

**From:** [Jenna Merten](#)  
**To:** [Janel Lemanske](#); [Scott Post](#); [Kris Palmer](#); [Steven Braatz, Jr](#); [Ann Marie Neff](#)  
**Subject:** RE: Claim - S & C Wilmington Savings Fund Society vs Woodrina Jones 2018CV003451  
**Date:** Wednesday, May 02, 2018 3:59:21 PM

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This is a foreclosure lawsuit and should be introduced to CC.

Kris, please open a file in LF.

Thanks,  
Jenna

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**From:** Janel Lemanske  
**Sent:** Wednesday, May 02, 2018 3:15 PM  
**To:** Scott Post; Jenna Merten; Kris Palmer; Steven Braatz, Jr; Ann Marie Neff  
**Subject:** Claim - S & C Wilmington Savings Fund Society vs Woodrina Jones 2018CV003451

SERVICE AND PROCESSING OF CLAIMS

Plaintiff or Claimant: Wilmington Savings Fund Society vs. Woodrina Jones et al

Date: 5-2-18

In-person

Process Server

Claimant

Other \_\_\_\_\_

By mail

By email

By fax

Received by: Steve Braatz

- Hand deliver to: Ann Marie  or Janel
- Forwarded to Attorney's Office by Ann Marie or Janel
- Response from Attorney's Office
- Common Council Agenda: Yes  No

Wilmington Savings Fund Society vs. Woodrina Jones et al

**Electronic Filing  
Notice**

FILED  
04-20-2018  
John Barrett  
Clerk of Circuit Court  
2018CV003451  
Honorable Mary  
Triggiano-13  
Branch 13

Case No. 2018CV003451  
Class Code: Foreclosure of Mortgage

RECEIVED

CITY OF WEST ALLIS  
7525 W GREENFIELD AVE  
WEST ALLIS WI 53214-4648

MAY 02 2018  
CITY OF WEST ALLIS  
CITY CLERK

Case number 2018CV003451 was electronically filed with/converted by the Milwaukee County Clerk of Circuit Court office. The electronic filing system is designed to allow for fast, reliable exchange of documents in court cases.

Parties who register as electronic parties can file, receive and view documents online through the court electronic filing website. A document filed electronically has the same legal effect as a document filed by traditional means. Electronic parties are responsible for serving non-electronic parties by traditional means.

You may also register as an electronic party by following the instructions found at <http://efiling.wicourts.gov/> and may withdraw as an electronic party at any time. There is a \$ 20.00 fee to register as an electronic party.

If you are not represented by an attorney and would like to register an electronic party, you will need to enter the following code on the eFiling website while opting in as an electronic party.

**Pro Se opt-in code: b119fb**

Unless you register as an electronic party, you will be served with traditional paper documents by other parties and by the court. You must file and serve traditional paper documents.

Registration is available to attorneys, self-represented individuals, and filing agents who are authorized under Wis. Stat. 799.06(2). A user must register as an individual, not as a law firm, agency, corporation, or other group. Non-attorney individuals representing the interests of a business, such as garnishees, must file by traditional means or through an attorney or filing agent. More information about who may participate in electronic filing is found on the court website.

If you have questions regarding this notice, please contact the Clerk of Circuit Court at 414-278-4120.

**BY THE COURT:**

Electronically signed by John Barrett  
Clerk of Circuit Court

04-20-2018  
Date

RECEIVED  
MAY 02 2018  
CITY OF WEST ALLIS  
CITY CLERK

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John Barrett  
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2018CV003451  
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Branch 13

STATE OF WISCONSIN    CIRCUIT COURT    MILWAUKEE COUNTY

Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as Trustee for  
Pretium Mortgage Acquisition Trust  
c/o Rushmore Loan Management Services LLC  
15480 Laguna Canyon Road, Suite 100  
Irvine, CA 92618

SUMMONS

Case No.

The Honorable

Plaintiff,

vs.

Case Code 30404  
(Foreclosure of Mortgage)  
The amount claimed exceeds \$10,000.00

Woodrina Jones  
2766 N Carlton Pl  
Milwaukee, WI 53210-2150

Joseph Jones  
2766 N Carlton Pl  
Milwaukee, WI 53210-2150

AA Auto Rental Inc  
5250 N 76th St  
Milwaukee, WI 53218-2835

Portfolio Recovery Associates  
130 Corporate Blvd  
Norfolk, VA 23502-4952


City of Milwaukee a/k/a Milwaukee City  
200 E Wells St  
Milwaukee, WI 53202-3515

Milwaukee County Clerk of Circuit Court  
901 N 9th St  
Milwaukee, WI 53233-1425

GRE Enterprises LLC  
c/o NJT Enterprises, LLC, Registered Agent  
1497 N Wisconsin St  
Elkhorn, WI 53121

Steven Hedges a/k/a Steven Hyland  
1533 Forbes Ave  
Peru, IN 46970-8703

Deborah Hedges a/k/a Deborah Hyland  
5793 N Bel Aire Dr  
Milwaukee, WI 53209-4303

5 Jul  
446  


Preferred Credit Corporation  
8380 N 76th St  
Milwaukee, WI 53223-3208

Landmark Credit Union  
5445 S Westridge Dr  
New Berlin, WI 53151-7948

Abbott Apts  
c/o Janet T. Nawrocki, Registered Agent  
3849 S 97th St  
Milwaukee, WI 53228-1422

State of Wisconsin  
c/o Attorney General  
114 East State Capitol  
Madison, WI 53703

Progressive Universal Insurance Company  
6300 Wilson Mills Rd  
Mayfield Village, OH 44143-2109

DAK Properties  
c/o David L. Erlandson, Registered Agent  
7448 N Teutonia Ave  
Milwaukee, WI 53209-2008

City of West Allis  
7525 W Greenfield Ave  
West Allis, WI 53214-4648

The United States of America, Internal Revenue  
Service  
c/o US Attorney  
517 East Wisconsin Avenue  
Milwaukee, WI 53202

and

c/o US Attorney General  
950 Pennsylvania Ave NW, Rm B-103  
Washington, DC 20530-0001

Defendants.

