

**TWENTY-FIRST CENTURY**

**LOAN SYSTEMS™**

**SERVICE SYSTEM  
LOAN SERVICING SOFTWARE  
SAMPLE REPORTS**

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**TWENTY-FIRST CENTURY LOAN SYSTEMS**

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## **TWENTY-FIRST CENTURY LOAN SYSTEMS**

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### **NOTICE**

Twenty-First Century Company, Inc. reserves the right to make improvements to the product described in this document at any time without prior notice.

### **DOCUMENTATION**

The Sample Reports document presents an overview of the Twenty-First Century Loan Servicing System -- computer software package for loan management. The document presents sample reports for prospective customers to evaluate the benefits of the software.

### **SUPPORT SERVICES**

Twenty-First Century operates on the premise that providing the best loan servicing software is part of the job. Support services are equally important. Twenty-First Century provides telephone support, custom programming and internet access at <http://www.21stcenturycompany.com>

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## **LOAN SERVICING SYSTEM**

The Twenty-First Century Loan Servicing System provides a complete loan servicing solution for small to medium size companies. The system performs the following major loan servicing functions:

- **interest accrual based on fixed and variable rates with annual and lifetime floor/ceilings by individual loan.**
- **customer statements, payment coupons, 1098 tax forms and payment processing.**
- **delinquency reporting and customer notification.**
- **collection letters, reports and inquiry display.**
- **complete loan account history from origination through payoff.**
- **payoff worksheet calculations with prepayment penalty options.**
- **operations reporting with variances and audit trails.**
- **late charge assessments and payment reversals.**
- **interfaces to excel spreadsheet, general ledger and custom report writer systems.**
- **Investor tracking features including statements, distribution checks and 1099 tax forms.**

## **INTRODUCTION**

The Twenty-First Century Loan Servicing System provides a comprehensive loan servicing system with sophisticated and powerful features presented in a clear and simple format. The design of the servicing functions reflect the many years of loan operations and management experience which have been applied to develop the software.

The system is menu driven meaning that the user selects from a list of options displayed on the screen. The system prompts the user from step to step. Memorization is not required to operate the system. Twenty-First Century understands the labor market and the high turnover experienced by industry. Consequently, the system is easy to learn and use with menu screens to prompt and help screens to reference. Help topics are easily access by pressing the F1 key.

Help screens provide on-line documentation on all major functions of the system. These screens provide employees with a description of how to use the function or to read the report which they have requested help with.

Technical computer terminology is not used. Special efforts have been made to minimize the abbreviations and codes required throughout the system.

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**Daily Transactions Batch Report**  
**For 06/07/2005**

**Date: 6/7/2005**  
**Time: 7:38 AM**

Loan	Borrower	Data Entry Date		Employee ID	Total Amount	Principal Amount	Interest Amount	Late Amount
Transaction Code: 01 CUSTOMER PAYMENT								
214677648S	BOYADZHIEV	6/7/2005	1	SYSDBA	-\$256.62	-\$90.71	-\$165.91	\$0.00
237137148	MURRELL	6/7/2005	1	SYSDBA	-\$274.89	-\$125.75	-\$149.14	\$0.00
314781750S	SHELTON	6/7/2005	1	SYSDBA	-\$356.99	\$0.00	-\$356.99	-\$35.70
320048463O	O'HARA	6/7/2005	1	SYSDBA	-\$344.36	-\$242.57	-\$101.79	\$0.00
320362402V	VORIG	6/7/2005	1	SYSDBA	-\$280.00	-\$200.02	-\$79.98	-\$28.00
320480923M	MORGAN	6/7/2005	1	SYSDBA	-\$235.50	-\$111.52	-\$123.98	-\$11.78
320925272L	LUBAS	6/7/2005	1	SYSDBA	-\$284.00	\$0.00	-\$284.00	-\$28.40
323625539J	JONES	6/7/2005	1	SYSDBA	-\$297.89	\$0.00	-\$297.89	-\$14.89
324049573S	SZYMANSKI	6/7/2005	1	SYSDBA	-\$492.70	\$0.00	-\$492.70	-\$24.64
328683731W	WAITE	6/7/2005	1	SYSDBA	-\$503.73	-\$80.32	-\$423.41	-\$75.56
Subtotal For Transaction Code 01					-\$3,326.68	-\$850.89	-\$2,475.79	-\$218.96
Transaction Code: 10 LATE CHARGE ASSESSMENT								
320480923M	MORGAN	6/7/2005	1	SYSDBA	\$11.78	\$11.78	\$0.00	\$11.78
330402437Q	QUISH	6/7/2005	1	SYSDBA	\$15.13	\$15.13	\$0.00	\$15.13
334805537C	CORMIER	6/7/2005	1	SYSDBA	\$10.90	\$10.90	\$0.00	\$10.90
Subtotal For Transaction Code 10					\$37.80	\$37.80	\$0.00	\$37.80
Total Amount					-\$3,288.88	-\$813.09	-\$2,475.79	-\$181.16

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**Loan Trial Balance Report**

**Date: 6/7/2005**  
**Time: 7:42 AM**

Loan Account	Customer Name	Current Principal Balance	Current Interest Accrued	Current Interest Rate	Payment Amount	Due Date	Days Late	Current Late Charge
214677648S	NIKOLAY BOYADZHIEV	\$8,415.85	\$3.91	16.9500	\$256.62	07/15/2005	0	\$0.00
237137148	MICHELLE MURRELL	\$9,086.72	\$3.06	12.3100	\$274.89	06/28/2005	0	\$0.00
314781750S	JAMES SHELTON	\$9,357.21	\$124.88	20.9500	\$749.68	06/09/2005	0	\$0.00
320048463O	KEVIN O'HARA	\$3,114.85	\$2.30	26.9500	\$361.48	06/15/2005	0	\$0.00
320362402V	MARY ANNE VORIG	\$2,247.63	\$1.54	24.9500	\$896.00	03/12/2005	87	\$0.00
320480923M	GLORIA MORGAN	\$9,623.72	\$3.23	12.2500	\$506.30	05/28/2005	10	\$11.78
320925272L	JANUSZ LUBAS	\$10,759.14	\$106.78	17.9500	\$596.40	05/25/2005	13	\$0.00
323625539J	LATOYA JONES	\$8,578.88	\$176.51	26.9500	\$610.67	06/15/2005	0	\$0.00
324049573S	KORNELL SZYMANSKI	\$20,232.88	\$79.65	15.9000	\$517.34	06/15/2005	0	\$0.00
326720238A	Karissa Jones	\$10,938.57	\$110.22	15.9900	\$687.19	06/15/2005	0	\$0.00
328683731W	SEAKESHA WAITE	\$5,295.24	\$3.63	25.0000	\$1,586.75	04/13/2005	55	\$0.00
329482643W	VALERIE WILLIAMS	\$14,413.32	\$782.27	10.7500	\$2,849.85	12/15/2004	173	\$76.00
330400927A	GREG ANTONUCCI	\$18,952.00	\$268.65	13.9900	\$1,886.12	04/30/2005	38	\$40.55
330402437Q	THOMAS QUISH	\$8,244.66	\$258.31	14.9000	\$1,339.17	02/28/2005	99	\$45.38
331620843C	KARMEN CHATMAN	\$17,480.38	\$453.77	18.9500	\$906.88	05/30/2005	8	\$0.00
331706809M	CHRISTOPHER MATURO	\$325.68	\$2.64	4.5000	\$3,347.54	02/15/2005	112	\$60.26
334746344L	DEBORAH LANDFEAR	\$19,017.85	-\$17.71	13.0000	\$464.30	06/28/2005	0	\$0.00
334805537C	CHRISTOPHER CORMIER	\$6,776.01	\$154.22	16.9900	\$501.47	04/28/2005	40	\$21.80
336523548S	DAVID STILES	\$6,394.63	\$677.91	24.9500	\$1,563.69	02/15/2005	112	\$60.14

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**Branch Operations Summary Report**  
**May 2005**

**Date: 6/7/2005**  
**Time: 3:09 PM**

**For All Branchs**

05/01/2005	Month-To-Date	05/31/2005	Portfolio Balance	01/01/2005	Year-To-Date	05/31/2005
1	new loans	\$9,695.11		25	new loans	\$299,570.97
0	loan payoffs	\$0.00		0	loan payoffs	\$0.00
	add ons/reductions	-\$1,774.24			add ons/reductions	-\$13,929.03
	total gain/loss	\$7,920.87			total gain/loss	\$285,641.94

<b>25</b>	<b>outstanding loans</b>	<b>\$295,286.84</b>	<b>average balance</b>	<b>\$11,811.47</b>
			<b>average new loan balance</b>	<b>\$11,982.84</b>

05/01/2005	Month-To-Date	05/31/2005	Late Charges	01/01/2005	Year-To-Date	05/31/2005
24	assessed	\$477.15		78	assessed	\$1,567.73
0	collected	\$0.00		0	collected	\$0.00
0	waived	\$0.00		0	waived	\$0.00

**Foreclosures/Bankruptcies**

0	foreclosures	\$0.00
0	bankruptcies	\$0.00
0	total	\$0.00

**Delinquencies**

5	30 days	\$59,411.96
1	60 days	\$2,247.63
1	90 days + +	\$6,394.63
0	matured	\$0.00
7	total	\$68,054.22

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**New Loan Register**  
From 1/1/2005 To 3/31/2005

**Date:** 6/6/2005  
**Time:** 10:28 AM

<b>Loan Account</b>	<b>Customer Name</b>	<b>Note Date</b>	<b>Note Amount</b>	<b>Interest Rate</b>	<b>Current Principal Balance</b>	<b>Payment Amount</b>	<b>Maturity Term (months)</b>
326720238A	Karissa Krajecki	02/12/2005	\$12,372.41	15.9900	\$10,938.57	\$654.46	36
337844668A	JABEZ ANDERSON	01/01/2005	\$4,847.02	23.9500	\$3,842.23	\$323.18	18
336523548S	DAVID STILES	01/03/2005	\$6,334.49	24.9500	\$6,394.63	\$300.71	28
320048463O	KEVIN O'HARA	03/10/2005	\$3,558.52	26.9500	\$3,374.64	\$344.36	12
314781750S	JAMES SHELTON	03/10/2005	\$9,321.51	20.9500	\$9,357.21	\$356.99	36
KUBALA	ARTUR KUBALA	03/14/2005	\$8,685.64	24.9500	\$8,004.66	\$463.34	24
353722795S	EDUARDO SEGURA	03/07/2005	\$12,225.92	19.9500	\$12,263.25	\$373.33	48
328683731W	SEAKESHA WAITE	02/11/2005	\$5,300.00	25.0000	\$5,375.56	\$503.73	12
320362402V	MARY ANNE VORIG	01/13/2005	\$2,504.80	24.9500	\$2,447.65	\$280.00	10
358626523P	JOSEPH PABON	03/10/2005	\$12,819.49	20.9500	\$12,839.32	\$396.61	48
347887725M	DANTE MATIAS	03/14/2005	\$19,199.08	18.7500	\$19,224.05	\$499.46	60
323625539J	LATOYA JONES	03/25/2005	\$8,563.99	26.9500	\$8,578.88	\$297.89	48
320925272L	JANUSZ LUBAS	03/26/2005	\$10,730.74	19.9500	\$10,759.14	\$284.00	60
346602257W	TOM WHITE	03/22/2005	\$28,521.52	12.9900	\$28,316.99	\$609.79	66
336783591C	SANTOSH CHANDY	03/24/2005	\$9,791.92	26.9500	\$9,808.76	\$336.89	48
548457471G	JOSHUA GRIFFITH	03/09/2005	\$17,125.99	19.9500	\$17,137.69	\$497.50	52
<b>Total</b>			<b>\$171,903.04</b>		<b>\$168,663.25</b>	<b>\$6,522.24</b>	
<b>Average</b>			<b>\$10,743.94</b>	<b>22.1331</b>	<b>\$10,541.45</b>	<b>\$407.64</b>	<b>37.875</b>

