Policies & Practices	Address unknown
Sookikian, Gary S.	Sales Manager	Countrywide- IL	Lending and underwriting policies, practices & related compensation	10004 Fox Bluff Lane, Spring Grove, IL 60087
Soto, Erica	Centralized Sales Specialist	BAC Home Loans Servicing - Tempe AZ	Lending and underwriting policies, practices & related compensation	Goodyear, AZ
Specht, Maureen	Underwriter	Countrywide- CA	Underwriting policies, practices & related compensation	19061 Canyon Park Drive, Trabuco Canyon, CA 92679
Speight, Rob	Branch Manager	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	25102 West Middle Fork Road, Barrington, IL 60010
Spies, Jeffrey D.	Senior Vice President, Marketing Operations	Bank of America- NC	Loan marketing policies and practices	4014 Riseley Lane, Charlotte, NC 28270
Spriggs, Tammy	Legacy Asset Servicing, MHA/Modifications	Bank of America	Servicing/ HAMP & HARP Modification & Refinance Policies & Practices	Address unknown
St. Clair, Marshall	SVP, Small Business Marketing - Product Management	Bank of America- Hartford, CT	Loan marketing policies and practices	1077 Farmington Avenue, West Hartford, CT 06107

Stankus, Sue A.	Sales Manager	First Franklin- WI	Lending and underwriting policies, practices & related compensation	4414 South 86th Street, Greenfield, WI 53228
Stein, Kim	Account Executive	First Franklin- Plantation, FL	Lending policies, practices & related compensation	9411 Oak Grove Circle, Davie, FL 33328
Stiles, Sean E.	Account Executive	First Franklin- Phoenix, AZ	Lending policies, practices & related compensation	3158 South Colonial Street, Gilbert, AZ 85233
Stricker, Shelly	Processory/Funder/Closer	Bank of America- OR	Lending and underwriting policies, practices & related compensation	Gervais, OR 97026
Strong, Sheila	Senior Account Executive	Countrywide- GA	Lending and underwriting policies, practices & related compensation	3210 Oxleas Court, Cumming, GA 30041
Stubbs, Alicia	DE Mortgage Underwriter	Bank of America- GA	Underwriting policies, practices & related compensation	13285 Providence Lake Drive, Alpharetta, GA 30004
Sturzenegger, Ron	Head, Legacy Asset Servicing	Bank of America	General Servicing Policies & Practices	Address unknown
Su, Jimmy	Enterprise Data Warehouse Solution Architect & DBA	Bank of America- (CA)	IT structure, data collection and retention, and compliance.	Address unknown
Suazo, Tomas	VP Sr. Operations Project Consultant	Bank of America- (CA)	Interrelationship between equity stripping scheme and profitability	Address unknown
Sublette, Chris	VP Sales & Production	Ownit- CA	Loan marketing policies and practices	2701 Genesee Drive, Rocklin, CA 95765
Sudak, Mary	Senior Vice President - Credit Technology	Bank of America- (CA)	IT structure, lending and underwriting policies and practices	Address unknown
Sullivan, Jim	Senior Loan Officer	Bank of America- IL	Lending and underwriting policies, practices & related compensation	Address unknown
Sullivan-Giles, Kimberly	Marketing Consultant, Relationship Marketing	Bank of America- (PA)	Loan marketing policies and practices	Address unknown
Summers, Rosie	AVP, DE Mortgage Underwriter	BofA/Countrywide- GA	Lending and underwriting policies, practices & related compensation	Address unknown
Swanson, Kathy	Military Bank- Database Marketing & Analytics	Bank of America- TX	Loan marketing policies and practices	San Antonio, TX 78253
Taylor, Jim	Vice President, Center Manager	Countrywide- IL	Lending and underwriting policies, practices & related compensation	Address unknown
Teague, Leigh S.	Senior Vice President, Customer Segment Strategy Manager	Bank of America- Charlotte, NC	Loan marketing policies and practices	10032 Devonshire Drive, Huntersville, NC 28078