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THE STATE OF WISCONSIN

To each person named above as a defendant:

You are hereby notified that the plaintiff named above has filed a lawsuit or other legal action against you. The complaint, which is attached, states the nature and basis of the legal action.

Within 20 days of receiving this summons (60 days if you are the United States of America, 45 days if you are the State of Wisconsin or an insurance company), you must respond with a written answer, as that term is used in Chapter 802 of the Wisconsin Statutes, to the complaint. The court may reject or disregard an answer that does not follow the requirements of the statutes. The answer must be sent or delivered to the court, whose address is set forth below, and to the plaintiff's attorney, at the address set forth below. You may have an attorney help or represent you.

If you do not provide a proper answer within 20 days (60 days if you are the United States of America, 45 days if you are the State of Wisconsin or an insurance company), the court may grant judgment against you for the award of money or other legal action requested in the complaint, and you may lose your right to object to anything that is or may be incorrect in the complaint. A judgment may be enforced as provided by law. A judgment awarding money may become a lien against any real estate you own now or in the future, and may also be enforced by garnishment or seizure of property.

Dated this 19th day of April, 2018.

Gray & Associates, L.L.P.  
Attorneys for Plaintiff

By: 

Ian J. Thomson  
State Bar No. 1076280

16345 West Glendale Drive  
New Berlin, WI 53151-2841  
(414) 224-1987  
002929F09

Address of Court:  
Milwaukee County Courthouse  
901 N. Ninth Street  
Milwaukee, WI 53233-1425

Gray & Associates, L.L.P. is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.

FILED  
04-20-2018  
John Barrett  
Clerk of Circuit Court  
2018CV003451  
Honorable Mary  
Triggiano-13  
Branch 13

STATE OF WISCONSIN

CIRCUIT COURT

MILWAUKEE COUNTY

Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as Trustee for  
Pretium Mortgage Acquisition Trust  
c/o Rushmore Loan Management Services LLC  
15480 Laguna Canyon Road, Suite 100  
Irvine, CA 92618

COMPLAINT

Case No.

The Honorable

Plaintiff,

vs.

Case Code 30404

(Foreclosure of Mortgage)

The amount claimed exceeds \$10,000.00

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2766 N Carlton Pl  
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Joseph Jones  
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AA Auto Rental Inc  
5250 N 76th St  
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City of Milwaukee a/k/a Milwaukee City  
200 E Wells St  
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Milwaukee County Clerk of Circuit Court  
901 N 9th St  
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GRE Enterprises LLC  
c/o NJT Enterprises, LLC, Registered Agent  
1497 N Wisconsin St  
Elkhorn, WI 53121

Steven Hedges a/k/a Steven Hyland  
1533 Forbes Ave  
Peru, IN 46970-8703

Deborah Hedges a/k/a Deborah Hyland  
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Milwaukee, WI 53209-4303

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5445 S Westridge Dr  
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Abbott Apts  
c/o Janet T. Nawrocki, Registered Agent  
3849 S 97th St  
Milwaukee, WI 53228-1422

State of Wisconsin  
c/o Attorney General  
114 East State Capitol  
Madison, WI 53703

Progressive Universal Insurance Company  
6300 Wilson Mills Rd  
Mayfield Village, OH 44143-2109

DAK Properties  
c/o David L. Erlandson, Registered Agent  
7448 N Teutonia Ave  
Milwaukee, WI 53209-2008

City of West Allis  
7525 W Greenfield Ave  
West Allis, WI 53214-4648

The United States of America, Internal Revenue  
Service  
c/o US Attorney  
517 East Wisconsin Avenue  
Milwaukee, WI 53202

and

c/o US Attorney General  
950 Pennsylvania Ave NW, Rm B-103  
Washington, DC 20530-0001

Defendants.

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Plaintiff, by its attorneys, Gray & Associates, L.L.P., pleads as follows:

1. The plaintiff is the current holder of a certain note, recorded mortgage and loan modification agreement on real estate located in this county, a true copy of the note is attached hereto as Exhibit A and is



incorporated by reference. A true copy of the mortgage is attached hereto as Exhibit B and is incorporated by reference. A true copy of the loan modification is attached hereto as Exhibit C and is incorporated by reference.

2. The mortgaged real estate is owned of record by Woodrina Jones and Joseph Jones.

3. There has been a failure to make contractual payments as required, and there is now due and owing to plaintiff the principal sum of \$150,014.81 together with interest from the 1st day of March, 2014.

4. The plaintiff has declared the indebtedness immediately due and payable by reason of the default in the payments and has directed that foreclosure proceedings be instituted.

5. The mortgaged premises is a parcel of land which is 20 acres or less; with a one to four family residence thereon which is occupied as the homestead of the defendants; said premises cannot be sold in parcels without injury to the interests of the parties.

6. The mortgagors expressly agreed to the reduced redemption period provisions contained in Chapter 846 of the Wisconsin Statutes; the plaintiff hereby elects to proceed under Section 846.101(2)(b) with a six month period of redemption, thereby waiving judgment for any deficiency against every party who is personally liable for the debt, and to consent that the owner, unless he or she abandons the property, may remain in possession and be entitled to all rents and profits therefrom to the date of confirmation of the sale by the court.

7. No proceedings have been had at law or otherwise for the recovery of the sums secured by said note and mortgage except for the present action, and all conditions precedent to the commencement of this action are satisfied.

