

ROBB EVANS
Temporary Receiver of
American Mortgage Consulting Group, LLC
Home Guardian Management Solutions, LLC, et al.

REPORT OF TEMPORARY RECEIVER'S ACTIVITIES
SEPTEMBER 20, 2012 THROUGH SEPTEMBER 26, 2012

This report covers the activities of the Temporary Receiver¹ since the inception of the temporary receivership. This is the first report to the Court on the progress of the temporary receivership. It does not constitute an audit of financial condition and is intended only to provide information for use by the Court in assessing the progress of the temporary receivership.

Custody, Control, and Possession

On September 20, 2012 the Temporary Receiver entered the premises at 3400 Irvine Avenue, Suite 205, Newport Beach, California. The defendant, Mark Nagy Atalla (Mr. Atalla) was present, along with seven other individuals. During interviews, the seven individuals stated they were employed as independent contractors, but several declined to furnish any additional employment or contact information. As discussed in more detail below, the Temporary Receiver was unable to learn additional employment details because of a complete lack of business records.

Mr. Atalla was cordial but declined to answer most questions and directed several employees to discontinue talking with the Temporary Receiver. Mr. Atalla has also not provided the username and password for the online banking access and the password for the voicemail and electronic facsimile access, which the Temporary Receiver requested in person on September 20th and later by email. Mr. Atalla did confirm with the Temporary Receiver that there were no other operating locations and no additional shifts or other employees. The Temporary Receiver visited the other three locations listed in the Temporary Restraining Order and confirmed each was a public mail processing service. Two of the locations confirmed the mail service was discontinued months earlier and the third agreed to hold mail pending further direction.

¹ Reference to the Temporary Receiver in this report means the Temporary Receiver, the Temporary Receiver's deputies, his staff, and his counsel.

Summary of the Temporary Receiver's Analysis, Observations, & Conclusions

The report that follows discusses and provides detail about the receivership defendants and their practices, operations, and issues noted by the Temporary Receiver:

- Documents obtained from the premises confirm that consumers pay fees usually totaling \$2,400 before any loan modification efforts begin.
- Documents also reveal consistent and prompt follow-up with consumers when selling and promoting the loan modification service, which is described as a Legal Team-Client Fee Agreement.
- However, the same documents also reveal that follow-up and response to consumers, and processing of loan modification requests, after the advance fee is collected, are delayed and inconsistent. Often, there are no responses to multiple inquiries and status requests from consumers.
- Identified business records consist of an incomplete Excel schedule containing 72 names with limited loan and processing details. Twenty of the names are labeled "submitted" with either missing or July-August follow-up dates. Consumer file management and organization are poor.
- There was no record or indication of any approved and completed loan modifications in the reviewed Closed Files.
- Consumers are promised a "Money Back Guarantee" if the defendants do not obtain a workout offer or forbearance letter. The Temporary Receiver was unable to locate any evidence documenting consumer refunds.
- The Temporary Receiver did not locate any accounting records or an accounting system.

Sales and Processing Operations

Based on a review of e-mail traffic and discussions with the employees, the Temporary Receiver determined that Mr. Atalla is heavily involved in presenting and completing the sales presentation to consumers. One of the employees, identified as the Telemarketer, also participates in the sale process. Five of the seven employees are described as Application Takers, who follow up on purchased leads or inquiries from Internet advertising to develop a prospect for a loan modification and get basic loan and property information. The seventh employee is the Processor, discussed below.

Mr. Atalla or the Telemarketer makes additional contacts with prospects and promotes a 2.0% to 3.0% modified loan interest rate. Within 24 to 48 hours, and after gathering some additional information, the defendants forward a Loan Approval Disclosure & Agreement to the consumer describing a new interest rate, usually 2.0%, with a new reduced loan payment. The Disclosure & Agreement also lists Service Costs, usually \$4,495, reduced by a government grant of \$2,000. The Temporary Receiver was unable to find any evidence or even an indication that the defendants arranged for or received any government grants.