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**New Loan Fees Report**  
From 1/1/2005 To 3/31/2005

**Date: 6/6/2005**  
**Time: 10:29 AM**

Loan Account	Customer Name	Note Date	Note Amount	Gross Fees	Net Fees	Broker Fees	Management Fees	Amount Financed
353722795S	EDUARDO SEGURA	03/07/05	\$12,225.92	\$0.00	\$0.00	\$0.00	\$595.00	\$12,225.92
326720238A	Karissa Krajecki	02/12/05	\$12,372.41	\$0.00	\$0.00	\$0.00	\$0.00	\$26,895.19
337844668A	JABEZ ANDERSON	01/01/05	\$4,847.02	\$0.00	\$0.00	\$0.00	\$0.00	\$4,847.02
336523548S	DAVID STILES	01/03/05	\$6,334.49	\$0.00	\$0.00	\$0.00	\$0.00	\$6,334.49
320048463O	KEVIN O'HARA	03/10/05	\$3,558.52	\$0.00	\$0.00	\$0.00	\$0.00	\$3,558.52
314781750S	JAMES SHELTON	03/10/05	\$9,321.51	\$0.00	\$0.00	\$0.00	\$0.00	\$9,321.51
KUBALA	ARTUR KUBALA	03/14/05	\$8,685.64	\$0.00	\$0.00	\$0.00	\$0.00	\$8,685.64
328683731W	SEAKESHA WAITE	02/11/05	\$5,300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,300.00
320362402V	MARY ANNE VORIG	01/13/05	\$2,504.80	\$0.00	\$0.00	\$0.00	\$0.00	\$2,504.80
358626523P	JOSEPH PABON	03/10/05	\$12,819.49	\$0.00	\$0.00	\$0.00	\$595.00	\$12,819.49
346602257W	TOM WHITE	03/22/05	\$28,521.52	\$0.00	\$0.00	\$0.00	\$395.00	\$28,521.52
336783591C	SANTOSH CHANDY	03/24/05	\$9,791.92	\$0.00	\$0.00	\$0.00	\$895.00	\$9,791.92
347887725M	DANTE MATIAS	03/14/05	\$19,199.08	\$0.00	\$0.00	\$0.00	\$495.00	\$19,199.08
323625539J	LATOYA JONES	03/25/05	\$8,563.99	\$0.00	\$0.00	\$0.00	\$595.00	\$8,563.99
320925272L	JANUSZ LUBAS	03/26/05	\$10,730.74	\$0.00	\$0.00	\$0.00	\$395.00	\$10,730.74
548457471G	JOSHUA GRIFFITH	03/09/05	\$17,125.99	\$0.00	\$0.00	\$0.00	\$595.00	\$17,125.99
<b>Totals</b>			<b>\$171,903.04</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$4,560.00</b>	<b>\$186,425.82</b>

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**Waived Late Charges Report**

**For 06/06/2005**

**Date: 6/6/2005**

**Time: 2:08 PM**

<b>Loan Account</b>	<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Employee ID</b>	<b>Total Amount</b>	<b>Principal Amount</b>	<b>Interest Amount</b>	<b>Late Charge Amount</b>
3200484630	11	LATE CHARGE WAIVER	SYSDBA	-\$17.22	-\$17.22	\$0.00	-\$17.22
353722795S	11	LATE CHARGE WAIVER	SYSDBA	-\$18.67	-\$18.67	\$0.00	-\$18.67
360787591G	11	LATE CHARGE WAIVER	SYSDBA	-\$31.95	-\$31.95	\$0.00	-\$31.95
<b>Total</b>				<b>-\$67.84</b>	<b>-\$67.84</b>	<b>\$0.00</b>	<b>-\$67.84</b>

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**Credit Rating Trial Balance By Customer**

**Date: 6/6/2005**  
**Time: 2:09 PM**

Customer Name Loan Account	Note Date	Note Amount	Maturity Term	Principal Balance	Payment Amount	Due Date	Days Late	Status Indicators
JABEZ ANDERSON 337844668A	01/01/2005	\$4,847.02	18	\$3,842.23	\$323.18	06/15/2005	0	500 pledged N N
GREG ANTONUCCI 330400927A	05/24/2004	\$23,597.03	36	\$18,952.00	\$1,886.12	04/30/2005	37	500 pledged N N
ARMANDO ARCEO 347649659A	11/13/2004	\$7,605.05	48	\$4,842.24	\$212.47	03/15/2006	0	500 pledged N N
THOMAS BOULAHANIS 341666689B	06/19/2004	\$12,000.15	24	\$11,379.59	\$4,252.32	11/30/2004	187	500 pledged N N
NIKOLAY BOYADZHIEV 214677648S	04/26/2005	\$8,506.56	48	\$8,506.56	\$256.62	06/15/2005	0	500 pledged N N
BRANDDUN CASARA 600249160C	03/28/2004	\$2,000.00	9	\$851.80	\$2,059.32	10/30/2004	218	500 pledged N N
SANTOSH CHANDY 336783591C	03/24/2005	\$9,791.92	48	\$9,808.76	\$1,027.51	04/30/2005	37	500 pledged N N
KARMEN CHATMAN 331620843C	04/19/2005	\$17,480.38	60	\$17,480.38	\$906.88	05/30/2005	7	500 pledged N N
CHRISTOPHER CORMIER 334805537C	07/26/2004	\$7,557.53	48	\$6,765.11	\$490.57	04/28/2005	39	500 pledged N N
PAUL CUNNINGHAM 355546796C	04/26/2005	\$4,815.74	18	\$4,815.74	\$332.80	06/15/2005	0	500 pledged N N
JOHN GARCIA 352689993G	11/01/2003	\$4,816.47	24	\$2,849.57	\$1,410.29	01/15/2005	142	500 pledged N N
SANDRA GONZALEZ 360787591G	01/07/2004	\$17,688.74	36	\$13,144.12	\$2,652.02	03/15/2005	83	500 pledged N N
JOSHUA GRIFFITH 548457471G	03/09/2005	\$17,125.99	52	\$17,137.69	\$1,017.38	05/30/2005	7	500 pledged N N
LATOYA JONES 323625539J	03/25/2005	\$8,563.99	48	\$8,578.88	\$908.56	05/15/2005	22	500 pledged N N
ARTUR KUBALA KUBALA	03/14/2005	\$8,685.64	24	\$8,004.66	\$949.85	05/13/2005	24	500 pledged N N
Karissa Krajecki 326720238A	02/12/2005	\$12,372.41	36	\$10,938.57	\$687.19	06/15/2005	0	500 pledged N N
DEBORAH LANDFEAR 334746344L	11/22/2004	\$20,406.32	60	\$19,017.85	\$464.30	06/28/2005	0	500 pledged N N
MAGDALENA LASSAK 351022373L	04/22/2005	\$5,228.24	24	\$5,021.99	\$287.32	07/06/2005	0	500 pledged N N
JANUSZ LUBAS 320925272L	03/26/2005	\$10,730.74	60	\$10,759.14	\$880.40	04/25/2005	42	500 pledged N N
DEBRA LUKE 338504981L	03/08/2004	\$15,494.42	60	\$14,718.03	\$2,748.86	12/15/2004	172	500 pledged N N

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**Credit Rating Trial Balance By CoBorrower**

**Date: 6/6/2005**  
**Time: 2:09 PM**

<b>CoBorrower Name Loan Account</b>	<b>Note Date</b>	<b>Note Amount</b>	<b>Maturity Term</b>	<b>Principal Balance</b>	<b>Payment Amount</b>	<b>Due Date</b>	<b>Days Late</b>	<b>Status Indicators</b>
Francis Casara 600249160C	03/28/2004	\$2,000.00	9	\$851.80	\$2,059.32	10/30/2004	218	500 pledged N N
Julie Mitchell 344565372M	04/22/2005	\$13,443.64	48	\$13,443.64	\$926.42	05/30/2005	7	500 pledged N N
Edith O'Hara 320048463O	03/10/2005	\$3,558.52	12	\$3,357.42	\$705.84	05/15/2005	22	500 pledged N N
Jane Quish 330402437Q	09/21/2004	\$8,690.42	36	\$8,229.53	\$1,324.04	02/28/2005	98	500 pledged N N
Angela Segura 353722795S	03/07/2005	\$12,225.92	48	\$12,244.58	\$1,138.65	04/15/2005	52	500 pledged N N
<b>Total</b>		<b>\$39,918.50</b>		<b>\$38,126.97</b>	<b>\$6,154.28</b>			

**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM  
Borrower Database Listing**

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Date: 6/6/2005  
Time: 2:31 PM

Loan Account: 338783173A	Social Security: 338-78-0000
Customer Name: JASON BUSH	Social Security:
Spouse:	Home Phone: (773)732-9200
Address: 555 ELM STREET	Work Phone: (630)920-7600
ROME IL 60400	
Borrower Type Code: C consumer	Note Date: 11/01/2004
Loan Type Code: 12 2 year interest only	Note Rate: 29.470%
Rate Index Code: 1 Prime Rate Index 1	Prime Rate: 6.000%
Loan Rate Type: F fixed rate	Rate Margin: 23.470%
Maturity Term: 24 months	Annual Cap: 0.000%
Maturity Date: 11/01/2006	Lifetime Cap: 0.000%
Amortization Code: R rule of 78s	APR 1: 29.470%
Amortization Term: 24 months	APR 2: 0.000%
Prepayment Penalty: Y	Statements: Y
Prepayment Term: 0 months	Payment Frequency: M monthly
Note Amount: \$3,659.20	Payment Amount: \$203.59
Amount Financed: \$3,659.20	Payment Day: 15
Gross Loan Fees: \$0.00	Grace Days: 10 days
Management Fees: \$0.00	Late Charge: 5.000%
Broker Fees: \$0.00	Company Code: 96 Twenty-First Century Mortgage
Net Loan Fees: \$0.00	Branch Code: 6 SANTA MONICA
Points: 0.000%	Loan Rep ID: 966005 Cheney
Number of Liens: 0	Broker Code: 3 Reebok
Amount of Liens: \$0.00	Credit Life Premium: \$0.00
Bank Status Code: 500	Coverage Amount: \$0.00
Foreclosure Indicator: N	Cancellation Amount: \$0.00
Bankruptcy Indicator: N	Credit Life Policy Date:
Refinanced: N	Policy Term: months
Balloon Payment Date:	Policy End Date: 12/30/1899
Payoff Date:	Last Payment Received: \$203.59
Last Update Date: 05/25/2005	Last Payment Date: 04/26/2005
Current Due Date: 05/15/2005	Current Interest Rate: 29.470%
Current Payment due: \$317.69	Current Annual Cap: 29.470%
Current Principal Due: \$317.69	Current Lifetime Cap: 29.470%
Current Interest Due: \$109.85	Current Days Late: 22 days
Current Late Due: \$10.18	Cumulative Late Charges: 2
Principal Balance: \$3,121.44	Cumulative Number Payments: 4
Accrued Interest: \$109.85	Cumulatvie Late Charges Assessed: \$20.36
Y-T-D Interest Paid: \$291.87	Cumulatvie Late Charges Paid: \$10.18
Prior Y-T-D Interest Paid: \$167.96	Cumulative Late Charges Waived: \$0.00
Cumulative Interest Paid: \$459.83	Cumulative Returned Checks: 0

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM  
Coborrower Database Listing**