8. That the names of all defendants herein are set forth in the Lien Report annexed hereto and incorporated by reference; that the defendants have or claim to have an interest in the mortgaged premises, as more particularly set forth in the said Lien Report, but that said interests are subject and subordinate to the plaintiff's mortgage.

WHEREFORE, the plaintiff demands.

1. Judgment of foreclosure and sale of the mortgaged premises in accordance with the provisions of section 846.101(2)(b) of the Wisconsin Statutes, with plaintiff expressly waiving its right to

obtain a deficiency judgment against any defendant in this action.

2. That the amounts due to the plaintiff for principal, interest, taxes, insurance, costs of suit and attorney fees be determined.

3. That the defendants, and all persons claiming under them be barred from all rights in said premises, except that right to redeem.

4. That the premises be sold for payment of the amount due to the plaintiff, together with interest, reasonable attorney fees and costs, costs of sale and any advances made for the benefit and preservation of the premises until confirmation of sale.

5. That the defendants and all persons claiming under them be enjoined from committing waste or doing any act that may impair the value of the mortgaged premises; and

That the plaintiff have such other and further judgment order or relief as may be just and equitable.

Dated this 19<sup>th</sup> day of April, 2018.

Gray & Associates, L.L.P.  
Attorneys for Plaintiff

By: 

Ian J. Thomson  
State Bar No. 1076280

16345 West Glendale Drive  
New Berlin, WI 53151-2841  
(414) 224-1987

Gray & Associates, L.L.P. is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.

04-20-2018  
John Barrett  
Clerk of Circuit Court  
2018CV003451  
Honorable Mary  
Triggiano-13  
Branch 13

**ADJUSTABLE RATE NOTE**  
(LPR Index - Rate Cap)

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENTS. THIS NOTE LIMITS THE AMOUNT MY INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

July 30, 2009

MILWAUKEE  
(City)

Wisconsin  
(State)

2904-01 NORTH CARLETON PLACE, MILWAUKEE, Wisconsin 53210  
(Billing Address)

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. \$ 1,100.00 (This amount is called "principal"), plus interest, to the order of the Lender. The Lender is Accredited Home Lenders, Inc., a California Corporation. I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

**2. INTEREST**

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 10.750 %. The interest rate I will pay will change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in section 4(B) of this Note.

**3. PAYMENTS**

(A) Time and Place of Payment  
I will pay principal and interest by making payments every month. I will make my monthly payments on the 1st day of each month beginning on September 1st 2009. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If on August 1, 2009, I still owe amounts under this Note, I will owe amounts in full on that date, which is called the "Maturity Date".  
I will make my monthly payments at P.O. BOX 70000, SUDBURY, MA 01802, or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments  
Each of my initial monthly payments will be in the amount of U.S. \$ 1,100.00. This amount may change.

(C) Monthly Payment Changes  
Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

**4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

(A) Change Date  
The interest rate I will pay may change on the 1st day of August, 2009, and on that day every sixth month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index  
Beginning with the first Change Date, my interest rate will be based on an index. The "index" is the average of bankbook offered rates for six-month U.S. dollar-denominated deposits in the London market ("LONDON"), as published in The Wall Street Journal. The most recent bankbook available as of the first business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index".

If the index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes  
Before each Change Date, the Note Holder will calculate my new interest rate by adding seven and one-quarter percent (7.310 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(B) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the amount principal that I am obligated to owe at the Change Date in full at the monthly rate at my new interest rate in substantially equal payments. The amount of this calculation will be the new amount of my monthly payment.

(6) **Limits on Interest Rate Changes**  
The interest rate I am required to pay at the first Change Date will not be greater than 12.250 % or less than 10.750 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than One and One Half percentage point ( 1.500 %) from the rate of interest I have been paying for the preceding six months. My interest rate will never be greater than 17.750 % or less than 10.750 %.

(7) **Effective Date of Changes**  
My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(8) **Notice of Changes**  
The Note Holder will deliver or mail to me a notice of any change in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer my questions I may have regarding the notice.

#### 5. BORROWER'S RIGHT TO PREPAY.

Payment of the Note Holder to this Note attached hereto and under a past interest. I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will notify the Note Holder in writing that I am doing so. I may make a full prepayment or partial prepayments. The Note Holder will accept all my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no change in the due date of my monthly payments unless the Note Holder agrees in writing to those changes. My partial prepayment may reduce the amount of my monthly payments after the Next Change Date following my partial prepayment. However, my reduction due to my partial prepayment may be offset by an interest rate increase.

#### 6. LOAN CHARGES

If a fee, which applies to this loan and which one includes loan charges, is finally interpreted so that the lowest or other less charges collected or to be collected in connection with this loan exceed the prescribed limit, then: (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the prescribed limit; and (2) any more charges collected from me which exceeded prescribed limit will be returned to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a check payment to me. If a refund reduces principal, the reduction will be treated as a partial payment.

#### 7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) **Late Charges for Overdue Payments**  
If the Note Holder has not received the full amount of my monthly payment by the end of 15 days after the date the date is due, I will pay a late charge to the Note Holder. The amount of the charge will be 1.500 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) **Default**  
If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) **Notice of Default**  
If I am in default, the Note Holder may send me a written notice telling me that I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

(D) **No Waiver by Note Holder**  
Even if, or a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) **Payment of Note Holder's Costs and Expenses**  
If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. These expenses include, for example, reasonable attorney's fees.