With the Disclosure & Agreement the defendants forward a Legal Team-Client Fee Agreement describing defendant American Mortgage Group (AMG) as a "California Professional Legal Team." The defendants also include a Payment Authorization Form authorizing one or more electronic checks to immediately pay the Service Costs in one or more payments.

One employee is assigned as the Processor and is responsible for collecting information and documents and forwarding them with a loan modification request to lenders. The Processor sends out forms, usually by e-mail or facsimile, to collect additional information for the loan modification request. With 87% of the available personnel dedicated to sales and marketing, the results described below clearly document that the remaining one person representing 12% of the staff cannot properly and effectively complete the loan modification process.

Review and Results of the Processing Operation

In addition to the limits resulting from only one employee attempting to complete the required processing of data and documents, and interacting and negotiating with the lenders, the support equipment on site appears inadequate. The Temporary Receiver determined there was no copy machine or scanner on site. Only one desktop fax machine was in place to make copies and send faxes. Loan modification operations usually have a significant volume of incoming and outgoing faxes, and the company needs to be able to prepare a large number of scanned documents to transmit information between the modification company, its customers, and their lenders.

The Temporary Receiver was unable to locate a complete database with customer names and addresses, telephone numbers and e-mail addresses, along with complete property and loan information. The Temporary Receiver did locate and review an Excel schedule containing 72 names with limited loan and processing details and no consumer contact information. Twenty of the names are labeled "submitted" with

either missing or July-August follow-up dates. The names of some of the customers whose files were located in the office were not included in the Excel schedule.

The Temporary Receiver reviewed files that were located in a four-drawer file cabinet and also maintained in three wire file holders. The files in these separate locations were identified as:

- Payment Plans; Waiting for Docs; Submissions; Completed; Closed

Payment Plans: Although the Processor told the Temporary Receiver these were nine files of consumers for whom the lender had granted repayment plans of delinquent mortgage payments, there were no communications with lenders regarding a revised payment plan request or approval. These were actually files of consumers that had not paid the complete Service Cost (the advance fee) and processing was postponed until the fee was paid in full.

Waiting for Docs: These 13 files are designated as waiting for additional documents or information from consumers. The files contain very little record of communication with the consumers and many have substantial lapses of follow-up, some of which is partially documented on the Excel schedule. The Temporary Receiver confirmed that each consumer in this category paid the Service Cost in full before the processing work began, and no file documentation indicated a loan modification had been granted.

Submissions: The Processor stated these were nine files of borrowers whose modification request packages had been sent to the lenders. None of these files included any correspondence with the lenders presenting a modification request and there were no records to show any documents were submitted to lenders. Two of the file names do not appear on the Excel schedule. The customer names appearing on the Excel schedule include one note that the file needs to be submitted and three other notes that the consumers are sending more documents. Some of the files had documents that appeared to be stale-dated and likely not current enough to be accepted for review by a lender.

Completed: The ten files labeled completed had the same lack of any correspondence with lenders or responses with approval of loan modifications. File comments and documentation are either missing or very brief. The files indicated some substantial time gaps between collecting documents and file notes about making contact with lenders. The Temporary Receiver confirmed that each consumer in this category paid the Service Cost in full before the processing work began.

Closed: The Temporary Receiver reviewed ten of the files contained in a file drawer marked Closed, which included most of the files in the drawer. The information in these files support the conclusion that most consumers did not receive permanent loan modifications. Many files did not have a loan modification request submitted to lenders. There were substantial gaps in the processing cycle, and some files showed no processing activity. The information further supports the conclusion that consumers did not receive the promised or requested refund of advance fees paid. The following are additional observations of the ten closed files reviewed.