**Date: 6/6/2005  
Time: 2:12 PM**

Loan Account: 320048463O  
Coborrower Number: 1  
Social Security: 345-12-3398  
Name: Edith C. O'Hara  
Address: 830 Serenidad Place  
Santa Barbara CA 93102  
Work Phone: (805)964-1234  
Home Phone: (805)683-2399

Loan Account: 330402437Q  
Coborrower Number: 1  
Social Security: 564-34-2345  
Name: Jane G. Quish  
Address: 9456 Chevy Chase Circle  
Los Angeles CA 90025  
Work Phone: (310)750-3300  
Home Phone: (310)888-9700

Loan Account: 344565372M  
Coborrower Number: 1  
Social Security: 876-00-2299  
Name: Julie P. Mitchell  
Address: 6700 Pelican Boulevard  
Newport Beach CA 97003  
Work Phone: (714)430-3392  
Home Phone: (714)340-6655

Loan Account: 353722795S  
Coborrower Number: 1  
Social Security: 923-73-3988  
Name: Angela T. Segura  
Address: 84 South First Avenue  
San Diego CA 98345  
Work Phone: (619)840-2200  
Home Phone: (619)845-5500

Loan Account: 600249160C  
Coborrower Number: 1  
Social Security: 123-00-3411  
Name: Francis W. Casara  
Address: 567 Olympic Boulevard  
Los Angeles CA 90035  
Work Phone: (213)460-2467  
Home Phone: (213)450-9900

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**Investor Information**

**Date: 6/6/2005**  
**Time: 2:12 PM**

**Investor ID:** 0000000001  
**Investor Name:** Gary A. Anderson  
**Company:** Anderson Investments  
**Mailing Address:** 3000 Third Avenue  
Suite 3000  
New York NY 10050  
**Phone Number:** (212)543-9000  
**Fax Number:** (212)543-8000  
**Email Address:** GaryAnderson@yahoo.com  
**Distribution Check Payee:** Anderson Investments  
**Tax ID:** 95-33987100

<b>Loan</b>	<b>Borrower</b>	<b>Investment</b>	<b>Percent of Loan</b>
237137148	MICHELLE MURRELL	\$10,378.87	100.0000%
320048463O	KEVIN O'HARA	\$3,558.52	100.0000%
326720238A	Karissa A Krajecki	\$12,372.41	100.0000%
328683731W	SEAKESHA WAITE	\$5,300.00	100.0000%
331620843C	KARMEN CHATMAN	\$17,480.38	100.0000%
336783591C	SANTOSH J CHANDY	\$9,791.92	100.0000%
338783173A	AGATA MIGDA	\$3,659.20	100.0000%
345600225S	LOUIS A SANTIAGO, JR	\$12,209.08	100.0000%
347887725M	DANTE MATIAS	\$19,199.08	100.0000%
379742019W	JENNIFER A WOJAN	\$22,931.74	100.0000%
600249160C	BRANDDUN CASARA	\$2,000.00	100.0000%

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**Property Database Listing**

**Date: 6/6/2005**  
**Time: 2:13 PM**

Loan Account: 326720238A	Appraised Value: \$1,250,000.00
Property Number: 1	Appraiser ID: 000002
Customer Name: Karissa A Krajecki	Appraiser Name: Douglas
Address: 4945 N OZANAM NORRIDGE	In House Evaluation: N
NORRIDGE IL 60706	Property Insurance Date: 10/07/2004
County:	Policy Term: 12 months
Loan Position: 1 1st	Policy Expiration Date: 10/06/2005
Property Status: O owner occupied	
Collateral Type: 1 single family residence	
Loan Account: 320048463O	Appraised Value: \$354,000.00
Property Number: 1	Appraiser ID: 000001
Customer Name: KEVIN O'HARA	Appraiser Name: Cody
Address: 345 Wacker Drive	In House Evaluation: N
Chicago IL 60985	Property Insurance Date: 11/01/2004
County:	Policy Term: 12 months
Loan Position: 1 1st	Policy Expiration Date: 10/30/2005
Property Status: O owner occupied	
Collateral Type: 1 single family residence	
Loan Account: 330402437Q	Appraised Value: \$125,000.00
Property Number: 1	Appraiser ID: 000003
Customer Name: THOMAS B QUISH	Appraiser Name: Stone
Address: 123 East 55th Avenue	In House Evaluation: N
New York NY 10045	Property Insurance Date: 06/01/2004
County:	Policy Term: 12 months
Loan Position: 1 1st	Policy Expiration Date: 05/31/2005
Property Status: O owner occupied	
Collateral Type: 1 single family residence	
Loan Account: 344565372M	Appraised Value: \$385,000.00
Property Number: 1	Appraiser ID: 000004
Customer Name: ROBIN MITCHELL	Appraiser Name: Ziegler
Address: 980 Wilson Way	In House Evaluation: N
Miami FL 35025	Property Insurance Date: 02/01/2004
County:	Policy Term: 12 months
Loan Position: 1 1st	Policy Expiration Date: 01/31/2005
Property Status: O owner occupied	
Collateral Type: 1 single family residence	
Loan Account: 353722795S	Appraised Value: \$530,000.00
Property Number: 1	Appraiser ID: 000001
Customer Name: EDUARDO SEGURA	Appraiser Name: Cody
Address: 555 Calle Real	In House Evaluation: N
Santa Barbara CA 93105	Property Insurance Date: 12/01/2004
County:	Policy Term: 12 months
Loan Position: 1 1st	Policy Expiration Date: 11/30/2005
Property Status: O owner occupied	
Collateral Type: 1 single family residence	

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TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM  
Payment Schedule Database Listing

Date: 6/6/2005  
Time: 2:13 PM

Loan Account: 338783173A  
Customer Name: AGATA MIGDA  
Payment Schedule Phase: 4  
Payment Amount: \$814.36  
Interest Rate: 19.950%  
Phase Begin Date: 04/15/2005  
Phase End Date: 03/15/2009

Loan Account: 326720238A  
Customer Name: Karissa A Krajecki  
Payment Schedule Phase: 1  
Payment Amount: \$654.46  
Interest Rate: 15.990%  
Phase Begin Date: 03/15/2005  
Phase End Date: 02/15/2010

Loan Account: 347649659A  
Customer Name: ARMANDO ARCEO  
Payment Schedule Phase: 1  
Payment Amount: \$212.47  
Interest Rate: 14.900%  
Phase Begin Date: 12/15/2004  
Phase End Date: 11/15/2008

Loan Account: 330402437Q  
Customer Name: THOMAS B QUISH  
Payment Schedule Phase: 1  
Payment Amount: \$302.55  
Interest Rate: 14.900%  
Phase Begin Date: 10/30/2004  
Phase End Date: 09/30/2007

Loan Account: 334746344L  
Customer Name: DEBORAH LANDFEAR  
Payment Schedule Phase: 1  
Payment Amount: \$464.30  
Interest Rate: 13.000%  
Phase Begin Date: 12/30/2004  
Phase End Date: 11/30/2009

Loan Account: 338783173A  
Customer Name: AGATA MIGDA  
Payment Schedule Phase: 1  
Payment Amount: \$203.59  
Interest Rate: 29.470%  
Phase Begin Date: 12/15/2004  
Phase End Date: 11/15/2006

**Twenty-First Century Loan Servicing System  
Customer Statement**

**Date: 6/6/2005  
Time 02:45 PM**

<b>Account Number</b>	<b>Date Due</b>	<b>Account Balance</b>	<b>Y-T-D Interest</b>	<b>Amount Due</b>
338783173A	06/15/05	\$2,997.45	\$371.47	\$223.95

JASON BUSH  
555 ELM STREET  
ROME IL 60400

**Remit To:**  
Twenty-First Century  
P.O. Box 1419  
Santa Barbara, CA 93102

<b>Transaction Date</b>	<b>Principal</b>	<b>Interest</b>	<b>Late Charge</b>	<b>Description</b>
11/01/04	\$3,659.20	\$0.00	\$0.00	ORIGINAL NOTE AMOUNT
12/06/04	-\$304.06	-\$103.12	\$0.00	CUSTOMER PAYMENT
12/30/04	-\$138.75	-\$64.84	\$0.00	CUSTOMER PAYMENT
02/02/05	-\$115.31	-\$88.28	\$0.00	CUSTOMER PAYMENT
04/25/05	\$10.18	\$0.00	\$10.18	LATE CHARGE ASSESSMENT
04/26/05	\$0.00	-\$203.59	-\$10.18	CUSTOMER PAYMENT
05/25/05	\$10.18	\$0.00	\$10.18	LATE CHARGE ASSESSMENT
05/26/05	-\$123.99	-\$79.60	-\$10.18	CUSTOMER PAYMENT

**PAYMENT COUPON**  
**Twenty-First Century Loan Company**

**Please make check payable to:**

Twenty-First Century Loan Company  
P.O. Box 1419  
Santa Barbara, CA 93102

JASON BUSH  
555 ELM STREET  
ROME IL 60400

**Loan Account Number:** 338783173A

**Payment Due Date:** 12/15/2004  
**Principal & Interest:** \$203.59  
**Escrow Tax & Insurance:** \$0.00  
**Miscellaneous Insurance:** \$0.00  
**Total Payment Amount:** \$203.59

**Late Charge:** \$10.18  
**Applies On:** 12/25/2004

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**PAYMENT COUPON**  
**Twenty-First Century Loan Company**

**Please make check payable to:**

Twenty-First Century Loan Company  
P.O. Box 1419  
Santa Barbara, CA 93102

JASON BUSH  
555 ELM STREET  
ROME IL 60400

**Loan Account Number:** 338783173A

**Payment Due Date:** 01/15/2005  
**Principal & Interest:** \$203.59  
**Escrow Tax & Insurance:** \$0.00  
**Miscellaneous Insurance:** \$0.00  
**Total Payment Amount:** \$203.59

**Late Charge:** \$10.18  
**Applies On:** 01/25/2005

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**PAYMENT COUPON**  
**Twenty-First Century Loan Company**

**Please make check payable to:**

Twenty-First Century Loan Company  
P.O. Box 1419  
Santa Barbara, CA 93102

JASON BUSH  
555 ELM STREET  
ROME IL 60400

**Loan Account Number:** 338783173A

**Payment Due Date:** 02/15/2005  
**Principal & Interest:** \$203.59  
**Escrow Tax & Insurance:** \$0.00  
**Miscellaneous Insurance:** \$0.00  
**Total Payment Amount:** \$203.59

**Late Charge:** \$10.18  
**Applies On:** 02/25/2005

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM  
BORROWER MAILING LABELS**

Jason G. Anderson  
301 N. Edgelawn Avenue #B  
Chicago, IL 60506

Greg Antonucci  
1436 Kaywood Lane  
Des Plaines, IL 60018

Armando Arceo  
6639 West Golf Road  
Chicago, IL 60050

Thomas Boulahanis  
105 Park Boulevard  
Brookfield, IL 60513

Nikolay S. Boyadzhiev  
3117 Springdale Avenue  
Morton Grove, IL 60053

Branddun Casara  
4110 Vernon Avenue  
Glenview, IL 60025

Santosh J. Chandy  
10347 South Claremont  
Streamwood, IL 60107

Karmen Chatman  
831 East Drexel Square  
Chicago, IL 60615

Christopher S. Cormier  
420 West Touhy Avenue #156  
Chicago, IL 60615

Paul A. Cunningham  
5053 Drexel Boulevard #3A  
Chicago, IL 60615

**Twenty-First Century Loan Servicing System  
Delinquent Payment Notice**

**Date: 6/6/2005  
Time 02:27 PM**

<b>Account Number</b>	<b>Date Due</b>	<b>Current Payment Due</b>	<b>Late Charge</b>	<b>Total Amount Due</b>
338783173A	05/15/05	\$427.54	\$10.18	\$437.72

JASON BUSH  
555 ELM STREET  
ROME IL 60400

**Remit To:**

Twenty-First Century  
P.O. Box 1419  
Santa Barbara, CA 93102

**Twenty-First Century Loan Servicing System  
Delinquent Payment Collection Letter**

Monday, June 06, 2005

JASON BUSH  
555 ELM STREET  
ROME IL 60400

RE: Loan Account 338783173A

Dear JASON BUSH

We recently sent a reminder notice to you regarding the loan payment that was due on **May 15, 2005**.