8. GIVING OF NOTICES

Unless application has been made and a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(C) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and jointly obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, jointly or otherwise of this Note is also obligated to do these things. Any person who enters into these obligations, including the obligations of a guarantor, jointly or otherwise of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

10. WAIVERS

I and any other person who has obligations under this Note waive the rights of payment and notice of default. "Payment" means the right to require the Note Holder to demand payment of amounts due. "Notice of default" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

11. UNIFORM SECURED NOTE

This Note is a written agreement with limited warranties in some jurisdictions. In addition to the promises given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, provides the Note Holder with possible liens which might exist if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Transfer of the Property or a beneficial interest in the Property. If all or any part of the Property or any interest in it is sold or transferred for its beneficial interest to someone who is not the Borrower or someone who is not a natural person without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercised is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay those sums prior to the expiration of this period, Lender may involve any remedies permitted by the Security Instrument without further notice or demand on Borrower.

Witness The Hand(s) and Seal(s) Of The Underwriter

*James J. [Signature]* (Print) [Signature] (Print)  
Name [Name] Title [Title]

*[Signature]* (Print) [Signature] (Print)  
Name [Name] Title [Title]

\_\_\_\_ (Print) [Signature] (Print)  
Name [Name] Title [Title]

\_\_\_\_ (Print) [Signature] (Print)  
Name [Name] Title [Title]

\_\_\_\_ (Print) [Signature] (Print)  
Name [Name] Title [Title]

\_\_\_\_ (Print) [Signature] (Print)  
Name [Name] Title [Title]

(Sign Original Only)

NOTARIAL PUBLIC STATE OF CALIFORNIA - My Comm. Expires 12/31/2011 - My Comm. No. 123456789 - My Exp. Date 12/31/2011 - My Exp. Date 12/31/2011

EXHIBIT A

Loan No:  
Mortgage:

  
WOMEN'S BANK  
2766 26th NORTH CARLETON PLACE  
MILWAUKEE, WI 53210

Address:

ALL OTHER TO SERIAL

PAY TO THE ORDER OF:

Equibank Corporation of America

WITHOUT RECOURSE

  
SUSAN E. NORMAN, ASSISTANT SECRETARY

ACCREDITED HOME LENDER, INC.  
A CALIFORNIA CORPORATION

WITHOUT RESERVE

PAY TO THE ORDER OF

Equibank Corporation of America

By   
G. J. JOHNSON, VP

EXHIBIT A

REEL 4654 ENAS 1706

7807598

MORTGAGE

DOCUMENT NUMBER: [REDACTED]

REGISTER'S OFFICE, 1 22  
Milwaukee County, WI

RECORDED AT 3:00 PM

08-22-1999

WILLIAM J. MURPHY, JR.

REGISTER OF DEEDS

AUGUST 22, 99

NAME & RETURN ADDRESS:  
Accredited Home Lenders, Inc.,  
A California Corporation  
15820 Avenue of Science, #100  
San Diego, CA 92128

PASCH, IDENTIFIER NUMBER: 305-8206-1

[Open Above This Line For Recording Seal]

THIS MORTGAGE ("Security Instrument") is given on July 20, 1999  
by JOSEPH JAMES and WOODRICK JAMES, HUSBAND AND WIFE

The mortgage is

("Borrower"). This Security Instrument is given to

Accredited Home Lenders, Inc., A California Corporation

which is organized and existing under the laws of the State of California  
at 15820 Avenue of Science, #100, San Diego, CA 92128

One Hundred Eighteen Thousand One Hundred Fifty and No/100

Dollars (U.S. \$ 118,150.00)

This debt is evidenced by Borrower's credit card for one (1) year term. This Security Instrument ("Mortgage") which provides for monthly payments, with the full debt if not paid within one year. This Security Instrument is subject to: (a) the terms of the deed contained by the title, with all liens, and all interests, conditions and obligations of the State; (b) the payment of all other debts, and all other obligations, and (c) the payment of Borrower's personal and professional liability. The full power of the State of Wisconsin is hereby granted to the Register of Deeds, Milwaukee County, Wisconsin.

LOT 8, IN BLOCK 1, DUNWOODE PARK, BEING A SUBDIVISION OF LANDS IN THE  
SOUTHWEST 1/4 OF SECTION 18, IN TOWNSHIP 7 NORTH, OF RANGE 21 EAST IN THE CITY  
OF MILWAUKEE, MILWAUKEE COUNTY, WISCONSIN.

THIS IS A PURCHASE MONEY MORTGAGE

which has its address at 2786-48 NORTH CANTON PLACE, MILWAUKEE  
Wisconsin 53220 (By One) ("Property Address");

(Date, City)

WILLIAM J. MURPHY, JR. - REGISTER

OVER ONE INSTRUMENT PAGE 0820 099

FILED 08/22/99

157 RECORDS SECTION (2042) 700

FILED 08/22/99

12

EXHIBIT B

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and things now or hereafter a part of the property. All obligations and liabilities shall also be covered by this Security Instrument.

ALL of the foregoing is referred to in this Security Instrument as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT contains uniform covenants for uniformity and non-willows covenants with identical variations by reference to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest, Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly installments are due under the Note, with the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may apply primarily over the Security Instrument or a lien on the Property; (b) yearly household payments or ground rent on the Property, if any; (c) yearly bonded or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any other charges by Borrower to Lender, in accordance with the provisions of paragraph 8. In lieu of the payment of mortgage insurance premiums, there shall be added "Borrower's Lien". Lender may, at any time, collect and hold Funds in an amount not to exceed the amount of a lien for a federally insured mortgage loan may qualify for Borrower's entire account under the Federal Real Estate Settlement Procedures Act of 1974 as amended from time to time 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law then applies to the Funds and a later account. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the later account. Lender may withdraw the amount of Funds due on the basis of apparent data and reasonable calculation of future income types or other financial information available to Lender.