- Two of the ten files received an Unemployment Forbearance, one for ten months and one for six months. The six-month Forbearance reduced the consumer's payment \$320 a month. The relief totaled \$1,920 compared to the advance fee paid of \$2,995. The Unemployment Forbearance is not a permanent loan modification.
- Consumer paid \$2,495 fee but already had a 2.0% interest rate modification with his lender and was ineligible for additional relief. Note in the file says "consumer wants a refund." No documentation was located confirming a refund was paid.
- Consumer paid \$2,495 fee in June 2012 but wife was already in bankruptcy. The Bankruptcy court on its own reduced the mortgage payment. No documentation was located confirming a refund was paid.
- Consumer paid \$2,995 fee in February 2012. File notes have a gap between February and June 25. No loan modification obtained and apparently the lender was not contacted. In July the consumer requested a refund. No documentation was located confirming a refund was paid.
- Consumer paid \$2,495 in January 2012 but no one was assigned to the file. Defendant called lender in July 2012 and learned the consumer was doing a modification on her own. No documentation located confirming a refund.
- Consumer signed Agreement in June 2012 but the amount of the advance fee paid is unclear, possibly it was \$1,000. No submission to the lender. On August 10 consumer asked for a refund. No documentation was located confirming a refund was paid.
- Consumer paid \$9,785 to get a modification for a \$1.0 million loan. No record of a submission to a lender. Consumer wants a refund. No documentation was located confirming a refund was paid.
- Two consumers paid \$1,995 and \$2,495 in July and August 2011, respectively, to Home Guardian Solutions. There is no record of submissions to a lender, no record of obtaining modifications, and there is no statement why the files were closed.

Consumer Complaints

The Temporary Receiver reviewed saved email records including those maintained by the defendant Mr. Mark Atalla. Attached under Tab 1 are 11 email records from the file maintained by Mr. Atalla. The email letters include pleas from consumers to receive contact or confirmation that a modification effort is underway. Some describe lengthy periods of no communication and others describe despair and anger that a promised modification has not been completed.

Attached under Tab 2 is an email note dated June 2012 Mr. Atalla sent to his public alias, Mark Sharp, reminding himself to “go thru all voicemails in 101 and 110 and send (sic) to diane (sic) (the Processor), find out why clients are not being updated and why everyone is freaking out. Call a meeting with her.”

The Temporary Receiver did not find a hard copy file of postal or emailed complaints from consumers, the Better Business Bureau, or from regulators or government agencies. A possible indication of the reason for the absence of such hard copy records is a notation on a consumer lead follow-up sheet attached under Tab 3. Someone wrote: “Don’t Shred.”

Financial Information

The Temporary Receiver did not locate any accounting records or an accounting system. The Temporary Receiver located a few carbon copies of checks written in 2011, and a few written in 2012. Mr. Atalla provided very limited information about accounting and records and stated there was no accounting system or payroll processor.

At this time all known funds frozen by financial institutions for the receivership defendants and affiliates total \$3,049.97. There are no known merchant processing reserves. The Temporary Receiver located in Mr. Atalla’s office five consumer checks and 20 electronic bank drafts drawn on consumer accounts. As directed by Section XIV B of the Temporary Restraining Order, the Temporary Receiver is holding the un-deposited checks, which total \$36,444.67.

The Temporary Receiver has learned that after Mr. Atalla was served with and received an explanation about the Temporary Restraining Order and asset freeze, he removed about \$8,000 from a personal safe deposit box located in a local branch of the Bank of America. The Temporary Restraining Order was served on Bank of

America about 10:00 a.m. on September 20th. The bank granted Mr. Atalla access to his safe deposit box after 11:00 a.m. The plaintiff is continuing to investigate this reported incident. Mr. Atalla has not provided any entity or personal financial statements.

Foreclosure Sales

In response to a question, the Processor stated there were no foreclosure sales scheduled during the next week and a half. However, the Temporary Receiver was not able to confirm the accuracy of this statement because a schedule of recorded Notices of Sale of consumers' properties was not found on the premises. The located Excel schedules and the reviewed consumer files do not have any record of or copies of Notices of Sale. Consequently, the Temporary Receiver has not been able to make contact with lenders to attempt to cancel or postpone any scheduled foreclosure sales.