We still have not received it. Your good credit is very important to us. If something happened causing your inability to pay, please contact us immediately. There are a number of things that we can do to help you.

If this is simply an oversight, please remit the amount due: **\$437.72**

If you have any questions, please contact us immediately.

Sincerely,

Collection Department

**Twenty-First Century Loan Servicing System  
Returned Check Notification Letter**

Monday, June 06, 2005

JASON BUSH  
555 ELM STREET  
ROME IL 60400

RE: Loan Account 338783173A

Dear JASON BUSH

Enclosed is your check. Your payment is being returned for the following reason:

- Insufficient funds in your checking account
- Incorrect payment amount
- No signature
- Check not made payable to our company
- Written and numerical amounts do not agree
- Other: \_\_\_\_\_

Please remit **\$223.95** within ten days to avoid further collection activity. Please contact us immediately if you have any questions.

Sincerely,

Collection Department

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**Late Charge Summary Report**

**Date: 6/6/2005**

**From 1/1/2005 To 5/31/2005**

**Time: 2:49 PM**

<b>Branch Code</b>	<b>Branch Name</b>	<b>Principal Balance</b>	<b>Late Charges Assessed</b>	<b>Late Charges Paid</b>	<b>Late Charges Waived</b>
1	NORTHFIELD	\$105,163.60	\$294.82	\$201.83	\$0.00
2	FLUSHING	\$95,076.33	\$198.92	\$107.54	\$0.00
3	EDISON	\$70,635.43	\$200.95	\$57.53	\$0.00
4	MANHATTAN	\$65,131.37	\$218.50	\$63.21	\$0.00
5	SANTA BARBARA	\$41,986.35	\$131.49	\$43.61	\$0.00
6	SANTA MONICA	\$32,937.31	\$134.55	\$126.30	\$0.00
7	MIAMI	\$44,987.59	\$388.49	\$368.66	\$0.00
<b>Total</b>		<b>\$455,918.00</b>	<b>\$1,567.73</b>	<b>\$968.67</b>	<b>\$0.00</b>

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**Aging Report By Customer Name**

Date: 6/6/2005  
Time: 4:46 PM

Loan Account	Customer Name	Home Phone	Due Date	Delinquent Payment	Days Late	30-60 Days Balance	60-90 Days Balance	Over 90 Balance
337844668	JABEZ G ANDERSON	(630)301-7200	06/15/2005	\$323.18	0	\$ .00	\$ .00	\$ .00
330400927	GREG ANTONUCCI	(847)998-8800	04/30/2005	\$1,886.12	37	\$18,952.00	\$ .00	\$ .00
347649659	ARMANDO ARCEO	(847)965-8600	03/15/2006	\$212.47	0	\$ .00	\$ .00	\$ .00
341666689B	THOMAS BOULAHANIS	(630)873-3500	11/30/2004	\$4,252.32	187	\$ .00	\$ .00	\$11,379.59
214677648S	NIKOLAY S BOYADZHIEV	(773)501-0700	06/15/2005	\$256.62	0	\$ .00	\$ .00	\$ .00
338783173	JASON BUSH	(773)732-9200	06/15/2005	\$223.95	0	\$ .00	\$ .00	\$ .00
600249160C	BRANDDUN CASARA	(708)369-8900	10/30/2004	\$2,059.32	218	\$ .00	\$ .00	\$851.80
336783591C	SANTOSH J CHANDY	(773)965-2700	04/30/2005	\$1,027.51	37	\$9,808.76	\$ .00	\$ .00
331620843C	KARMEN CHATMAN	(312)730-4900	05/30/2005	\$906.88	7	\$ .00	\$ .00	\$ .00
334805537C	CHRISTOPHER S CORMIER	(847)635-8700	04/28/2005	\$490.57	39	\$6,765.11	\$ .00	\$ .00
355546796C	PAUL A CUNNINGHAM	(773)924-1300	06/15/2005	\$332.80	0	\$ .00	\$ .00	\$ .00
352689993	JOHN A GARCIA	(773)843-3400	01/15/2005	\$1,410.29	142	\$ .00	\$ .00	\$2,849.57
360787591	SANDRA GONZALEZ	(708)652-8900	03/15/2005	\$2,652.02	83	\$ .00	\$13,144.12	\$ .00
548457471	JOSHUA GRIFFITH	(312)927-1000	05/30/2005	\$1,017.38	7	\$ .00	\$ .00	\$ .00
323625539J	LATOYA JONES	(773)287-6000	05/15/2005	\$908.56	22	\$ .00	\$ .00	\$ .00
326720238	Karissa A Jones	(708)457-1500	06/15/2005	\$687.19	0	\$ .00	\$ .00	\$ .00
KUBALA	ARTUR KUBALA	(847)340-7100	05/13/2005	\$949.85	24	\$ .00	\$ .00	\$ .00
334746344L	DEBORAH LANDFEAR	(847)639-6400	06/28/2005	\$464.30	0	\$ .00	\$ .00	\$ .00
351022373L	MAGDALENA E LASSAK	(773)581-2500	07/06/2005	\$287.32	0	\$ .00	\$ .00	\$ .00
320925272L	JANUSZ LUBAS	(773)247-1200	04/25/2005	\$880.40	42	\$10,759.14	\$ .00	\$ .00

**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**Aging Report By Branch**

**Date: 6/6/2005**

**Time: 4:46 PM**

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<b>Loan Account</b>	<b>Customer Name</b>	<b>Home Phone</b>	<b>Due Date</b>	<b>Delinquent Days</b>	<b>30-60 Days Late</b>	<b>60-90 Days Balance</b>	<b>Over 90 Days Balance</b>	<b>Over 90 Days Balance</b>
1	NORTHFIELD							
214677648	NIKOLAY S BOYADZHIEV	(773)501-0700	06/15/2005	\$256.62	0	\$0.00	\$0.00	\$0.00
360787591	SANDRA GONZALEZ	(708)652-8900	03/15/2005	\$2,652.02	83	\$0.00	\$13,144.12	\$0.00
KUBALA	ARTUR KUBALA	(847)340-7100	05/13/2005	\$949.85	24	\$0.00	\$0.00	\$0.00
428753054	KATRINA MITCHELL	(773)428-0000	04/15/2005	\$1,266.46	52	\$11,472.40	\$0.00	\$0.00
356563577	DORIS MOORE	(847)864-0700	06/15/2005	\$339.18	0	\$0.00	\$0.00	\$0.00
237137148	MICHELLE MURRELL	(630)416-8000	05/28/2005	\$549.78	9	\$0.00	\$0.00	\$0.00
358626523P	JOSEPH E PABON	(773)934-4500	04/30/2005	\$1,606.27	37	\$12,839.32	\$0.00	\$0.00
314781750	JAMES SHELTON	(317)891-8000	05/09/2005	\$1,106.67	28	\$0.00	\$0.00	\$0.00
379742019	JENNIFER A WOJAN	(773)343-8500	05/30/2005	\$1,284.24	7	\$0.00	\$0.00	\$0.00
<b>Total For</b>	<b>1</b>	<b>NORTHFIELD</b>		<b>\$10,011.09</b>	<b>27</b>	<b>\$24,311.72</b>	<b>\$13,144.12</b>	<b>\$0.00</b>

**TWENTY-FIRST CENTURY LOANS SERVICING SYSTEM**  
**Ledger Card**

**Date: 6/6/2005**  
**Time: 2:51 PM**

**Loan Account:** 338783173A

**Customer Name:** JASON BUSH

**Address:** 555 ELM STREET, , ROME, IL 60400

**Home Phone:** (773)732-9200

**Business Phone:** (630)920-7600

<b>Company Code:</b> 96	<b>Interest Rate Type:</b> F
<b>Branch Code:</b> 6	<b>Interest Rate Index:</b> 1
<b>Note Date:</b> 11/01/2004	<b>Original Prime Rate:</b> 6.0000%
<b>Note Amount:</b> \$3,659.20	<b>Interest Rate Margin:</b> 23.4700%
<b>Amount Financed:</b> \$3,659.20	<b>Original Interest:</b> 29.4700%
<b>Loan Type:</b> 12	<b>Annual Cap Margin:</b> 0.0000%
<b>Maturity Term:</b> 24 months	<b>Lifetime Cap Margin:</b> 0.0000%
<b>Amortization Term:</b> 24 months	<b>APR #1:</b> 29.4700%
<b>Payment Frequency:</b> M	<b>APR #2:</b> 0.0000%
<b>Late Charge Rate:</b> 5.000%	<b>Loan Rep ID:</b> 966005
<b>Loan Refinanced:</b> N	<b>Broker ID:</b> 3
<b>Prepayment Penalty:</b> Y	<b>Amortization Code:</b> R
<b>Prepayment Term:</b> 0 months	<b>Gross Points:</b> .0000%
<b>Number of Liens:</b> 0	<b>Gross Loan Fees:</b> \$.00
<b>Amount of Liens:</b> \$.00	<b>Net Loan Fees:</b> \$.00
<b>Bank Status Code:</b> 500	<b>Broker Fees:</b> \$.00
<b>Foreclosure:</b> N	<b>Management Fees:</b> \$.00
<b>Bankruptcy:</b> N	<b>Current Principal Balance:</b> \$2,997.45
<b>Receive Statements:</b> Y	<b>Current Interest Accrued:</b> \$26.62
	<b>Current Due Date:</b> 06/15/2005
	<b>Current Payment Due:</b> \$223.95
	<b>Current Late Charges Due:</b> \$.00
	<b>Cumulative Late Charges:</b> \$20.36
	<b>Cumulative Late Charges Waived:</b> \$.00
	<b>Cumulative NSF Checks:</b> \$.00

Tran Code	Transaction Date	Tran Number	Data Entry Date	Employee ID	Total Amount	Principal Amount	Interest Amount	Transaction Description
00	11/01/2004	1	03/09/2005	SYSDBA	\$3,659.20	\$3,659.20	\$0.00	ORIGINAL NOTE AMOUNT
01	12/06/2004	1	03/16/2005	SYSDBA	-\$407.18	-\$304.06	-\$103.12	CUSTOMER PAYMENT
01	12/30/2004	1	03/16/2005	SYSDBA	-\$203.59	-\$138.75	-\$64.84	CUSTOMER PAYMENT
01	02/02/2005	1	03/16/2005	SYSDBA	-\$203.59	-\$115.31	-\$88.28	CUSTOMER PAYMENT
10	04/25/2005	1	04/25/2005	SYSDBA	\$10.18	\$10.18	\$0.00	LATE CHARGE ASSESSMENT
01	04/26/2005	1	05/06/2005	SYSDBA	-\$203.59	\$0.00	-\$203.59	CUSTOMER PAYMENT
10	05/25/2005	1	05/25/2005	SYSDBA	\$10.18	\$10.18	\$0.00	LATE CHARGE ASSESSMENT
01	05/26/2005	1	05/06/2005	SYSDBA	-\$203.59	-\$123.99	-\$79.60	CUSTOMER PAYMENT

**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

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**Loan Notes/Comments**

**Date: 6/6/2005  
Time: 2:57 PM**

<b>Loan Account:</b>	338783173A	<b>Customer Name:</b>	JASON BUSH
<b>Comment Date:</b>	6/6/2005	<b>Address:</b>	555 ELM STREET ROME IL 60400
<b>Employee ID:</b>	SYSDBA	<b>Home Phone:</b>	(773)732-9200
<b>Followup Date:</b>	6/15/2005	<b>Business Phone:</b>	(630)920-7600

Spoke to Jason on the phone today.  
He said that he was mailing a check today.