The Funds shall be held in an institution whose facilities are insured by a federal agency, independently, or entity (including Lender, if Lender is such an institution) or in any Federal Reserve Bank. Lender shall apply the Funds to pay the Borrower Taxes. Lender may not charge Borrower for holding and applying the Funds, directly or indirectly, to the account, or verifying the Borrower Taxes, unless Lender pays Borrower interest on the Funds not available for payment of taxes such as a charge. However, Lender may require Borrower to pay a specified charge for its independent and other fee regarding taxes used by Lender in connection with the Funds, subject to applicable law (provided, however, that no agreement to verify or apply the Funds is required to be paid). Lender shall not be required to pay Borrower any interest or charges on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purposes for which each debit to the Funds was made. The Funds are pledged as additional security for all debts secured by this Security Instrument.

If the Funds held by Lender exceed the amounts determined to be held by applicable law, Lender shall advance to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Borrower Taxes when due, Lender may so notify Borrower in writing and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, in Lender's sole discretion.

Upon payment in full of all debts secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 2, Lender shall receive or hold the Property, Lender, prior to the abolition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first, to any prepayment charges due under the Note second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges Lien. Borrower shall pay all taxes, assessments, charges, fines and obligations attributable to the Property which may attach primarily over the Security Instrument, and household payments or ground rent, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them as they attach to the parties' own payment. Borrower shall promptly furnish to Lender all notices of records to be paid under the foregoing. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over the Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien to a senior claimant to Lender; (b) consents in good faith to the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion appear to prevent the enforcement of the lien; or (c) consents from the holder of the lien as a condition precedent to Lender subordinating the lien to the Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attach primarily over the Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or liens and or more of the notices set forth above within 10 days of the giving of notice.

RECORDED 11/17/71

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John W. [Signature]

EXHIBIT B



4. Mortgage or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, lightning, theft, and other perils, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the coverage shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's interest in the Property to the extent such coverage is not maintained.

All insurance policies and contracts shall be assignable to Lender and shall include a standard mortgage clause. Lender shall have the duty to hold beneficiaries and interests. If Lender requires, Borrower shall promptly give to Lender all notices or paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may claim part of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to reconstruction or repair of the Property damaged. If the replacement or repair is economically feasible and Lender's security is not impaired, in the replacement of cash is not economically feasible or Lender's security would be impaired, the proceeds payable shall be applied to the loan secured by this Security Instrument, whether or not then due, until the amount paid to Borrower. If Borrower elects the Property, or cash, or both, within 30 days a negotiable instrument payable to the lender or order may be issued to make a claim. Lender may reject the insurance proceeds. Lender may use the proceeds to repair or rebuild the Property or to pay some account by this Security Instrument, whether or not then due. The 30-day period will begin when the insured is paid.

Unless Lender and Borrower otherwise agree in writing, the distribution of proceeds to a beneficiary shall not constitute or constitute the due date of the maturity payment entered in paragraphs 1 and 2 or shall constitute such payment. If payment is not made by 31st day following is required by Lender, Borrower's right to any insurance proceeds and proceeds payable from claims on the Property prior to the expiration shall pass to Lender to the extent of the cash amount to the Security Instrument hereinafter set forth to the extent.

5. Encumbrances, Easements, Restrictions and Ejections of the Property. Borrower's Lien, Application, Lending, Borrower shall occupy, possess, and use the Property as Borrower's principal residence with due care after the completion of this Security Instrument and maintain in repair, on Property or Borrower's principal residence for at least one year after the date of completion. Lender's obligations in writing, which cannot give rise to an action, or which do not constitute a contract, or which are subject to a contract, shall not constitute a lien or interest in the Property, whether or not recorded, or current liens on the Property. Borrower shall be in default if any foreclosure action or proceeding, whether civil or criminal, is begun due to Lender's good faith judgment could result in forfeiture of the Property or otherwise adversely impact the due date by the Security Instrument or Lender's security interest. Borrower may have such a claim and proceeds, or proceeds of judgment, by causing the claim or proceeding to be dismissed with a ruling that in Lender's good faith determination, proceeds payable of the Borrower's interest in the Property are not a material impairment of the due date by this Security Instrument or Lender's security interest. Borrower shall be in default if Borrower, under the Security Instrument, prevents, or causes to prevent, the completion of the Property or otherwise adversely impacts the due date by this Security Instrument or Lender's security interest. If the Security Instrument is a mortgage, Borrower shall comply with all the provisions of the loan. If Borrower provides for this to the Property, the mortgage and the due date shall not apply unless Lender agrees in writing.

6. Protection of Lender's Interests in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or does in a bad faith manner that may significantly affect Lender's rights in the Property (such as a foreclosure in bankruptcy, protest, reorganization or liquidation or knowledge here or elsewhere), then Lender may be and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any claim entered by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorney's fees and traveling on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amount disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, such amounts shall bear interest from the date of disbursement at the Rate set and shall be payable, with interest, upon notice from Lender to Borrower concerning payment.

8. Mortgage Insurance. If Lender requires mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender ceases or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent in the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the mortgage coverage lapsed or ceased to be in effect. Lender will accept, use and receive these payments as a loan advance in lieu of mortgage insurance. Loan advance

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payments may or may not be required at the option of Lender, if mortgage insurance coverage (in the amount and for the period and under conditions) provided by an insurer approved by Lender shall be obtained. Mortgage insurance shall be maintained in full in order to protect Lender's interest in the Property and to protect other mortgage holders. Lender shall have the right to require insurance coverage with such terms and conditions as Lender may deem appropriate.

A. **Insurance.** Lender or its agent shall maintain coverage with the responsibility of the Property. Lender shall give Borrower notice of any change in such insurance coverage and shall maintain same for the period.

B. **Confession of Judgment.** The proceeds of any demand or claim for damages, claims or consequential, in connection with any abandonment or other claim of any part of the Property, or for conveyance by way of condemnation, tax liens, eminent domain, shall be paid to Lender.