Telljohann, Eric	Head, Credit Loss Mitigation, Legacy Asset Servicing	Bank of America	Loss Mitigation/ Loss Forecasting	Address unknown
Tenuto, Craig	Regional Sales Manager	Ownit- IL	Lending and underwriting policies, practices & related compensation	2072 Norwich Drive, Bartlett, IL 60103
Thomas, Aubryn	SVP, Brand Strategy and Enterprise Marketing	Bank of America- Charlotte, NC	Loan marketing policies and practices	Address unknown

Thomas, Leza	Underwriter/Processor	Ownit- GA	Underwriting policies, practices & related compensation	3859 Waldrop Lane, Decatur, GA 30034
Thomas, Scott	Team Manager/Account Executive	BofA/Countrywide- IL	Mortgage servicing and foreclosure policies, practices, and related compensation	2811 North Bell Avenue □ Unit 506N, Chicago, IL 60618
Thompson, Alan	Director - Low-to-Moderate income/multicultural lending	Bank of America- (FL)	Loan marketing policies and practices	15702 Indian Queen Drive, Odessa, FL 33556
Thompson, Bryan	VP Finance	Ownit- CA	Interrelationship between equity stripping scheme and profitability	10001 Nevada Avenue, Chatsworth, CA 91311
Thompson, Holly	Sr Marketing Manager - Mortgage	Bank of America- Charlotte, NC	Loan marketing policies and practices	Address unknown
Thomson, Holly	Senior Marketing Manager - Mortgage	Bank of America- NC	Loan marketing policies and practices, and compliance	12706 Glen Hollow Court, Charlotte, NC 28273
Thrower, Marcia	Senior Underwriter	Countrywide- IL	Underwriting policies, practices & related compensation	12911 Jade Cove, Fort Wayne, IN 46845
Titan, Hari	Database Marketing Consultant	Bank of America- (CA)	Loan marketing policies and practices	Address unknown
Titiyevsky, Lidia	Asst Vice President- Fulfillment Team Leader	Bank of America- IL	Underwriting policies, practices & related compensation	1407 Deerfield Road, Deerfield, IL 60015
Torres, Ivan	Operations Manager	First Franklin- Tarrytown, NY	Interrelationship between equity stripping scheme and profitability	Pembroke Pines, FL 33332
Trenary, Julie	Account Executive	First Franklin- Denver, CO	Lending policies, practices & related compensation	3612 Bidens Gate Drive, Timnath, CO 80547
Tuinstra, Shuwan	Senior Underwriter	BofA/Countrywide- IL	Underwriting policies, practices & related compensation	3531 Brighton Lane, Carpentersville, IL 60110
Turel, Mary	SVP, National Operations	Countrywide- FL	Interrelationship between equity stripping scheme and profitability	929 Sweetwater Lane, Boca Raton, FL 33431
Turlington, Scott A.	Vice President, Loss Mitigation Manager	First Franklin- (NM)	Mortgage servicing and foreclosure policies, practices, compliance and related compensation	28 Calle Lemita, Santa Fe, NM 87507
Turner, Deanna	Loan Officer	BofA/Countrywide- GA	Lending and underwriting policies, practices & related compensation	3574 Willow Tree Terrace, Decatur, GA 30034
Turturea, Kathy K.	Director, Marketing - Credit & Lending	Merrill Lynch- Hopewell, NJ	Loan marketing policies and practices	206 Conway Court, Morganville, NJ 07751
Ure, Mariela	SVP, Enterprise Marketing - Corporate Social Responsibility	Bank of America- (FL)	Loan marketing policies and practices, and compliance	Address unknown
Ure, Mariela	Senior Vice President, Enterprise Marketing	Bank of America- NC	Loan marketing policies and practices, and compliance	1015 Sycamore Green Place, Charlotte, NC 28202
Van Duys, Vickie	Loan Account Manager	First Franklin- Plantation, FL	Lending and underwriting policies, practices & related compensation	Fort Lauderdale, FL 33324
Vasquez, Fernando	VP, Customer Modeling, Research & Analysis	Bank of America- CA	Loan marketing policies and practices, and compliance	Address unknown