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**Collection Followup Report**  
**06/15/2005**

**Date: 6/6/2005**  
**Time: 3:00 PM**

Loan Account	Customer Name	Comment Date	Employee ID	Notes/Comments
320480923M	GLORIA MORGAN	6/6/2005	SYSDBA	Gloria promised that we will receive her check by 6/15/05.
338783173A	JASON BUSH	6/6/2005	SYSDBA	Spoke to Jason on the phone today. He said that he was mailing a check today.

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**Loan Payoff Worksheet**

**Date:** 6/6/2005  
**Time:** 3:01 PM

<b>Loan Account:</b>	338783173A		
<b>Customer Name:</b>	JASON BUSH		
<b>Note Date:</b>	11/01/2004	<b>Prepayment Penalty:</b>	Y
<b>Note Amount:</b>	\$3,659.20	<b>Prepayment Term:</b>	0
<b>Payoff Date:</b>	06/06/2005	<b>Prepayment Date:</b>	11/01/2004

**Interest**

Annual Interest Rate	29.47%
Daily Interest Rate	.081%
Daily Interest Amount	\$2.42

**Late Charge**

Current Late Charge Due	\$ .00	(included in Principal Balance)
-------------------------	--------	---------------------------------

**Payoff Fees**

Current Principal Balance	\$2,997.45
Accrued Interest	\$26.62
Prepayment Penalty	\$500.00
Impound Fee	\$ .00
Demand Fee	\$ .00
Forwarding Fee	\$ .00
Reconveyance Fee	\$250.00
Foreclosure Fee	\$ .00
Inspection Fee	\$ .00
Other Fee	\$50.00

<b>Total Amount Due Before Adjustments</b>	<b>\$3,824.07</b>
--	-------------------

**Payoff Adjustments**

Prepayment Penalty Waiver	\$ .00
Late Charge Waiver	\$ .00
Principal Adjustment	\$ .00
Interest Adjustment	\$ .00

<b>Balance Due After Adjustments</b>	<b>\$3,824.07</b>
--------------------------------------	-------------------

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**Mature Loans Summary Report**

**From 1/1/2006 To 12/31/2006**

**Date: 6/6/2005**

**Time: 3:03 PM**

<b>Loan Account</b>	<b>Customer Name</b>	<b>Note Date</b>	<b>Note Amount</b>	<b>Maturity Term</b>	<b>Principal Balance</b>	<b>Interest Rate</b>
338783173A	JASON BUSH	11/01/2004	\$3,659.20	24	\$2,997.45	29.4700
341666689B	THOMAS BOULAHANIS	06/19/2004	\$12,000.15	24	\$11,379.59	14.9900
337844668A	JABEZ G ANDERSON	01/01/2005	\$4,847.02	18	\$3,842.23	22.4500
320048463O	KEVIN O'HARA	03/10/2005	\$3,558.52	12	\$3,357.42	26.9500
328683731W	SEAKESHA WAITE	02/11/2005	\$5,300.00	12	\$5,375.56	25.0000
355546796C	PAUL A CUNNINGHAM	04/26/2005	\$4,815.74	18	\$4,815.74	26.9500
			<b>\$34,180.63</b>	<b>18</b>	<b>\$31,768.00</b>	<b>24.3017</b>

**Total**

**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**Paid Off Loan Summary Report**

**From 6/1/2005 To 6/30/2005**

**Date: 6/10/2005**

**Time: 10:41 AM**

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<b>Loan Account</b>	<b>Customer Name</b>	<b>Employee ID</b>	<b>Data Entry Date</b>	<b>Payoff Date</b>	<b>Payoff Amount</b>	<b>Interest Rate</b>
352689993G	JOHN A GARCIA	SYSDBA	06/10/2005	06/10/2005	-\$2,999.15	24.0000
320048463O	KEVIN O'HARA	SYSDBA	06/10/2005	06/10/2005	-\$3,121.75	26.9500
328683731W	SEAKESHA WAITE	SYSDBA	06/10/2005	06/10/2005	-\$5,306.12	25.0000
320362402V	MARY ANNE VORIG	SYSDBA	06/10/2005	06/10/2005	-\$2,252.24	24.9500
<b>Total</b>					<b>-\$13,679.26</b>	<b>25.2250</b>

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**Maturity Report For All Loans**

**Date: 6/7/2005**  
**Time: 7:55 AM**

<b>Loan Type</b>	<b>Description</b>	<b>Principal Balance</b>	<b>1-3 Months</b>	<b>4-6 Months</b>	<b>7-12 Months</b>	<b>13-60 Months</b>	<b>Over 60 Months</b>	<b>Average Months</b>
11	1 year interest only	\$25,996.86	\$851.80	\$0.00	\$0.00	\$25,145.06	\$0.00	26
12	2 year interest only	\$2,997.45	\$0.00	\$0.00	\$0.00	\$2,997.45	\$0.00	17
13	3 year interest only	\$8,244.66	\$0.00	\$0.00	\$0.00	\$8,244.66	\$0.00	27
15	5 year interest only	\$113,004.40	\$325.68	\$2,849.57	\$15,221.83	\$94,607.33	\$0.00	32
23	15 year amortization 5 year	\$269,583.10	\$0.00	\$2,247.63	\$3,114.85	\$235,903.63	\$28,316.99	37
28	15 year amortization 10	\$35,278.43	\$0.00	\$0.00	\$5,295.24	\$29,983.19	\$0.00	41
<b>Totals</b>		<b>\$455,104.91</b>	<b>\$1,177.48</b>	<b>\$5,097.20</b>	<b>\$23,631.91</b>	<b>\$396,881.32</b>	<b>\$28,316.99</b>	<b>35</b>

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**Maturity Report For New Loans**

**Date: 6/7/2005**

**From 1/1/2005 To 5/31/2005**

**Time: 7:44 AM**

<b>Loan Type</b>	<b>Description</b>	<b>Principal Balance</b>	<b>1-3 Months</b>	<b>4-6 Months</b>	<b>7-12 Months</b>	<b>13-60 Months</b>	<b>Over 60 Months</b>	<b>Average Months</b>
11	1 year interest only	\$25,145.06	\$0.00	\$0.00	\$0.00	\$25,145.06	\$0.00	60
15	5 year interest only	\$16,086.82	\$0.00	\$0.00	\$3,842.23	\$12,244.58	\$0.00	33
23	15 year amortization 5 year call	\$218,776.53	\$0.00	\$2,247.63	\$3,114.85	\$185,097.06	\$28,316.99	40
28	15 year amortization 10 year	\$35,278.43	\$0.00	\$0.00	\$5,295.24	\$29,983.19	\$0.00	44
<b>Totals</b>		<b>\$295,286.84</b>	<b>\$0.00</b>	<b>\$2,247.63</b>	<b>\$12,252.32</b>	<b>\$252,469.89</b>	<b>\$28,316.99</b>	<b>41</b>

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**General Ledger Journal Entries Report**

From 5/1/2005 To 5/7/2005

Date: 6/6/2005

Time: 3:13 PM

Account Code	Loan	Transaction Date	Transaction Code	Transaction Description	Debit Amount	Credit Amount
4030	428753054M	05/03/2005	01	CUSTOMER PAYMENT	-\$400.00	\$0.00
1000	428753054M	05/03/2005	01	CUSTOMER PAYMENT	\$0.00	-\$400.00
1220	320925272L	05/05/2005	10	LATE CHARGE ASSESSMENT	\$14.20	\$0.00
4021	320925272L	05/05/2005	10	LATE CHARGE ASSESSMENT	\$0.00	\$14.20
1220	347649659A	05/03/2005	01	CUSTOMER PAYMENT	-\$212.47	\$0.00
1000	347649659A	05/03/2005	01	CUSTOMER PAYMENT	\$0.00	-\$212.47
1220	330400927A	05/02/2005	01	CUSTOMER PAYMENT	-\$811.01	\$0.00
1000	330400927A	05/02/2005	01	CUSTOMER PAYMENT	\$0.00	-\$811.01
<b>Total Amount</b>					<b>-\$1,409.28</b>	<b>-\$1,409.28</b>

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TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM  
General Ledger Transaction Code Listing

Date: 6/6/2005  
Time: 3:13 PM

		[-----G/L Account Number-----]			
Transaction Code	Description	Principal Debit	Principal Credit	Interest Debit	Interest Credit
00	ORIGINAL NOTE AMOUNT	1220	1000		
01	CUSTOMER PAYMENT	1220	1000	4030	1000
02	PRINCIPAL REDUCTION PAYMENT	1220	1000		
05	INTEREST ONLY PAYMENT			4030	1000
10	LATE CHARGE ASSESSMENT	1220	4021		
11	LATE CHARGE WAIVER	1220	4021		
13	LATE CHARGE PAYMENT	1220	1000		
20	NSF CHARGE	1220	4501		
21	RETURNED CHECK TRANSACTION	1220	1000	4030	1000
25	ADVANCE DUE DATE				
30	ASSUMPTION FEE	1220	4200		
33	BENEFICIARY STATEMENT FEE	1220	4520		
35	ADD CREDIT LIFE INSURANCE	1220	2430		
36	CANCEL CREDIT LIFE INSURANCE	1220	2440		
40	COLLECTION FEE	1220	2710		
41	IMPOUND FEE	1220	4600		
42	DEMAND FEE	1220	4510		
44	DOCUMENTATION FEE	1220	4530		
50	FIRE INSURANCE	1220	2420		

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**30 Day Balloon Payment Summary Report**

**Date: 6/10/2005**  
**Time: 10:37 AM**

<b>Loan Account</b>	<b>Customer Name</b>	<b>Balloon Payment Amount</b>	<b>Balloon Payment Date</b>
352689993G	JOHN GARCIA	\$3,114.87	06/30/2005
320048463O	KEVIN O'HARA	\$3,156.19	06/30/2005
328683731W	SEAKESHA WAITE	\$5,381.68	06/30/2005
320362402V	MARY ANNE VORIG	\$2,308.24	06/30/2005
<b>Total</b>		<b>\$13,960.97</b>	

**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM  
90 BALLOON PAYMENT NOTIFICATION**

**December 15, 2004**

**MELVIN G. NOVEMBER  
16919 WIL TON PLACE  
TORRANCE, CA 90504**

**RE: LOAN ACCOUNT #30-20569-3**

**DEAR MELVIN G. NOVEMBER;**

Please be advised that your final payment will be due on 02/06/05 to TWENTY-FIRST CENTURY MORTGAGE at the above address. The estimated amount due on that date will be \$63,970.43 which includes the unpaid principal, interest and any other charges or credits to the account. The estimated amount due has been determined assuming timely payment in full of all scheduled installments coming due between the date of this notice and when the final payment is due.

As suggested in our previous letter to you we will consider refinancing your final payment amount. We still continue to offer our competitive loan programs.

Please contact Bob Bullemer at (805)964-6677 at your earliest convenience.

**Sincerely,**

**Audit/Operations Department**

**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM  
90 DAY SOLICITATION LETTER**

**December 15, 2004**

**FIORE DECEMBER  
1610 GREENCASTLE  
ROWLAND HEIGHTS, CA 91748**

**RE: LOANS ACCOUNT #30-10401-8**

**DEAR FIORE DECEMBER;**

Please be advised that your final payment will be due on 02/18/05 to TWENTY-FIRST CENTURY MORTGAGE at the above address. The estimated amount due on that date will be \$112,109.90 which includes the unpaid principal, interest and any other charges or credits to the account. The estimated amount due has been determined assuming timely payment in full of all scheduled installments coming due between the date of this notice and when the final payment is due.