In the event of a total selling of the Property, the proceeds shall be applied to the same covered by this Security Instrument, whether or not such due, with any interest due to Borrower. In the event of a partial selling of the Property in which the fair market value of the Property immediately before the selling is equal to or greater than the amount of the same covered by this Security Instrument, immediately before the selling, Lender shall require that Lender otherwise agreed in writing, the same approved by this Security Instrument shall be paid by the amount of the proceeds payable by the following order: (a) the cash amount of the same covered immediately before the selling; (b) the fair market value of the Property immediately before the selling. Any balance due at the time of Borrower's in the event of a partial selling of the Property in which the fair market value of the Property immediately before the selling is less than the amount of the same covered, immediately before the selling, shall be paid to Lender. Lender shall have the right in writing or otherwise applicable law otherwise provided, the proceeds shall be applied to the same covered by this Security Instrument, whether or not the same due at that time.

If the Property is conveyed by Borrower, or if same shall be sold or conveyed to a third party, the conveyance shall be subject to the terms and conditions hereof, and shall be recorded in public records. If any party to this mortgage is not a party to this Security Instrument, it shall be subject to the terms and conditions hereof.

10. **Waiver.** Lender shall have the right to assign, in writing, any part of its property to a third party and such assignment shall not affect or diminish the amount of the same covered by this Security Instrument.

11. **Borrower's Obligations.** Borrower shall pay to Lender, from time to time, the amount of the same covered by this Security Instrument. Borrower shall not be relieved of the obligation to pay the amount of the same covered by this Security Instrument. Lender or its agent shall have the right to assign, in writing, any part of its property to a third party and such assignment shall not affect or diminish the amount of the same covered by this Security Instrument. Lender shall have the right to assign, in writing, any part of its property to a third party and such assignment shall not affect or diminish the amount of the same covered by this Security Instrument. Lender shall have the right to assign, in writing, any part of its property to a third party and such assignment shall not affect or diminish the amount of the same covered by this Security Instrument.

12. **Successors and Assigns.** Borrower, Lender and Lender's Obligations. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be held and stored. Any Borrower who conveys the Property shall not be relieved of the obligation to pay the amount of the same covered by this Security Instrument. Lender shall have the right to assign, in writing, any part of its property to a third party and such assignment shall not affect or diminish the amount of the same covered by this Security Instrument.

13. **Lender's Charges.** If the law of the jurisdiction in which the Property is located requires the payment of a fee which may be charged to the Borrower, Lender shall have the right to collect such fee from the Borrower. Lender shall have the right to collect such fee from the Borrower. Lender shall have the right to collect such fee from the Borrower. Lender shall have the right to collect such fee from the Borrower. Lender shall have the right to collect such fee from the Borrower. Lender shall have the right to collect such fee from the Borrower.

14. **Notice.** Any notice to Borrower provided for in this Security Instrument shall be given by delivery, or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given or provided to the addressee.

15. **Governing Law/ Jurisdiction.** This Security Instrument shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the title conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the title which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the title are declared to prevail.

EXHIBIT B

14. Borrower's Copy. Borrower shall be given one completed copy of the Record of this Security Instrument. If all or any part of the Property or any interest therein is transferred to a third party (other than a transferee of the Property) without notice or knowledge of the Security Instrument, the transferee shall be bound in full of all claims secured by this Security Instrument, whether or not such transferee has notice of the existence of this Security Instrument. However, this notice shall not be binding by Lender if the transferee is a bona fide purchaser for value of the Property.

15. Lender's Lien. Lender shall have a first priority lien on the Property for the amount of any debt incurred by Borrower under this Security Instrument. This lien shall be subject to the lien of any mortgage or other lien on the Property which is recorded in the Public Records of the County of [County Name] prior to the date of the recording of this Security Instrument.

16. Borrower's Lien. If Borrower loans other real property, Borrower shall have the right to have a first priority lien on such other real property in any state in the United States for such other debt as is secured by this Security Instrument. This lien shall be subject to the lien of any mortgage or other lien on the Property which is recorded in the Public Records of the County of [County Name] prior to the date of the recording of this Security Instrument.

17. Release of Lien. Lender shall release its lien on the Property upon payment in full of all claims secured by this Security Instrument. The release of the lien shall be subject to the lien of any mortgage or other lien on the Property which is recorded in the Public Records of the County of [County Name] prior to the date of the recording of this Security Instrument.

18. Assignment. Borrower shall not assign or convey the Property, or any interest therein, or any part thereof, without the written consent of Lender. Any assignment or conveyance made in violation of this provision shall be void and of no effect.

19. Release of Lien. Lender shall release its lien on the Property upon payment in full of all claims secured by this Security Instrument. The release of the lien shall be subject to the lien of any mortgage or other lien on the Property which is recorded in the Public Records of the County of [County Name] prior to the date of the recording of this Security Instrument.

20. Release of Lien. Lender shall release its lien on the Property upon payment in full of all claims secured by this Security Instrument. The release of the lien shall be subject to the lien of any mortgage or other lien on the Property which is recorded in the Public Records of the County of [County Name] prior to the date of the recording of this Security Instrument.

**NON-RECURRING COVENANTS** Borrower and Lender hereby covenant and agree as follows:

1. Assignment. Borrower shall not assign or convey the Property, or any interest therein, or any part thereof, without the written consent of Lender. Any assignment or conveyance made in violation of this provision shall be void and of no effect.

2. Release of Lien. Lender shall release its lien on the Property upon payment in full of all claims secured by this Security Instrument. The release of the lien shall be subject to the lien of any mortgage or other lien on the Property which is recorded in the Public Records of the County of [County Name] prior to the date of the recording of this Security Instrument.

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(11/07)

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11/07

EXHIBIT B

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22. **Default.** Upon default of all notes secured by this Security Instrument, Lender shall release this Security Instrument and release to Borrower, Borrower shall pay any reasonable costs.