Temporary Receiver's Reports

Section XIX of the Order requires the Temporary Receiver to report on specific items to the Court. To the extent those items are not addressed above, the following will address items by the numbers delineated in the Order.

(2) value of all liquidated and unliquidated assets of the Receivership Defendants; (3) the sum of all liabilities of the Receivership Defendants:

Other than identifying the frozen funds identified above, the Temporary Receiver is not able to provide the Court with this information at this time based on the absence of any accounting records of the Receivership Defendants.

(5) the Temporary Receiver's assessment of whether the business can be operated in compliance with this order:

Disclosing to consumers that the historic success rate of obtaining loan modifications has been close to zero, and that consumers have not received refunds would undoubtedly have a negative impact on the level of sales.

Section III of the Order states in part that the defendants "are hereby temporarily restrained and enjoined from requesting or receiving payment of a fee or other consideration before the consumer has executed a written agreement between the consumer and the consumer's dwelling loan holder or servicer incorporating the offer of mortgage assistance relief that Defendants

obtained from the consumer's dwelling loan holder or servicer....". Following this rule would mean the business would collect very little revenue for the next 45 to 90 days.

The receivership estate is insolvent, currently cannot pay the costs of administration, and has no ability to pay for premises and employees to continue a proper and lawful loan modification service.

Respectfully submitted,

/s/

Robb Evans
Temporary Receiver

TAB 1

G & G

Omaha NE

402-

402-

402-

6/10/12

American Mortgage Group
 2967 Michelson Dr Suite # G 620
 Irvine, CA 92612
 1-800-923-9544 – fax
 1-949-216-3081

Dear sir or Madam!

We receive the correspondence from our lender Sun Trust Home mortgage. According to them your co do nothing to apply or help us to refinance our house for Modification loan?

In order to proceed business with you must to provide your Employer Edification Number to us in writing! Then you should provide us in writing , What exactly do you did for 100 days , you receive the money from us amount of \$ 3.995.00 American dollars Check # 1103 from March 21 st 2012. We will not continue any business with you , if you not provide this information to us ! This is the 2 nd warning letter to you and this time we will not except any verbal conversation with you, unless you not provide those 2 Items we request from you! There is also we would like speak with President of American Mortgage Group , but after only provide us in writing those 2 Items we requesting from you. If you will not prove us this information, we will be contact FBI agency to get our money back from you.

As we understand, you doing nothing at this point and collect our money!

G & G

We might also do a title search of 2967 Michelson Drive , and apply lien against the property!

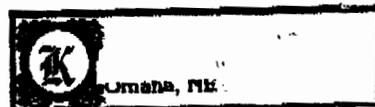
There is a lot of different ways to collect our money back!

I will contact Brenda – Home Preservation Representative for Sun-Trust Home mortgage to find out if American Mortgage Group contact or supply any information to them.

*24 hours gone there IS no e-mail
 OR FAX ? I give you another
 24 hours to respond!*

OMAHA, NE
 (402)

OMAHA, NE
 (402)



From: Diane Alberts <dalberts@americanmortgagegroup.co>
Sent: Tuesday, September 18, 2012 3:09 PM
To: 'Mark Sharp'
Subject: RE: YOU'RE APPROVED! PLEASE CALL THIS LADY!!

SHES SUCH A LIAR I SPOKE TO HER FRIDAY.

I spoke to her today as well I just got off the phone with her.

Diana Alberts / Sr.Processor

AMERICAN MORTGAGE GROUP

2967 Michelson Dr. Ste# G620

Irvine CA, 92612

Toll Free: 800-807-1178 Ext. 102 | Fax: 800-923-9544

dalberts@americanmortgagegroup.co | WWW.AMERICANMORTGAGEGROUP.CO



AMERICAN MORTGAGE GROUP

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From: Mark Sharp [mailto:Msharp@americanmortgagegroup.co]
Sent: Tuesday, September 18, 2012 2:06 PM
To: 'Diane Alberts'
Subject: FW: YOU'RE APPROVED! PLEASE CALL THIS LADY!!