Veasey, Nicole D.	Loan Account Manager	First Franklin- Plantation, FL	Lending and underwriting policies, practices & related compensation	8425 South Coral Circle, North Lauderdale, FL 33068
Vekeman, Ryan	Credit Risk Segmentation & Risk Detection, Credit Loss Prevention Strategies	Bank of America	Loss Mitigation/ Loss Forecasting	Address unknown
Villasenor, Lilia	SVP, National Multicultural Manager	Bank of America- CA	Loan marketing policies and practices, and compliance	269 Magnolia Street, Costa Mesa, CA 92627
Vu, Harrison	HLC, CMD, Multicultural Markets Certified,	Bank of America- (WA)	Loan marketing policies and practices	PO Box 88772, Seattle, WA 98138
Wade, Andrea	First VP, Multicultural Marketing	Bank of America/Countrywide- (CA)	Loan marketing policies and practices	533 Ashland Avenue □ Apartment 204, Santa Monica, CA 90405
Walker, Trent	Account Executive	First Franklin- Campbell, CA	Lending policies, practices & related compensation	1299 Ashcroft, San Jose, CA 95118
Wall, Matt	Transaction Analyst	BofA/Countrywide- IL	Wholesale lending and securitization issues, interrelationship between equity stripping scheme and profitability	1620 Thornbury Road, Bartlett, IL 60103
Walton, William	Production Coordinator	Countrywide- GA	Lending and underwriting policies, practices & related compensation	4460 High Gate Drive Northwest, Acworth, GA 30101
Ware, Dawn W.	Underwriter	First Franklin- San Diego, CA	Underwriting policies, practices & related compensation	13638 Utopia Road, Poway, CA 92064
Washington, Darold	Customer Service Rep / Sales Rep	BAC Home Loans Servicing	Lending and underwriting policies, practices & related compensation	Dallas,
Washington, Larry	Head, Legacy Asset Servicing, Servicing Portfolio Strategy	Bank of America	Strategic Servicing Initiatives/ Transfers	Address unknown
Watkins, Mary	Home Loans Credit, Products & Pricing;	Bank of America	Origination Policies & Practices	Address unknown
Weigman, Scott	Senior Vice President - Global Payments Network COE	Bank of America- Charlotte, NC	Interrelationship between equity stripping scheme and profitability	Address unknown
Weis, Brian	Sales Manager	Countrywide- IL	Lending and underwriting policies, practices & related compensation	470 Orchard Lane, Winnetka, IL 60093
Weiss, Charles A.	Home Loan Consultant	Countrywide- FL	Lending and underwriting policies, practices & related compensation	927 Ardmore Road, West Palm Beach, FL 33401
Welborn, Christina	Multicultural Marketing	Bank of America- NC	Loan marketing policies and practices, and compliance	Address unknown
Welch, Mark	Senior Area Manager	Countrywide- GA	Lending and underwriting policies, practices & related compensation	891 Embassy Court Northeast, Atlanta, GA 30324

Wesley, Bob	AVP Government Underwriting Support	Countrywide- GA	Lending and underwriting policies, practices & related compensation	619 Childers Street, Pensacola, FL 32534
Westberg, Angela M.	Production Coordinator	First Franklin- Bellevue, WA	Lending and underwriting policies, practices & related compensation	2001 120th Place Southeast Apartment #7-102, Everett, WA 98208
White, Thomas M.	Senior Vice President, Data and Analytics	Bank of America- (TX)	Loan marketing policies and practices	Denton, TX 76210
Whittington, Dennis R.	Operations Manager	First Franklin- Charlotte, NC	Interrelationship between equity stripping scheme and profitability	106 Carderock Court, Charlotte, NC 28214
Wicks, Maria	Vice President, Production	First Franklin- Mount Laurel, NJ	Interrelationship between equity stripping scheme and profitability	19 Signal Hill Drive, Voorhees, NJ 08043