23. **Applicable State/Local Law.** If (A) the Property is 50 acres or less in size, (B) located in a state to enforce this Security Instrument subject only to a judgment for deficiency and (C) Lender consents to Borrower's condition in possession of the Property, then the sale of the Property may be a month from the date the judgment is entered if the Property is otherwise disposed by the date of the commencement of the foreclosure action. If conditions (B) and (C) above are not met, the Property is not covered by this section at the date of the commencement of the foreclosure action, then the sale of the Property may be 3 months from the date the judgment is entered. In any event, if the Property has been foreclosed, then the sale of the Property may be 3 months from the date the judgment is entered.

24. **Attorneys' Fees.** If this Security Instrument is subject to Chapter 429 of the Wisconsin Statutes, "attorneys' fees" shall mean only those attorneys' fees allowed by that Chapter.

25. **References to this Security Instrument.** If one or more references are executed by Borrower and recorded together with this Security Instrument, the provisions and agreements of such instruments shall be incorporated here and shall operate and arrangements for recording and agreement of this Security Instrument if the parties have a part of this Security Instrument.

Which of the following apply?

- 1-4 Family Rider
- Guaranteed Payment Rider
- Business Rider
- VA Rider

- Commercial Rider
- Minimum Debt Enforcement Rider
- Title Insurance Rider
- Other (Specify)

- 1-4 Family Rider
- Guaranteed Payment Rider
- Business Rider
- VA Rider

BY **ERONIS KELOW**, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witness:



Joseph Jones (Sign)  
-Borrower

M. Madeline Jones (Sign)  
-Borrower

My Comm. Expires \_\_\_\_\_ (Date)  
-Borrower

\_\_\_\_\_  
-Borrower

STATE OF WISCONSIN, Milwaukee County on

The foregoing instrument was acknowledged before me this 7/30/1999 (Date)

by Joseph Jones and Madeline Jones (Name)

My Commission Expires

(Date) is PERMANENT

Eric Mitchell  
Notary Public, State of Wisconsin  
Eric Mitchell

This instrument was prepared by ERIC MITCHELL  
Accredited Home Lenders, Inc.,  
A California Corporation

FORM 800 (10/97)

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Form 800 8/00

EXHIBIT B

**ADJUSTABLE RATE RIDER**  
(LIBOR Index - Rate Cap)

THE ADJUSTABLE RATE RIDER is made this 16th day of July 1999 and is incorporated into and shall be deemed to form part of the Mortgage, Deed of Trust or Security Instrument (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to

Accredited Home Lenders, Inc., a California Corporation

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

2706-59 HURON CRESTON PLACE, MILWAUKEE, Wisconsin 53310

*Whereas* the Note contains provisions allowing for changes in the interest rate and the monthly payment. The Note limits the amount the Borrower's interest rate can change at any one time and the maximum rate the Borrower must pay.

**ADDITIONAL COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

The Note provides for an initial interest rate of 20.750%. The Note provides for changes to the interest rate and the monthly payment, as follows:

**4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

**(A) Change Dates**

The interest rate I will pay may change on the 1st day of August, 2002 and on that day every sixth month thereafter. Each date on which my interest rate could change is called a "Change Date."

**(B) The Index**

Beginning with the first Change Date, my interest rate will be based on an index: The "Index" is the average of benchmark offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The next lowest index figure available as of the

MULTIPLY ADJUSTABLE RATE RIDER LIBOR INDEX - High Priority - PRLAC - AM, method 2/99

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AM, 1/16/99

(02/99)

JONES

**EXHIBIT B**

first business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index".

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give no notice of this choice.

(C) Characteristics of Changes

On each Change Date, the Note Holder will calculate my new interest rate by adding <sup>percentage points</sup> seven and one-eighth (7.250 %) to the Current Index. The Note Holder will then round the result of the addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(b) herein, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will give advance notice of the amount of the monthly payment that would be sufficient to repay the unpaid principal that I owe as of the Change Date in full on the maturity date of my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 12.250 % or less than 10.750 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one and one-half percentage point ( 1.500 %) from the rate of interest I have been paying for the preceding six months. My interest rate will never be greater than 17.750 % or less than 10.750 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any questions I may have regarding the notice.

**WARRANTY OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER.**

Under Paragraph 17 of the Security Instrument is contained is read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred to, or if a beneficial interest in Borrower is sold or transferred and

JJ [Signature]

REEL 4654 IMAG 1714

Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums covered by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of ten (10) days from the date the notice is delivered or mailed within which borrower must pay all sums covered by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies provided by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this Adjustable Rate Note.

*Joseph Jones* (Print) \_\_\_\_\_  
Borrower

\_\_\_\_\_  
(Print)  
Borrower

*Wendell Jones* (Print) \_\_\_\_\_  
Borrower

\_\_\_\_\_  
(Print)  
Borrower

\_\_\_\_\_  
(Print)  
Borrower

\_\_\_\_\_  
(Print)  
Borrower

\_\_\_\_\_  
(Print)  
Borrower

\_\_\_\_\_  
(Print)  
Borrower

MINNESOTA ADJUSTABLE RATE MORTGAGE INDEX - High Realty - FHLBCC - ABL 11/98

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JRM 11/98.Doc

(1/98)

EXHIBIT B

### 1-4 FAMILY RIDER Assignment of Rents

**THIS 1-4 FAMILY RIDER is made this 10th day of July, 1999,**  
and is incorporated into and shall be deemed to be part of the Mortgage Deed of Trust or  
Security Note (the "Mortgage Instrument") of the same date given by the mortgagor (the "Borrower") to  
State Highway Bank.