From: Cecilia [mailto:Cecilia.com]
Sent: Tuesday, September 18, 2012 1:30 PM
To: msharp@americanmortgagegroup.co
Subject: RE: YOU'RE APPROVED!

Good Afternoon Mr. Sharp,

I have left several messages regarding my loan modification and no one has gotten back to me. I am very concerned since I gave your department money to start the process of my modification loan and I have not heard anything from any one since my money was collected.

I heard today from the Bank of America person who was trying to obtain the payment for the month of September, which I would have made since I had the money, but instead I made the payment to your company to start the process of my modification.

I was told no one has contacted Bank of America regarding the modification and they will send me to collections and put it in my credit. I have worked really hard to get my credit score high and have never been late on my mortgage payment.

I need to obtain and answer as soon as possible regarding my personal loan modification situation. Please provide me with name of individuals that are working with my account and what is happening.

I really hope this is not a SCAM. Otherwise I will have to report this to the BBB.

Thanking you in advance for your cooperation and understanding.

Regards,

CECILIA

From: Cecilia
Sent: Tuesday, September 18, 2012 1:36 PM
To: Cecilia
Subject: Fwd: YOU'RE APPROVED!

Sent from my iPhone

Begin forwarded message:

From: <CUSTOMERCARE@AMERICANMORTGAGEGROUP.CO>
Date: September 7, 2012 4:06:20 PM EDT
To:
Subject: YOU'RE APPROVED!

Congratulations! You have been approved! Attached are the forms to complete your modification. Should you have any questions please feel free to contact me in our office. I wanted to congratulate you that we are able to help you with your financial hardship and also get you qualified for the home saver grant to help you with your fees. Please print fill out and fax back our agreement as well as your approval so we may submit and process as soon as possible.

Very Best Regards,

Mr. Mark Sharp

VJ of Underwriting Compliance Department Operations

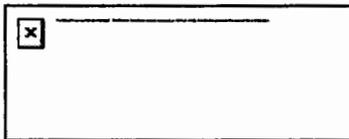
AMERICAN MORTGAGE GROUP

2967 Michelson Dr. Ste# G620

Irvine CA, 92612

Toll Free: 800-807-1178 Ext. 101 | Fax: 800-923-9544

msharp@americanmortgagegroup.co | WWW.AMERICANMORTGAGEGROUP.CO



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Version: 2012.0.2221 / Virus Database: 2441/5283 - Release Date: 09/21/12

From: lee .COM>
Sent: Wednesday, August 15, 2012 9:50 AM
To: msharp@americanmortgagegroup.co
Subject: FALSE COMMENTS BY REPRESENTATIVE

Dear Sir:

Be advised that I have no interest in your company representing me in any matter

Be advised that the statements made by your representative were nothing like the material sent to me. What little information I gave to your representative was do to your representatives false comments..

Please remove my name from your records and never again contact me.

Lee

No virus found in this message.

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From: Lisa Sanders <Lsanderson@americanmortgagegroup.co>
Sent: Wednesday, August 15, 2012 1:48 PM
To:
Cc: 'Diane Alberts'; 'Mark Sharp'
Subject: Payment Option to avoid Cancelation

Hello Ms.

I understand you do not want us to cancel your file, unfortunately we continue to play phone tag. I will go ahead and email you a payment option and please let me know if this is more feasible for you, if this option should not work in your current situation please give me a call so we can discuss further options.

The payment option available for you is:

Your final service cost is \$2,995.00, of this amount \$1,000.00 has been paid. Your balance is \$1,995.00

-you may pay half now and half within 30 days

- \$997.50 due no later than Friday, August 24th, 2012

- \$997.50 due within 30 days of the first initial payment, but if your modification should be completed before the 30 days your payment will be due at the time of completion.

Please contact me with any further questions or concerns, if you are unable to reach me for any reason please feel free to contact Ms. Alberts, as she has been updated on the status of your payment options. Thank you for your efforts in trying to contact me in regards to your file.

