

**Fill in this information to identify the case:**

Debtor 1 Rodney Johnson, Sr.  
aka Rodney Royal Johnson

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Texas  
(State)

Case number 19-34397

**Official Form 410**

**Proof of Claim**

04/19

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

**Part 1: Identify the Claim**

1. **Who is the current creditor?** HSBC Bank USA, National Association, as trustee for Deutsche Alt-A Securities Inc. Mortgage Loan Trust, Mortgage Pass-Through Certificates Series 2007-1  
 Name of the current creditor (the person or entity to be paid for this claim)  
 Other names the creditor used with the debtor PHH Mortgage Corporation

2. **Has this claim been acquired from someone else?**  
 No  
 Yes. From whom? \_\_\_\_\_

3. **Where should notices and payments to the creditor be sent?**  
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)
Name <u>PHH Mortgage Corporation Attn: Bankruptcy Department</u>	Name <u>PHH Mortgage Services</u>
Number Street <u>PO Box 24605</u>	Number Street <u>Mailstop SBRP PO Box 5469</u>
City State ZIP Code <u>West Palm Beach, Florida 33416-4605</u>	City State ZIP Code <u>Mt. Laurel, New Jersey 08054</u>
Contact phone _____	Contact phone _____
Contact email _____	Contact email _____
Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	

4. **Does this claim amend one already filed?**  
 No  
 Yes. Claim number on court claims registry (if known) \_\_\_\_\_ Filed on \_\_\_\_\_  
MM / DD / YYYY

5. **Do you know if anyone else has filed a proof of claim for this claim?**  
 No  
 Yes. Who made the earlier filing? \_\_\_\_\_

**Part 2: Give Information About the Claim as of the Date the Case Was Filed**

6. Do you have any number you use to identify the debtor?  No  Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 1444

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7. How much is the claim? \$412,825.11 Does this amount include interest or other charges?  No  Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

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8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.  
Money Loaned

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9. Is all or part of the claim secured?  No  Yes. The claim is secured by a lien on property.

**Nature of Property:**

Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.

Motor vehicle

Other. Describe: 3611 Parkwood Dr., Houston, Texas 77021

**Basis for Perfection:** Recordation of Lien

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

**Value of property:** \$ \_\_\_\_\_

**Amount of the claim that is secured:** \$412,825.11\*\*\*

**Amount of the claim that is unsecured:** \$ \_\_\_\_\_ (The sum of the secured and unsecured amounts should match the amount in line 7.)

**Amount necessary to cure any default as of the date of the petition:** \$0.00\*\*\*

**Annual Interest Rate** (when case was filed) 7.625000%

Fixed  Variable

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10. Is this claim based on a lease?  No  Yes. Amount necessary to cure any default as of the date of the petition. \$ \_\_\_\_\_

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11. Is this claim subject to a right of setoff?  No  Yes. Identify the property: \_\_\_\_\_

12. **Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?**

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

No

Yes. Check one:

	Amount entitled to priority
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
<input type="checkbox"/> Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies.	\$ _____

\* Amounts are subject to adjustment on 04/01/22 and every 3 years after that for cases begun on or after the date of adjustment.

**Part 3: Sign Below**

**The person completing this proof of claim must sign and date it. FRBP 9011(b).**

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

**A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.**

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 10/15/2019  
MM / DD / YYYY

/s/ Efre Craig  
Signature

**Print the name of the person who is completing and signing this claim:**

Name Efre Craig  
First name Middle name Last name

Title Authorized Agent for PHH Mortgage Corporation

Company Bonial & Associates, P.C.  
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address P.O. Box 9013  
Number Street

Addison Texas 75001  
City State ZIP Code

Contact phone (972) 643-6600 Email POCInquiries@BonialPC.com

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

**Part 1: Mortgage and Case Information**      **Part 2: Total Debt Calculation**      **Part 3: Arrearage as of Date of the Petition**      **Part 4: Monthly Mortgage Payment**

Case number: 19-34397      Principal balance: \$412,825.11\*\*\*      Principal & interest due: \$3,001.05

Debtor 1: Rodney Johnson, Sr.      Interest due:      Prepetition fees due:      Monthly escrow:      \$1,833.75

Debtor 2: aka Rodney Royal Johnson      Fees, costs due:      Escrow deficiency for funds advanced:      Private mortgage insurance:      \_\_\_\_\_

Last 4 digits to identify: 1444      Escrow deficiency for funds advanced:      Projected escrow shortage:      Total monthly payment:      \$4,834.80

Less total funds on hand:      Less funds on hand:      Total prepetition arrearage:      \$0.00\*\*\*

Creditor: HSBC Bank USA, National Association, as trustee for Deutsche Alt-A Securities Inc. Mortgage Loan Trust, Mortgage Pass-Through Certificates Series 2007-1

Servicer: PHH Mortgage Corporation

Fixed accrual/daily simple interest/other: Fixed

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**Part 5: Loan Payment History from First Date of Default**

Account Activity		How Funds Were Applied / Amount Incurred				Balance After Amount Received or Incurred										
A. Date	B. Contractual payment amount	C. Funds received	D. Amount incurred	E. Description	F. Contractual due date	G. Prin, int & esc past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees/Charges balance	Q. Unapplied funds balance
XHIDIT 3																

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Debtor 2 <small>(Spouse, if filing)</small>	_____
United States Bankruptcy Court for the: <u>Southern</u> District of <u>Texas</u> <small>(State)</small>	
Case number	<u>19-34397</u>

## Mortgage Proof of Claim Attachment: Addendum

### Additional Claim Itemization:

Loan History Date	Actual Date Incurred	Description	Amount

### POC Special Language:

\*\*\*PLEASE BE ADVISED: HSBC Bank USA, National Association, as trustee for Deutsche Alt-A Securities Inc. Mortgage Loan Trust, Mortgage Pass-Through Certificates Series 2007-1 is filing this claim due to the approaching Proof of claim Bar Date deadline. Creditor reserves the right to amend this claim.