Although you have no contractual right to refinance the final payment with us, Twenty-First Century Mortgage Company is interested in retaining your business. We continue to offer our competitive 40 year amortized loan with 1 to 5 year call dates and our 'new' 15 year fully amortized loan.

Please contact Bob Bullemer at ( 805) 964-6677 should you have any questions in regard to this matter .

**Sincerely,**

**Audit/Operations Department**

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**90 Day Balloon Payment Summary Report**

**Date: 6/10/2005**  
**Time: 10:08 AM**

<b>Loan Account</b>	<b>Customer Name</b>	<b>Balloon Payment Amount</b>	<b>Balloon Payment Date</b>
352689993G	JOHN GARCIA	\$3,114.87	06/30/2005
320048463O	KEVIN O'HARA	\$3,156.19	06/30/2005
328683731W	SEAKESHA WAITE	\$5,381.68	06/30/2005
320362402V	MARY ANNE VORIG	\$2,308.24	06/30/2005
<b>Total</b>		<b>\$13,960.97</b>	

**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM  
120 DAY BALLOON PAYMENT NOTIFICATION**

**December 15, 2004**

**FIORE APRIL  
1610 A GREENCASTLE  
ROWLAND HEIGHTS, CA 91748**

**RE: LOAN ACCOUNT #30-10401-8**

**DEAR FIORE APRIL;**

Please be advised that your final payment will be due on 03/18/05 to TWENTY-FIRST CENTURY MORTGAGE at the above address. The estimated amount due on that date will be \$112,109.90 which includes the unpaid principal, interest and any other charges or credits to the account. The estimated amount due has been determined assuming timely payment in full of all scheduled installments coming due between the date of this notice and when the final payment is due.

As you have no contractual right to refinance the final payment with us, it is necessary that you make arrangements for payment of this final payment.

Please contact Bob Bullemer at (805) 964-6677 should you have any questions in regard to this matter .

**Sincerely,**

**Audit/Operations Department**

**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM  
120 DAY SOLICITATION LETTER**

**December 15, 2004**

**FIORE DECEMBER  
1610 GREENCASTLE  
ROWLAND HEIGHTS, CA 91748**

**RE: LOANS ACCOUNT #30-10401-8**

**DEAR FIORE DECEMBER;**

Please be advised that your final payment will be due on 03/18/05 to TWENTY-FIRST CENTURY MORTGAGE at the above address. The estimated amount due on that date will be \$112,109.90 which includes the unpaid principal, interest and any other charges or credits to the account. The estimated amount due has been determined assuming timely payment in full of all scheduled installments coming due between the date of this notice and when the final payment is due.

Although you have no contractual right to refinance the final payment with us, Twenty-First Century Mortgage Company is interested in retaining your business. We continue to offer our competitive 40 year amortized loan with 1 to 5 year call dates and our 'new' 15 year fully amortized loan.

Please contact Bob Bullemer at ( 805) 964-6677 should you have any questions in regard to this matter .

**Sincerely,**

**Audit/Operations Department**

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**120 Day Balloon Payment Summary Report**

**Date: 6/10/2005**  
**Time: 10:08 AM**

<b>Loan Account</b>	<b>Customer Name</b>	<b>Balloon Payment Amount</b>	<b>Balloon Payment Date</b>
352689993G	JOHN GARCIA	\$3,114.87	06/30/2005
320048463O	KEVIN O'HARA	\$3,156.19	06/30/2005
328683731	SEAKESHA WAITE	\$5,381.68	06/30/2005
320362402V	MARY ANNE VORIG	\$2,308.24	06/30/2005
<b>Total</b>		<b>\$13,960.97</b>	

**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM  
Interest Rate Edit Report**

**Date: 6/6/2005**

**Time: 3:15 PM**

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<b>Loan Account</b>	<b>Customer</b>	<b>Note Date</b>	<b>Note Rate</b>	<b>APR</b>	<b>Rate Index</b>	<b>Prime Rate</b>	<b>Rate Margin</b>	<b>Current Rate</b>
345600225S	SANTIAGO, JR	06/14/2004	16.4500	16.4500	1	6.0000	10.4500	16.4500
346602257W	WHITE	03/22/2005	12.9900	12.9900	1	6.5000	6.4900	12.9900
347649659A	ARCEO	11/13/2004	14.9000	14.9000	1	6.0000	.0000	14.9000
347887725M	MATIAS	03/14/2005	18.7500	18.7500	1	6.5000	12.2500	18.7500
351022373L	LASSAK	04/22/2005	26.9500	26.9500	1	6.5000	20.4500	26.9500
352689993G	GARCIA	11/01/2003	24.0000	24.0000	1	6.0000	18.0000	24.0000
353722795S	SEGURA	03/07/2005	19.9500	19.9500	1	6.0000	13.9500	19.9500
355546796C	CUNNINGHAM	04/26/2005	26.9500	20.4500	1	.0000	20.4500	26.9500
356563577M	MOORE	05/09/2005	22.9500	22.9500	1	6.5000	16.4500	22.9500
358626523P	PABON	03/10/2005	20.9500	20.9500	1	6.5000	14.4500	20.9500
360787591G	GONZALEZ	01/07/2004	17.9500	17.9500	1	6.0000	11.9500	17.9500
379742019W	WOJAN	04/07/2005	22.0000	22.0000	1	6.5000	15.5000	22.0000
428753054M	MITCHELL	12/03/2003	22.9000	22.9000	1	6.0000	16.9000	22.9000
548457471G	GRIFFITH	03/09/2005	19.9500	19.9500	1	6.5000	13.4500	19.9500
563886938R	ROSENSTOCK	04/07/2005	13.9000	13.9000	1	6.5000	7.4000	13.9000
600249160C	CASARA	03/28/2004	24.5000	24.5000	1	6.0000	18.5000	24.5000
KUBALA	KUBALA	03/14/2005	24.9500	24.9500	1	6.5000	18.4500	24.9500
<b>Average</b>			<b>19.7567</b>	<b>19.6019</b>		<b>6.0833</b>	<b>13.3781</b>	<b>19.5543</b>

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TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM

Interest Rate Change Summary Report

Date: 6/6/2005

Time: 3:20 PM

Loan Account	Customer Name	Note Date	Note Rate	Annual Cap	Lifetime Cap	Rate Index	Prime Rate	Rate Margin	New Rate
214677648S	NIKOLAY S BOYADZHIEV	04/26/2005	18.9500	2.5000	5.0000	1	6.5000	12.4500	16.9500
237137148	MICHELLE MURRELL	09/20/2004	12.3100	.0000	.0000	1	6.0000	6.3100	12.3100
314781750S	JAMES SHELTON	03/10/2005	20.9500	.0000	.0000	1	6.5000	14.4500	20.9500
320048463O	KEVIN O'HARA	03/10/2005	26.9500	.0000	.0000	1	6.5000	20.4500	26.9500
320362402V	MARY ANNE VORIG	01/13/2005	24.9500	.0000	.0000	1	6.5000	18.4500	24.9500
320480923M	GLORIA MORGAN	08/30/2004	12.2500	.0000	.0000	1	6.0000	6.2500	12.2500
320925272L	JANUSZ LUBAS	03/26/2005	19.9500	2.5000	5.0000	1	6.5000	13.4500	17.9500
323625539J	LATOYA JONES	03/25/2005	26.9500	.0000	.0000	1	6.5000	20.4500	26.9500
324049573S	KORNELL SZYMANSKI	04/04/2005	15.9000	.0000	.0000	1	6.5000	9.4000	15.9000
326720238A	Karissa A Krajecki	02/12/2005	15.9900	.0000	.0000	1	6.0000	9.9900	15.9900
328683731W	SEAKESHA WAITE	02/11/2005	25.0000	.0000	.0000	1	6.5000	18.5000	25.0000
329482643W	VALERIE WILLIAMS	11/08/2003	12.2500	2.5000	5.0000	1	6.0000	6.2500	10.7500
330400927A	GREG ANTONUCCI	05/24/2004	13.9900	.0000	.0000	1	6.0000	7.9900	13.9900
330402437Q	THOMAS B QUISH	09/21/2004	14.9000	.0000	.0000	1	6.0000	8.9000	14.9000
331620843C	KARMEN CHATMAN	04/19/2005	18.9500	.0000	.0000	1	6.5000	12.4500	18.9500
331706809M	CHRISTOPHER M MATURO	06/15/2004	6.0000	2.5000	5.0000	1	6.0000	.0000	4.5000
334746344L	DEBORAH LANDFEAR	11/22/2004	13.0000	.0000	.0000	1	6.0000	7.0000	13.0000
334805537C	CHRISTOPHER S CORMIER	07/26/2004	16.9900	.0000	.0000	1	6.0000	13.9900	16.9900
336523548S	DAVID STILES	01/03/2005	24.9500	.0000	.0000	1	6.0000	18.9500	24.9500
336783591C	SANTOSH J CHANDY	03/24/2005	26.9500	.0000	.0000	1	6.0000	20.9500	26.9500

**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM  
INTEREST RATE CHANGE NOTIFICATION LETTER**

**December 15, 2007**

**JAMES JULY  
6630 CANYON HILLS ROAD  
ANAHEIM, CA 92806**

**RE: LOAN NUMBER 30-20619-0**

**Dear JAMES JULY ,**

As you are aware, interest rates have increased. According to the terms of your Note, we may change the interest rate on your loan each March 10, June 10, September 10 and December 10 to adjust for any increase/decrease in the prime lending rate announced by the Bank of America.

On 09/10/07, Bank of America announced the prime lending rate of 8.7500%. Under the terms of your Note, the interest rate on your loan is to be a rate equal to 4.0000% above Bank of America's announced rate. Therefore, as of 10/01/07, the interest rate on your loan will be 13.5000%. As a result, your monthly payment due 10/01/07 and thereafter will be increased to \$2,032.13.

Should you have any questions please feel free to contact our office.