Very Best Regards,

Lisa Sanders

AMERICAN MORTGAGE GROUP

2967 Michelson Dr. Ste# G620

Irvine CA, 92612

Toll Free: 800-807-1178 Ext. 105 | Fax: 800-923-9544

Lsanderson@americanmortgagegroup.co | WWW.AMERICANMORTGAGEGROUP.CO



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No virus found in this message.

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From: B and E <[redacted]@net>
Sent: Monday, August 13, 2012 5:37 PM
To: dalberts@americanmortgagegroup.co
Cc: Mark Sharp;
Subject: Loan Modifications

Diane,

We are getting very impatience with the lack of communication by you and your company. If the loan modifications are not going to happen please let us know so we can get our refunds and move to another company which will give us better service.

We are told we will get follow up emails or phone calls regarding the status of our loan modifications but there is no clear communication plan or timely responses regarding either of our cases.

It is very frustrating to be told we would have our loan modifications completed by now or earlier and still no final news. If our loan modifications are not completed by August 31, 2012 I request a full refund for [redacted] and [redacted] (as I am representing her).

Mark,

You have not followed through with your communications at the first of this process with your company. The process was told to take 2 to 3 months is now on its fourth month. Our faith in your company is diminishing with the lack of consistent communications. I hope that the other friends that I have recommended to you and your company are having better luck than we are.

Please give us both an update by replying to all in this email. I am very anxious to either get our money back or finalize the loan modifications. We have been extremely timely in responding to your requests for our information but there has been a real disconnect in your company giving us timely updates on the process.

Anxiously waiting your response,

B and E

No virus found in this message.

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From: customer service <customerservice@americanmortgageconsulting.com>
Sent: Wednesday, August 08, 2012 8:06 AM
To: msharp@americanmortgagegroup.co; dalberts@americanmortgagegroup.co
Subject: FW: [Website feedback] URGENT

-----Original Message-----

From: info@americanmortgagegroup.com [<mailto:info@americanmortgagegroup.com>] On Behalf Of
info@americanmortgagegroup.com

Sent: Tuesday, August 07, 2012 5:34 PM

To: customerservice@americanmortgageconsulting.com; info@americanmortgagegroup.com

Subject: [Website feedback] URGENT

R J (info@americanmortgagegroup.com) sent a message using the contact form at
<http://americanmortgageconsulting.com/new/?q=contact>.

URGENT, Mr. Sharp or Diane Alberts Please call us at 575-236-1111. We need to know if you all are legitimate. You all took out \$ 1000.00 from our account without our permission and our bank account went into the negative really bad. We had agreed to a later date. My wife had talked to Diane to let her know and apparently you have done this to other people. We need to talk to someone as soon as possible. I need to receive a call from you all tomorrow in the am. We also asked if this does not go through, if we would get our money back and Diane could not give us a clear answer. I need these answers as soon as possible thank you.

No virus found in this message.

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Version: 2012.0.2221 / Virus Database: 2441/5283 - Release Date: 09/21/12

From: @yahoo.com>
Sent: Thursday, August 02, 2012 2:12 PM
To: msharp@americanmortgagegroup.co
Subject: Fw: YOU'RE APPROVED!!
Attachments: : APPROVAL AGREEMENT \$2,495.pdf

No thank you.

It was never even suggested to me on the phone that I'd be asked to pay a large sum of money to your company to attempt to modify my mortgage.

Is it confusing to send an email saying YOU'RE APPROVED when, in fact, I am not yet approved for anything.

I am not interested in your offer.

- Tom

----- Forwarded Message -----

From: Customer Service <customerservice@americanmortgagegroup.co>
To: @YAHOO.COM
Sent: Wednesday, August 1, 2012 10:04 AM
Subject: YOU'RE APPROVED!!

Congratulations! You have been approved! Attached are the forms to complete your modification. Should you have any questions please feel free to contact me in our office. I wanted to congratulate you that we are able to help you with your financial hardship and also get you qualified for the home saver grant to help you with your fees. Please print fill out and fax back our agreement as well as your approval so we may submit and process as soon as possible.