Williams, Luc	Senior Vice President, Strategic Planning, Insights & Operations	Bank of America- Charlotte, NC	Loan marketing policies and practices	Address unknown
Williams, Myrle	Underwriter	Bank of America- Dallas, TX	Underwriting policies, practices & related compensation	3309 Ivanhoe Lane, Garland, TX 75044
Williamson, Ray E.	Vice President	First Franklin- San Diego, CA	Interrelationship between equity stripping scheme and profitability	12928 Camino Del Valle, Poway, CA 92064
Winston, Michael	Enterprise Chief Leadership Officer	Countrywide	General Equity Stripping Scheme	Address unknown
Winston, Thomas "Tom" Kevin	SVP Neighborhood Lending/Multicultural Products and Underwriting	Bank of America- (TX)	Loan marketing policies and practices, and compliance	Dallas, TX 75254
Witt, Mike	Credit Policy Executive for Mortgage Strategies	Bank of America- NC	Loan marketing policies and practices	3816 Foxcroft Road, Charlotte, NC 28211
Witte, Ken	NW Atlanta Branch Manager	Countrywide- GA	Lending and underwriting policies, practices & related compensation	1212 Riversound Court, Marietta, GA 30068
Wolfe, Royce	Vice President, Marketing Integration and Demand Generation	Bank of America- NC	Loan marketing policies and practices	3648 Plantation Road, Charlotte, NC 28270
Wolford, Kristie	Senior Vice President, Operations	NationPoint/First Franklin- CA	Interrelationship between equity stripping scheme and profitability	26511 Montecito Lane, Mission Viejo, CA 92691
Woonsue, Rory Kevin	Advertising Account Executive - AVP, Global Marketing	Bank of America- Wilmington, DE	Lending policies, practices & related compensation	827 North DuPont Street, Wilmington, DE 19805
Woulfe, Brian	Loan Officer	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	641 North Harvey Avenue, Oak Park, IL 60302
Wrobel, Eric	Senior Vice President, Strategy, Loss Mitigation/Foreclosure	Bank of America	Loss Mitigation/ Loss Forecasting	Address unknown
Yeargin, Nicholas ("Nick")	AVP, Sales Manager	Bank of America- GA	Lending and underwriting policies, practices & related compensation	66 Peachtree Hills Avenue Northeast, Atlanta, GA 30305
Young, Diana	Underwriter	Countrywide- IL	Underwriting policies, practices & related compensation	16333 Cottage Grove Avenue, South Holland, IL 60473

Young, John	Vice President of Operations	Merrill Lynch/NationPoint	Interrelationship between equity stripping scheme and profitability	1002 Camberley Drive, Apex, NC 27502
Yow, Melody	VP, Marketing Communications Manager - Brand Strategy & Advertising	Bank of America- NC	Loan marketing policies and practices	1222 Maroon Drive □ Apartment 21, Durham, NC 27713
Zajic, Aleksandar	Market Information Manager	Bank of America- (CA)	Loan marketing policies and practices	801 47th Avenue □ #2, San Francisco, CA 94121
Zamudio, Franc	Marketing Executive	Bank of America- CA	Loan marketing policies and practices	Address unknown
Zamudio, Miguel	Senior Underwriter	Countrywide- FL	Underwriting policies, practices & related compensation	2391 Kane Lane, Batavia, IL 60510
Zappie, Jennifer	Senior Account Executive	Countrywide- IL	Lending and underwriting policies, practices & related compensation	PO Box 59678, Schaumburg, IL 60159
Zhang, Jewel	Customer Service and Sales Specialist	BAC Home Loans	Lending and underwriting policies, practices & related compensation	2413 Scorpius Dr., Garland, TX 75044
Ziemba, Dan	Branch Manager	BofA/Countrywide- IL	Lending and underwriting policies, practices & related compensation	10940 Cortland Lane, Huntley, IL 60142
Zilliox, Pat	Senior Vice President	Bank of America- (OH)	Interrelationship between equity stripping scheme and profitability	Address unknown