**Very truly yours,**

**Branch Manager**

**cc: FILE**

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**Prime Rate Analysis Report**

**Date: 6/6/2005**  
**Time: 3:23 PM**

<b>Prime Rate</b>	<b>Rate Margin</b>	<b>Loan Account</b>	<b>Principal Balance</b>	<b>Note Rate</b>	<b>Annual Cap</b>	<b>Lifetime Cap</b>
6.5000	12.4500	331620843C	\$17,480.38	18.9500	.0000	.0000
6.5000	20.4500	351022373L	\$5,021.99	26.9500	.0000	.0000
6.5000	20.4500	323625539J	\$8,578.88	26.9500	.0000	.0000
6.5000	7.4000	563886938R	\$25,145.06	13.9000	.0000	.0000
6.5000	12.4500	214677648S	\$8,506.56	18.9500	2.5000	5.0000
6.5000	14.4500	314781750S	\$9,357.21	20.9500	.0000	.0000
6.5000	9.4000	324049573S	\$20,232.88	15.9000	.0000	.0000
6.5000	20.4500	344565372M	\$13,443.64	26.9500	.0000	.0000
6.5000	6.4900	346602257W	\$28,316.99	12.9900	.0000	.0000
6.5000	16.4500	356563577M	\$9,695.11	22.9500	.0000	.0000
6.5000	12.2500	347887725M	\$19,224.05	18.7500	.0000	.0000
6.5000	18.5000	328683731W	\$5,375.56	25.0000	.0000	.0000
6.5000	13.4500	548457471G	\$17,137.69	19.9500	.0000	.0000
6.5000	14.4500	358626523P	\$12,839.32	20.9500	.0000	.0000
6.5000	15.5000	379742019W	\$22,931.74	22.0000	.0000	.0000
6.5000	18.4500	KUBALA	\$8,004.66	24.9500	.0000	.0000
<b>Total For All Rates</b>			<b>\$455,918.00</b>			

RECIPIENT'S/LENDER'S name, address, and telephone number Twenty-First Century Mortgage Loans P.O. Box 1419 Santa Barbara CA 93102		OMB No 1545-0901  <b>2004</b>  <b>Form 1098</b>	<b>Interest Expense Statement</b>  <b>Copy A</b> <b>For Internal Revenue Service</b>  File with Form 1096 For Privacy Act and Paperwork Reduction Act Notice, see the <b>2004 Instructions</b> for <b>Form 1098</b>
RECIPIENT'S Federal identification no. 338-78-0000	PAYER'S social security number 95-34812992	1. Interest received from payer/borrower(s) \$167.96	
PAYER'S/BORROWER'S name JASON BUSH		2. Points paid on purchase of residence	
Street address (including apt. no. ) 555 ELM STREET		3. Refund of overpaid interest	
City, state, and ZIP code ROME IL 60400		4.	
Account number (optional) 338783173A			
<b>Form 1098</b>		Cat. No. 14402K	Department of the Treasury - Internal Revenue Service

RECIPIENT'S/LENDER'S name, address, and telephone number Twenty-First Century Mortgage Loans P.O. Box 1419 Santa Barbara CA 93102		OMB No 1545-0901  <b>2004</b>  <b>Form 1098</b>	<b>Interest Expense Statement</b>  <b>Copy B</b> <b>For Payer</b>  The information is important tax information and is being furnished to the Internal Revenue Service.
RECIPIENT'S Federal identification no. 338-78-0000	PAYER'S social security number 95-34812992	1. Interest received from payer/borrower(s) \$167.96	
PAYER'S/BORROWER'S name JASON BUSH		2. Points paid on purchase of residence	
Street address (including apt. no. ) 555 ELM STREET		3. Refund of overpaid interest	
City, state, and ZIP code ROME IL 60400		4.	
Account number (optional) 338783173A			
<b>Form 1098</b>		(keep for your records)	Department of the Treasury - Internal Revenue Service

RECIPIENT'S/LENDER'S name, address, and telephone number Twenty-First Century Mortgage Loans P.O. Box 1419 Santa Barbara CA 93102		OMB No 1545-0901  <b>2004</b>  <b>Form 1098</b>	<b>Interest Expense Statement</b>  <b>Copy C</b> <b>For Recipient</b> For Privacy Act and Paperwork Reduction Act Notice, see the <b>2004 General</b> <b>Instructions for</b> <b>Form 1098.</b>
RECIPIENT'S Federal identification no. 338-78-0000	PAYER'S social security number 95-34812992	1. Interest received from payer/borrower(s) \$167.96	
PAYER'S/BORROWER'S name JASON BUSH		2. Points paid on purchase of residence	
Street address (including apt. no. ) 555 ELM STREET		3. Refund of overpaid interest	
City, state, and ZIP code ROME IL 60400		4.	
Account number (optional) 338783173A			
<b>Form 1098</b>			Department of the Treasury - Internal Revenue Service

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**Form 1098 - Interest Expense Summary Report**

Date: 6/6/2005  
Time: 3:24 PM

<b>Customer Name</b>	<b>Loan Account</b>	<b>Social Security</b>	<b>Principal Balance</b>	<b>Interest Paid</b>
GREG ANTONUCCI	330400927A	330-40-0000	\$18,952.00	\$1,151.27
ARMANDO ARCEO	347649659A	347-64-0000	\$4,842.24	\$111.46
THOMAS BOULAHANIS	341666689B	341-66-0000	\$11,379.59	\$754.62
JASON BUSH	338783173A	338-78-0000	\$2,997.45	\$167.96
BRANDDUN CASARA	600249160C	600-24-0000	\$851.80	\$229.11
CHRISTOPHER S CORMIER	334805537C	334-80-0000	\$6,765.11	\$425.49
JOHN A GARCIA	352689993G	352-68-0000	\$2,849.57	\$820.26
SANDRA GONZALEZ	360787591G	360-78-0000	\$13,144.12	\$2,721.48
DEBORAH LANDFEAR	334746344L	334-74-0000	\$19,017.85	\$231.94
DEBRA LUKE	338504981L	338-50-0000	\$14,718.03	\$1,876.96
CHRISTOPHER M MATURO	331706809M	331-70-0000	\$325.68	\$62.45
KATRINA MITCHELL	428753054M	428-75-0000	\$11,472.40	\$2,506.77
GLORIA MORGAN	320480923M	320-48-0000	\$9,723.47	\$418.41
MICHELLE MURRELL	237137148	237-13-0000	\$9,212.48	\$250.79
THOMAS B QUISH	330402437Q	330-40-0000	\$8,229.53	\$303.60
LOUIS A SANTIAGO, JR	345600225S	345-60-0000	\$11,122.89	\$952.59
VALERIE WILLIAMS	329482643W	329-48-0000	\$14,413.32	\$1,759.18
<b>Total</b>			<b>\$160,017.54</b>	<b>\$14,744.35</b>

**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM  
Reserve Interest Report**

**Date: 6/6/2005  
Time: 3:25 PM**

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<b>Loan Account</b>	<b>Customer Name</b>	<b>Amount Financed</b>	<b>Total Interest</b>	<b>Interest Rate</b>	<b>Rate Margin</b>	<b>Loan Term</b>	<b>Reserve Interest</b>	<b>Reserve Per Month</b>
347887725M	DANTE MATIAS	\$19,199.08	\$10,768.52	18.7500%	12.2500%	60	\$7,035.43	\$117.26
351022373L	MAGDALENA E LASSAK	\$5,228.24	\$1,667.44	26.9500%	20.4500%	24	\$1,265.27	\$52.72
352689993G	JOHN A GARCIA	\$4,816.47	\$1,355.37	24.0000%	18.0000%	24	\$1,016.53	\$42.36
353722795S	EDUARDO SEGURA	\$12,225.92	\$5,693.92	19.9500%	13.9500%	48	\$3,981.46	\$82.95
355546796C	PAUL A CUNNINGHAM	\$4,815.74	\$1,174.66	26.9500%	20.4500%	18	\$891.35	\$49.52
356563577M	DORIS MOORE	\$9,695.11	\$4,550.45	22.9500%	16.4500%	42	\$3,261.65	\$77.66
358626523P	JOSEPH E PABON	\$12,819.49	\$6,217.79	20.9500%	14.4500%	48	\$4,288.64	\$89.35
360787591G	SANDRA GONZALEZ	\$17,688.74	\$5,316.70	17.9500%	11.9500%	36	\$3,539.53	\$98.32
379742019W	JENNIFER A WOJAN	\$22,931.74	\$15,595.46	22.0000%	15.5000%	60	\$10,987.71	\$183.13
428753054M	KATRINA MITCHELL	\$12,556.76	\$8,638.24	22.9000%	16.9000%	60	\$6,374.95	\$106.25
548457471G	JOSHUA GRIFFITH	\$17,125.99	\$8,744.01	19.9500%	13.4500%	52	\$5,895.08	\$113.37
563886938R	MICHAEL ROSENSTOCK	\$25,358.27	\$10,072.93	13.9000%	7.4000%	60	\$5,362.57	\$89.38
600249160C	BRANDDUN CASARA	\$2,000.00	\$209.59	24.5000%	18.5000%	9	\$158.26	\$17.58
KUBALA	ARTUR KUBALA	\$8,685.64	\$2,434.52	24.9500%	18.4500%	24	\$1,800.28	\$75.01
<b>Totals For All Loans</b>		<b>\$489,879.52</b>	<b>\$212,605.03</b>	<b>19.7567%</b>	<b>13.3781%</b>	<b>41</b>	<b>\$136,508.86</b>	<b>\$2,974.27</b>

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**Amortization Schedule**

**Date: 6/6/2005**

loan number: 338783173A  
 borrower name: JASON BUSH  
 amount financed: \$3,659.20  
 interest rate: 29.4700%  
 loan term: 24 months

**Time: 3:19 PM**

payment number	principal amount	interest amount	total payment	cumulative interest	principal balance
1	\$105.43	\$98.16	\$203.59	\$98.16	\$3,553.77
2	\$109.52	\$94.07	\$203.59	\$192.22	\$3,444.24
3	\$113.61	\$89.98	\$203.59	\$282.20	\$3,330.63
4	\$117.70	\$85.89	\$203.59	\$368.09	\$3,212.93
5	\$121.79	\$81.80	\$203.59	\$449.89	\$3,091.14
6	\$125.88	\$77.71	\$203.59	\$527.59	\$2,965.25
7	\$129.97	\$73.62	\$203.59	\$601.21	\$2,835.28
8	\$134.06	\$69.53	\$203.59	\$670.74	\$2,701.22
9	\$138.15	\$65.44	\$203.59	\$736.18	\$2,563.07
10	\$142.24	\$61.35	\$203.59	\$797.52	\$2,420.82
11	\$146.33	\$57.26	\$203.59	\$854.78	\$2,274.49
12	\$150.42	\$53.17	\$203.59	\$907.95	\$2,124.07
13	\$154.51	\$49.08	\$203.59	\$957.03	\$1,969.56
14	\$158.60	\$44.99	\$203.59	\$1,002.02	\$1,810.96
15	\$162.69	\$40.90	\$203.59	\$1,042.92	\$1,648.27
16	\$166.78	\$36.81	\$203.59	\$1,079.72	\$1,481.48
17	\$170.87	\$32.72	\$203.59	\$1,112.44	\$1,310.61
18	\$174.96	\$28.63	\$203.59	\$1,141.07	\$1,135.65
19	\$179.05	\$24.54	\$203.59	\$1,165.61	\$956.60
20	\$183.14	\$20.45	\$203.59	\$1,186.06	\$773.46
21	\$187.23	\$16.36	\$203.59	\$1,202.42	\$586.23
22	\$191.32	\$12.27	\$203.59	\$1,214.69	\$394.91
23	\$195.41	\$8.18	\$203.59	\$1,222.87	\$199.50
24	\$199.50	\$4.09	\$203.59	\$1,226.96	\$0.00
	<b>\$3,659.20</b>	<b>\$1,226.96</b>	<b>\$4,886.16</b>		

**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM  
PROPERTY INSURANCE LETTER**

June 10, 2005

Karissa A. Jones  
4945 N. Ozanam  
Metropolis, IL 60500

Re: Loan Account 326720238A

Dear Karissa A. Jones,

We are writing to remind you that your property insurance policy will expire on 10/06/2005 for the property located at 4925 N. Ozanam.

Please contact us as soon as possible to renew your insurance coverage.

Sincerely,

Bob Bullemer  
Twenty-First Century Mortgage Company

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**Property Insurance Followup Report**

**From 6/1/2005 To 12/31/2005**

**Date: 6/6/2005**

**Time: 3:31 PM**

<b>Loan Account</b>	<b>Customer Name</b>	<b>Property Address</b>	<b>Policy Date</b>	<b>Policy Term</b>	<b>Expiration Date</b>
326720238A	Karissa Jones	4945 N OZANAM NORRIDGE NORRIDGE IL 60706	10/07/2004	12	10/06/2005
320048463O	KEVIN O'HARA	345 Wacker Drive Chicago IL 60985	11/01/2004	12	10/30/2005
353722795S	EDUARDO SEGURA	555 Calle Real Santa Barbara CA 93105	12/01/2004	12	11/30/2005
600249160C	BRANDDUN CASARA	611 West 7th Street New York NY 11150	07/15/2004	12	07/14/2005

**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM  
CREDIT LIFE INSURANCE LETTER**

June 10, 2005

Karissa A. Jones  
4945 N. Ozanam  
Metropolis, IL 60500

Re: Loan Account 326720238A

Dear Karissa A. Jones,

We are writing to remind you that your credit life insurance policy is due to expire on 6/30/2005.