Very Best Regards,

Mr. Mark Sharp

V.P. of Underwriting Compliance Department Operations

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2967 Michelson Dr. Ste# G620
Irvine CA, 92612

Toll Free: 800-807-1178 Ext. 101 | Fax: 800-923-9544
msharp@americanmortgagegroup.co | WWW.AMERICANMORTGAGEGROUP.CO

From: rick @hotmail.com>
Sent: Wednesday, August 01, 2012 2:36 PM
To: msharp@americanmortgagegroup.co
Subject: RE: SAMPLE DOCUMENTS PER YOUR REQUEST
Attachments: image002.jpg; image003.png

Mark,

I was satisfied with the way things were moving. However, yesterday, when you spoke with your associate and she got back on the phone with me I was taken back by her request. She stated to me, "You must make a decision before I leave- which would have been in twenty-minutes or so...then she would also want the first payment then.... I know this is a loan modification but I will start making payments after I have the final approval from underwriting...in writng....Please advise. Thanks, Rick and

From: Msharp@americanmortgagegroup.co
To: @hotmail.com
Subject: RE: SAMPLE DOCUMENTS PER YOUR REQUEST
Date: Wed, 25 Jul 2012 10:35:03 -0700

Rick call me so I can schedule an appointment to have you set up with an agent in our billing dept who can help you with your concerns.

Very Best Regards,

Mr. Mark Sharp
VP of Underwriting Compliance Department Operations

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From: [mailto: @hotmail.com]
Sent: Tuesday, July 24, 2012 2:37 PM

To: msharp@americanmortgagegroup.co

Subject: RE: SAMPLE DOCUMENTS PER YOUR REQUEST

- Not sure if you rec'd my last e-mail re: no funds available for loan mod....where do we go from here or don't we??? Thanks for your patience.

From: Msharp@americanmortgagegroup.co

To: @hotmail.com

Subject: SAMPLE DOCUMENTS PER YOUR REQUEST

Date: Mon, 23 Jul 2012 10:58:48 -0700

From: @comcast.net
Sent: Tuesday, July 31, 2012 10:08 AM
To: msharp@americanmortgagegroup.co
Subject: Refi Chestnut Hill, Mass.

Hi Mark : As the underwriter to whom I initially spoke before signing the rate lock agreement, you should know about the whimsical processing of this application, and that is why I was so disappointed that you transferred my call to Diane Alberts in mid sentence when we spoke yesterday without giving me a chance to speak with you. I then left you two messages neither of which you returned.

Because Miss Alberts failed to call me with a status within 10 days of June 6, as she said she would, I made the call a month later on July 16. She said at that time that she hoped to have the process and closing completed by the end of this month and that she would call in two days which was Wednesday, July 18. She didn't call me. Today is the last day of the month, so it's obvious that it's not going to happen; but I haven't been told why.

Mark, aside from Miss Alberts' repeated failure to keep me updated as she said she would, I find her remarks of July 16 very disquieting. She expressed to me at that time her belief that the current loan is under water because a bogus website she uses records the value of this condo somewhere in the 200 K range and that would work to our benefit. She also said she would try to get us into the HARP program. I explained that regardless of the rate I will not refinance under false pretenses. Indeed the value of this unit has decreased, but a more realistic appraisal would be in the 430 - 450K range which would mean the loan - value ratio is broadly 80 - 89%. Also she said that Chase had inquired about IRA withdrawals in 2011. I explained there were none. Had she looked at line 15a on page one of our tax returns for 2010 and 2011 she would have seen for herself that there were no IRA distributions. Finally, Miss Alberts thought that the costs of the refi would be calculated into the loan, not realizing that we paid the costs in full back in May, a whopping \$3495, all fully documented. Why doesn't she know this and how under these circumstances can someone so breathtakingly unfamiliar with our application be expected to process it ?

