

I have an FHA 30yr fixed loan with InstaMortgage as the Lender (11/2008). In 2009, I received a letter that their name has changed to PHH Mortgage. Located at 2001 Bishops Gate Blvd Mt. Laurel, NJ 08054 also located in PO Box 1945, Bowie, MD 20717 and email address at HomeownerAssistantTeam@mortgagefamily.com.

I experienced a financial hardship July 2009, I notified the Lender and was told given a phone interview and was told I qualify for the HAMP Modification Affordable Home Program under the Government rules and guidelines. I submitted all the documents along with the required information, and all my documents such as; tax income for 2 years, property taxes, property insurance, bank statements for 2 months income, paystubs for two 2 months showing all income, savings account, etc. and hardship letter. All documents submitted in 2009 I received a letter that I qualify for a some type of financial workout and once all documents reviewed I would receive notice. Long story short, I called every week after and to date, and every time I'm told a different story. I was given a "Special In-House Forbearance" which failed because it was the same original payments, I was supposed to make 3 consecutive payments and made only two. I tried before that to negotiate to pay back the amount of 2 months I owed, I was told they could not accept my payment because I was three months behind and needed to pay lawyer fees and late charges, and if I did I would not qualify for a modification. Again in 2010, I had to submit new paper work and all required documents. In 2010, I received a foreclosure judgement and at the same time an "In-House Modification", the Modification was with higher payments, and an added contribution fee that was supposed to be mailed out to MD in PO BOX and in certified funds. I reported this to the BBB. Later received another in-house modification with a reduction of \$40.00 on monthly payments and contribution fee was also less from \$604.00 to 500.

I recently also spoke to the Loss Mitigation Department PHH Mortgage Services aka/ Mortgage Service Center, Instamortgage. I spoke to James Elams, Supervisor at PHH Mortgage Loss Mitigation department, who told me they had transferred or sold my loan to a new investor, Jenny Mae. And that I didn't qualify for the HAMP Modification because I no longer had an FHA.

I researched Jenny Mae, and informed Mr. Elam that Jenny Mae participates in the HAMP modification. He laughed and said, they recently sold your loan to Ever Bank. I asked him could I get some information on Ever Bank.

In 2011 I received a telephone call at home (on a wk/end) from Mr. Ed Habjanic, who introduced himself as an FHA Underwriter with PHH Mortgage. He said he'd help with the modification. I informed him that the payments were higher than the actual payments. He explained I owed too much so they placed in on top of the loan making the house even more expensive than what is cost and the market going rate, I explained even if I try to sell the property if won't, when the value of the house has dropped from \$240,000 to 160,000.

He replied that I didn't get the modification, because I made too much, had too much income. I asked what is it that you have? He said: "You make \$6,400 a month". I told him: I make half of that salary a month. He said ok, I'll look into it, someone made an error on the calculations and I'll get back to you. He submitted a new calculation using a strange method to determine my income via e-mail. I also reported him to the BBB and to date, nor him or Mr. Elam ever take my phone calls or answer to my e-mails (but I have a tool added to my computer, that allows me to receive notice if my e-mail was mailed, delivered and read. Each have read my e-mails and received my phone calls messages, but to date have not replied.