Please contact us as soon as possible to renew your policy.

Sincerely,

Bob Bullemer  
Twenty-First Century Mortgage Company

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**Credit Life Insurance Followup Report**

**From 6/1/2005 To 12/31/2005**

**Date: 6/10/2005**

**Time: 9:59 AM**

<b>Loan Account</b>	<b>Customer Name</b>	<b>Premium Amount</b>	<b>Cancel Amount</b>	<b>Coverage Amount</b>	<b>Policy Date</b>	<b>Policy Term</b>	<b>Policy Expiration</b>
331706809M	CHRISTOPHER MATURO	\$41.35	\$413.53	\$4,135.27	06/15/2004	12	06/14/2005
352689993G	JOHN GARCIA	\$200.00	\$500.00	\$5,000.00	11/01/2004	12	11/01/2005
320048463O	KEVIN O'HARA	\$200.00	\$500.00	\$3,600.00	03/10/2005	6	09/10/2005
328683731W	SEAKESHA WAITE	\$200.00	\$500.00	\$5,300.00	02/11/2005	6	08/11/2005
320362402V	MARY ANNE VORIG	\$100.00	\$250.00	\$2,500.00	01/13/2005	6	07/13/2005
<b>Total</b>		<b>\$741.35</b>	<b>\$2,163.53</b>	<b>\$20,535.27</b>			

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**Investor Summary Report**

**From 1/1/2005 To 3/31/2005**

**Date: 6/7/2005**

**Time: 8:10 PM**

<b>Investor ID</b>	<b>Investor Name</b>	<b>Beginning Capital</b>	<b>Capital Investment</b>	<b>Capital Withdrawal</b>	<b>Ending Capital</b>	<b>Distribution Payments</b>	<b>Servicing Fees</b>
0000000001	Gary A. Anderson	\$996,872.19	\$0.00	\$0.00	\$996,405.64	\$732.76	\$20.83
0000000002	Mary C. Chen	\$994,012.76	\$0.00	\$0.00	\$990,666.72	\$5,087.92	\$31.27
0000000003	Sally L. Lee	\$995,425.43	\$0.00	\$0.00	\$990,960.75	\$7,004.26	\$39.02
0000000004	John S. Smith	\$993,554.32	\$0.00	\$0.00	\$991,142.02	\$3,076.54	\$23.21
	<b>Totals</b>	<b>\$3,979,864.70</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$3,969,175.13</b>	<b>\$15,901.48</b>	<b>\$114.33</b>

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**Investor Funding Percentages**

**Time: 3:38**

**for loan 214677648 NIKOLAY S BOYADZHIEV**

<b>Investor Name</b>	<b>Investor ID</b>	<b>Servicing Rate</b>	<b>Investment Amount</b>	<b>Percent of Loan</b>
Sally L. Lee	0000000003	0.003750	\$8,506.56	100.0000 %
		<b>0.003750</b>	<b>\$8,506.56</b>	<b>100.0000 %</b>

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**Investor Distribution Summary Report**

**Date: 6/7/2005**

**From 1/1/2005 To 3/31/2005**

**Time: 8:11 PM**

<b>Investor ID</b>	<b>Investor Name</b>	<b>Principal Received</b>	<b>Interest Received</b>	<b>Other Received</b>	<b>Servicing Fees</b>	<b>Distribution Payment</b>
0000000001	Gary A. Anderson	\$466.55	\$287.04	\$0.00	\$20.83	\$732.76
0000000002	Mary C. Chen	\$3,346.04	\$1,773.15	\$0.00	\$31.27	\$5,087.92
0000000003	Sally L. Lee	\$4,464.68	\$2,578.60	\$0.00	\$39.02	\$7,004.26
0000000004	John S. Smith	\$2,412.30	\$687.45	\$0.00	\$23.21	\$3,076.54
	<b>Totals</b>	<b>\$10,689.57</b>	<b>\$5,326.24</b>	<b>\$0.00</b>	<b>\$114.33</b>	<b>\$15,901.48</b>

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**Investor Distribution Statement  
from 01/01/2005 to 03/31/2005**

**Date: 6/6/2005**

**Time: 3:40 PM**

**Investor ID:** 0000000001  
**Investor Name:** Gary A. Anderson  
**Company:** Anderson Investments  
**Mailing Address:** 3000 Third Avenue  
Suite 3000  
New York NY 10050  
**Phone Number:** (212)543-9000  
**Fax Number:** (212)543-8000  
**Email Address:** GaryAnderson@yahoo.co  
**Distribution Check Payee:** Anderson Investments  
**Tax ID:** 95-33987100

Loan	Borrower	Principal Received	Interest Received	Other Received	Service Fees	Distribution Payment
237137148	MICHELLE MURRELL	\$351.24	\$198.76	\$0.00	\$5.89	\$544.11
320048463O	KEVIN O'HARA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
326720238A	Karissa A Jones	\$0.00	\$0.00	\$0.00	\$3.87	-\$3.87
328683731W	SEAKESHA WAITE	\$0.00	\$0.00	\$0.00	\$1.66	-\$1.66
331620843C	KARMEN CHATMAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
336783591C	SANTOSH J CHANDY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
338783173A	JASON BUSH	\$115.31	\$88.28	\$0.00	\$1.97	\$201.62
345600225S	LOUIS A SANTIAGO, JR	\$0.00	\$0.00	\$0.00	\$6.92	-\$6.92
347887725M	DANTE MATIAS	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
379742019W	JENNIFER A WOJAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
600249160C	BRANDDUN CASARA	\$0.00	\$0.00	\$0.00	\$0.52	-\$0.52
	<b>Totals</b>	<b>\$466.55</b>	<b>\$287.04</b>	<b>\$0.00</b>	<b>\$20.83</b>	<b>\$732.76</b>

**DISTRIBUTION CHECK**  
**Twenty-First Century Loan Company**

**investor id:** 000000001  
Anderson Investments

**check number:** 200501001

<b>check date</b>	<b>description</b>	<b>net amount</b>
03/31/05	First Quarter Distribution	\$732.76

---

200501001

03/31/05

\$732.76

732\*\*DOLLARS\*\*\*AND\*\*\*\*76\*\*CENTS\*\*

Anderson Investments  
3000 Third Avenue  
Suite 3000  
New York NY 10050

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**

**Investor Distribution Check Register**  
beginning check number 200501001  
ending check number 200501999

**Date: 6/6/2005**  
**Time: 3:42 PM**

<b>Check Number</b>	<b>Check Date</b>	<b>Investor ID</b>	<b>Payee Name</b>	<b>Distribution Amount</b>
200501001	03/31/2005	0000000001	Anderson Investments	\$732.76
200501002	03/31/2005	0000000002	Mary Chen	\$5,087.92
200501003	03/31/2005	0000000003	Madison Capital	\$7,004.26
200501004	03/31/2005	0000000004	John Smith	\$3,076.54
<b>Totals</b>				<b>\$15,901.48</b>

**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**Investor Mailing Labels**

Gary A. Anderson  
3000 Third Avenue  
Suite 3000  
New York, NY 10050

Mary C. Chen  
56 Palm Drive  
Los Angeles, CA 90050

Sally L. Lee  
1400 Wacker Drive  
Suite 990  
Chicago, IL 60090

John S. Smith  
36 Hope Avenue  
Miami, FL 30044

PAYER'S name, street address, city, state, ZIP code Summit Mortgage Bankers 18 Bowery New York NY 10013		Payer's RTN (optional)	OMB No. 1545-0112 <b>2004</b> Form 1099-INT		<b>Interest Income</b>
PAYER'S Federal id number 95-08181755	RECIPIENT'S id number 95-33987100	1 Interest income not included in box 3 \$1,001.91			
RECIPIENT'S name Gary A. Anderson		2 Early withdrawal penalty	3 Interest on U.S. Savings Bonds and Treas obligations		<b>Copy A For Internal Revenue Service</b>  File with Form 1096 For Privacy Act and Paperwork Reduction Act Notice, see the 2004 Instructions for Form 1099
Street address (including apt. no. ) 3000 Third Avenue		4 Federal income tax withheld	5 Investment expenses		
City, state, and ZIP code New York NY 10050		6 Foreign tax paid	7 Foreign country or U.S. possession		
Account number (optional) 0000000001	2nd TIN not. <input type="checkbox"/>				
<b>Form 1099 - INT</b>		Cat. No. 14410K		Department of the Treasury - Internal Revenue Service	

PAYER'S name, street address, city, state, ZIP code Summit Mortgage Bankers 18 Bowery New York NY 10013		Payer's RTN (optional)	OMB No. 1545-0112 <b>2004</b> Form 1099-INT		<b>Interest Income</b>
PAYER'S Federal id number 95-08181755	RECIPIENT'S id number 95-33987100	1 Interest income not included in box 3 \$1,001.91			
RECIPIENT'S name Gary A. Anderson		2 Early withdrawal penalty	3 Interest on U.S. Savings Bonds and Treas obligations		<b>Copy B For Recipient</b>  The information is important tax information and is being furnished to the Internal Revenue Service.
Street address (including apt. no. ) 3000 Third Avenue		4 Federal income tax withheld	5 Investment expenses		
City, state, and ZIP code New York NY 10050		6 Foreign tax paid	7 Foreign country or U.S. possession		
Account number (optional) 0000000001	2nd TIN not. <input type="checkbox"/>				
<b>Form 1099 - INT</b>		(keep for your records)		Department of the Treasury - Internal Revenue Service	

PAYER'S name, street address, city, state, ZIP code Summit Mortgage Bankers 18 Bowery New York NY 10013		Payer's RTN (optional)	OMB No. 1545-0112 <b>2004</b> Form 1099-INT		<b>Interest Income</b>
PAYER'S Federal id number 95-08181755	RECIPIENT'S id number 95-33987100	1 Interest income not included in box 3 \$1,001.91			
RECIPIENT'S name Gary A. Anderson		2 Early withdrawal penalty	3 Interest on U.S. Savings Bonds and Treas obligations		<b>Copy C For Payer</b>  For Privacy Act and Paperwork Reduction Act Notice, see the 2004 General Instructions for Form 1099.
Street address (including apt. no. ) 3000 Third Avenue		4 Federal income tax withheld	5 Investment expenses		
City, state, and ZIP code New York NY 10050		6 Foreign tax paid	7 Foreign country or U.S. possession		
Account number (optional) 0000000001	2nd TIN not. <input type="checkbox"/>				
<b>Form 1099 - INT</b>		Department of the Treasury - Internal Revenue Service			

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**TWENTY-FIRST CENTURY LOAN SERVICING SYSTEM**  
**Form 1099 - Interest Payments Summary Report**

**Date: 6/6/2005**  
**Time: 3:43 PM**

<b>Investor Name</b>	<b>Investor ID</b>	<b>Tax ID</b>	<b>Ending Capital Balance</b>	<b>Interest Received</b>
Gary A. Anderson	0000000001	95-33987100	\$998,007.35	\$1,001.91
Mary C. Chen	0000000002	678-12-4496	\$994,635.18	\$4,238.54
Sally L. Lee	0000000003	95-92380405	\$997,254.82	\$2,653.28
John S. Smith	0000000004	475-23-2296	\$994,418.21	\$1,555.45
<b>Total</b>			<b>\$3,984,315.56</b>	<b>\$9,449.18</b>