Mark, it's time to get serious. I think I have been very patient, but I'm not going to tolerate any more folly. We are out a lot of money and now is the time to start to level with me. What is going on here ? Each day that goes by is another lost opportunity to find mortgage relief elsewhere. This should be done quickly -- very quickly, or B and I will need to request a total refund.

I await your reply.

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2012.0.2221 / Virus Database: 2441/5283 - Release Date: 09/21/12

From: John .@gmail.com>
Sent: Monday, July 23, 2012 11:55 AM
To: msharp@americanmortgagegroup.co
Cc:
Subject: Re: YOUR APPROVED!!!

Haven't heard anything of note from you guys since we filled out the docs and paid the fee. Can we have an update on where our "case" stands. April seems such a long time ago!

John

----- Forwarded message -----

From: Customer Service <customerservice@americanmortgagegroup.co>
Date: Thu, 19 Apr 2012 14:45:16 -0700
Subject: YOUR APPROVED!!!
To: _____ @gmail.com

Congratulations! You have been approved! Attached are the forms to complete your modification. Should you have any questions please feel free to contact me in our office. I wanted to congratulate you that we are able to help you with your financial hardship and also get you qualified for the home saver grant to help you with your fees. Please print fill out and fax back our agreement as well as your approval so we may submit and process as soon as possible.

Very Best Regards,

Mr. Mark Sharp

VP of Underwriting Compliance Department Operations

AMERICAN MORTGAGE GROUP

2967 Michelson Dr. Ste# G620

Irvine CA, 92612

Toll Free: 800-807-1178 Ext. 101 | Fax: 800-923-9544

<mailto:msharp@americanmortgagegroup.co> msharp@americanmortgagegroup.co |
WWW.AMERICANMORTGAGEGROUP.CO <

http://americanmortgageconsulting.com/sites/default/files/logoAMC2.png

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2012.0.2221 / Virus Database: 2441/5283 - Release Date: 09/21/12

From: D D @aol.com>
Sent: Tuesday, June 19, 2012 12:15 PM
To: msharp@americanmortgagegroup.co; dalberts@americanmortgagegroup.co;
@aol.com
Subject: Loan Modification

Good evening Mark and Diana,

How are you doing? I just want to touch base with you. I faxed documents to you last week and have tried to contact both of you on the phone without no response. My husband and I just want to know what is going on. You withdrew \$1,500.00 from our account on May 8, 2012 and are suppose to withdraw \$1,500.00 on this Friday, May 22. Mark the last time I talked with you, you were telling me that you need additional paperwork and I told you that we were not going though with this because my husband was working on something else. That felled though and I immediately contacted you and got the ball rolling again. We just want to know what is going on and what is the next step.

Please call us on 540- or 540- to let us know where we stand with the modification.

Thanking you in advance.

Y

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2012.0.2221 / Virus Database: 2441/5283 - Release Date: 09/21/12

TAB 2

From: Mark Atalla <atallamark@gmail.com>
Sent: Friday, June 22, 2012 11:25 PM
To: msharp@americanmortgagegroup.co
Subject: URGENT

Go thru all voicemails in 101 and 110 and send to diane, find out why clients are not being updated and why everyone is freaking out. Call a meeting with her.

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2012.0.2221 / Virus Database: 2441/5283 - Release Date: 09/21/12

TAB 3

Client Name: R R

Date Pitched: 8.21.12

Home: 561-

Cell: 561-

Email/fax: 2 GMAIL.COM

Conversation & Notes Log

- 1 8/22 Going to look for it in the e-mail for receipt
- 2 8/27 1:15 P 12:52 pm
- 3 8/29 Please Review e-mail A 12:57 pm. Sent B 1:09 pm
- 4 8.30 - call back on tuesday (4th)
- 5 9.4 - call back tomorrow (9.5) wednesday
- 6 9.5 - call back next week (out of town) [9/12]
- 7 9.12 - LM on home @ 9:32 am | call back mon (9/17) - wife act of town
- 8 9.18 C/B after 8:00
- 9 9.18 Guy is interested. ~~Wanted to see~~. Don't shred.
- 10.