I tried to contact Ever Bank in the state of Florida, and an answering machine comes on which allows you to leave a message, a name, phone number and no one ever calls you back. On that same letter dated July 27, 2011 there is a paragraph that reads the MERSCORP, Inc at 1818 Liberty St, suite 300, Reston, VA 20190 number 1-888-680-6377 has all information on my loan status. On 12/28/11, I telephoned Mers and spoke to Ms. Jeanine, I asked information regarding my loan, she stated: "that Mers is not an investor, and for a small fee Mers is an electronic system which stores all information provided by the Lender." I asked: who is the Lender, Investor, Servicer and do I still have an FHA Loan. She explained, I only read what has been provided by PHH Mortgage, and your Investor is Ever Bank. I asked: Is there a number a person to contact, because the number provided no one ever pick up or returns my messages. I explained that I'm in the foreclosure process and I need to find out who is the exact lender, servicer, investor. She gave me the following information: Ms. Betty Ellis, (904) 281-6344 who is your servicer at PHH Mortgage can answer all your questions. PHH Mortgage is the Lender also known as InstaMortgage (hiding at PO Box 5954, Springfield OH 45501-5954) I received this information from Statefarm, I requested to know who submits has been submitting payments to the home insurance, along with contacting the City Hall, and requesting information on who pays the taxes (Instamortgage the original lender, also known as (aka) PHH Mortgage, PHH Mortgage Services, PHH Mortgage Service Center. Other Alternate Business Names: Century 21 Mortgage, Coldwell Banker Mortgage, Coldwell Banker Mortgage Service Center, Coldwell Banker, Mortgage Services, Era Mortgage, Instamortgage Services, Instamortgage.com, Mortgage Service Center, Mortgage Services Mortgagesave.com, PHH Home Loans, OLLC, PHH Mortgage, PHH Mortgage Service, Stars. BBB Records show a License Number of 8300743 PHH Mortgage Corporation for this company, issued by State Dept. of Banking & Insurance their web address is <http://www.njdobi.org> It seems like the original office is located in NJ, Mt Laurel having other PO Boxes, in VA, OH, and an office in MD and in Jacksonville Florida.

I am recently working with NACA a non-profit organization working along with the government to investigate on Banks, they're also a lender, and help to create affordable loans. On my situation, I was told they have discovered it's a predatory loan and illegal and fraud documents pushing me into foreclosure. At this time, Naca has submitted all required documents to PHH Mortgage, and as I'm facing for foreclosure am being told that they are (PHH Mortgage) is working on my loan. I also

contacted FHA and was told that FHA is the Investor and there is no other Investor in the loan, and the Instamortgage aka PHH Mortgage is the Original Lender. Naca is seeking a and ordered PHH Mortgage to provide and answer questions regarding my loan, they're delaying (PHH Mortgage) the process it has been over the 30 days limit, and have not followed with the Forensic Audit. I recieved a phone call from Ed Hanjabic informing me that he is working on another Loan Modification. His Manager, tells me that my loan is an FHA Loan and the Investor is Ever Bank. I asked her when did the Investor become Ever BAnk? Can a Lendor sell a deliquent loan? Can two Investors be on the loan? She laughed and said I don't know how that works? I asked but arent you the manager who can provide answers, she said I'm going to send you an e-mail with another Loan Modification request just fill it out.

I explained I have submitted to your office via - email and last I was told it was recieved. She said the pages came out "crook." I told her I will resubmit or hand deliever to the attorney at the Conference and she stated: You still should fill out all the forms and fax to me. It doesn't make sense. But it would make sense, if I'm going to a conference, that way PHH Mortgage can say I just recently requested for a Modification, since on the actual COurt papers Attorney states: "I have not made any attempt to make payments, or request for help."

This sounds illegal. On the court papers it reads the Lender is taking me to court, Instamortgage and that the AVP is Mr. Lawrence Riggs in Burlington NJ, I also have names that Mr. Mark Danahy is the President and Ms. Karen McCallson is VP Public Relations, Mr. Peter Au-Yang VP Human Resources and Primary Contact Ms. Kathy Kohler whom I've spoken to in the past, and informed me I have an FHA Loan and will provide me a Modfciation and never ever heard from her again, or can get a hold of her on the phone, all these staff memebers ore located in NJ. PHH Mortgage has been in bussiness since november 1977.

I've reached to many programs, HUD, Finacial organizations to recieve help to date, PHH Mortgage claims they have not recieved any correspondence only from NACA. I hired two Lawyers, and one failed to read and provide information, or request (a union lawyer, under my benefits).....I fired him. Then I hired another "Lawyer" only to find out they stoled my money and never submitted any information to the Plaintiff, but were dipping into my account set up to withdrawl bi-weekly payments from me, for work they were not and did not do. I also dismissed.

I am asking for an investigation, would like to have these people in court to press charges for fraud, how and who can I speak to in regards to my situation? I've reached out to Washington DC, to my town politicians. To the BBB and Naca, HUD orange Rurl Housing in Orange County NY. If you should need further information please contact me at (845) 544-5531 or at (646) 252-3217 or via e-mail tjmiranda05@yahoo.com