Accredited Home Lenders, Inc., a California corporation (the  
"Lender") of the same date and covering the Property described in the Security Instrument and located at:

3765-53 MORSE CARRISON PLACE, MILWAUKEE, Wisconsin 53210  
(Property Address)

**1-4 FAMILY COVENANTS.** In addition to the covenants and agreements made in the Security  
Instrument, Borrower and Lender further covenants and agrees as follows:

**A. ADDITIONAL SECURITY SUBJECT TO THE SECURITY INSTRUMENT.** In addition to  
the Property described in the Security Instrument, the following items are added to the Property description,  
and shall also constitute the Property covered by the Security Instrument including, but not limited to, all  
parts of every natural or artificial structure, in, on, or over or attached to or used in  
connection with the Property, including but not limited to, pipes for the purpose of water, gas, electricity,  
heating, cooling, ventilation, hot, cold, steam, water, waste, sewage, other fluids, other utilities, other  
conduits, conduits, conduits, conduits, conduits, conduits, conduits, conduits, conduits, conduits,  
showerheads, showers, faucets, drains, ceiling, crown molding, doors, closets, basins, tubs, stalls,  
carpeted panels with wooden frames, ceiling, painting and finished floor coverings now or hereafter  
attached to the building, all of which, including accessories and fixtures therein, shall be deemed to be and  
shall constitute a part of the Property covered by the Security Instrument. All of the foregoing together with the  
Property described in the Security Instrument for the household units if the Security Instrument is on a  
lot (s) as related to in this 1-4 Family Rider and the Security Instrument as the "Property".

**MULTISTATE 1-4 FAMILY RIDER - Family and Producible Non-Recourse Instrument**  
Page 1 of 8  
VMP MORTGAGE FORMS - (800) 551-7891  
10/97  
JUL 10 1999  
[Redacted Signature]

**EXHIBIT B**



**H. USE OF PROPERTY; COMPLIANCE WITH LAW.** Borrower shall not rent, lease to or permit a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

**C. SUBORDINATE LIENS.** Except as provided by federal law, Borrower shall not allow any lien junior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

**I. HOME OWNERS INSURANCE.** Borrower shall maintain insurance against such risks as are listed in the other sections of this instrument as required by Section Covenants I.

**K. BORROWER'S RIGHT TO RESCIND BY ACCEPTING OTHER COVENANTS.** If a conflict exists in the Section Covenants concerning Borrower's occupancy of the Property in violation of any applicable ordinance and provisions set forth in Section Covenants A, this section shall apply.

**V. ASSIGNMENT OF LIENS.** Upon Lender's request, Borrower shall assign to Lender all items of the Property and all security interests made in connection with loans of the Property. Upon the assignment, Lender shall have the right to modify, discharge or release the existing loans and to provide any loans in Lender's sole discretion. As used in this paragraph V, the word "loan" shall mean "advance" if the Security Instrument is on a first lien.

**G. ASSIGNMENT OF RIGHTS; ASSIGNMENT OF SECURITY INSTRUMENT TO COVENANTS.** Borrower, separately and unconditionally assigns and transfers to Lender all the rights and interests (present) of the Property, whether or to whom the terms of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rent, and agrees that each tenant of the Property shall pay the Rent to Lender or Lender's agents. However, Borrower shall receive the Rent until (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rent are to be paid to Lender or Lender's agent. This assignment of these obligations is separate assignment and not an assignment for collection security only.

If Lender gives notice of default to Borrower: (i) all items received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the same extent by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rent of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agent upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agent shall be applied first to the costs of being carried and managing the Property and collecting the Rent, including, but not limited to, mortgage fees, receiver's fees, payments on receiver's bond, legal and maintenance costs, insurance premiums, taxes, management and other charges on the Property, and this to the extent covered by the Security Instrument; (v) Lender, Lender's agent or any jointly appointed receiver shall be liable to accept for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rent and profits derived from the Property without any showing as to the inadequacy of the Property as security.

**W. ASSIGNMENT OF RIGHTS; ASSIGNMENT OF SECURITY INSTRUMENT TO COVENANTS.** Borrower, separately and unconditionally assigns and transfers to Lender all the rights and interests (present) of the Property, whether or to whom the terms of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rent, and agrees that each tenant of the Property shall pay the Rent to Lender or Lender's agents. However, Borrower shall receive the Rent until (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rent are to be paid to Lender or Lender's agent. This assignment of these obligations is separate assignment and not an assignment for collection security only.

STU (0001)

██████████ (10/97)

JONES

Page 2 of 8

Initial: *[Handwritten initials]*

If the Mails of the Property are not sufficient to cover the costs of taking control of and managing the Property and of obtaining the same, any debts payable by Leader for such purposes shall become liabilities of Borrower to Leader subject to the Security Instrument pursuant to Uniform Covenant 7.

Borrower warrants and covenants that the power has not been exercised prior to the date of this instrument and that Borrower will not exercise this right until the power is exercised by the lender under this paragraph.

Leader or Leader's agent or a judicial official acting, shall not be required to enter upon this property or to disturb the peaceful possession of any person or persons in possession of the Property, or to take any action to enforce the terms of this instrument, until the date when a default occurs. Any default shall be deemed to have occurred on the date when the lender or its agent or a judicial official acting, shall have taken any action to enforce the terms of this instrument or when the lender or its agent or a judicial official acting, shall have taken any action to enforce the terms of this instrument.

IN WITNESS WHEREOF, Borrower has hereunto set his hand and the seal of the Security Instrument and Leader has hereunto set their hands and the seal of the Security Instrument on the day and date first above written.

BY SIGNED WITNESS, Borrower accepts and agrees to the terms and provisions contained in this 3-4 Family Rider.

<u>Joseph Jones</u> JOSEPH JONES	(Seal) -Borrower	_____	(Seal) -Borrower
<u>Wendell Jones</u> WENDELL JONES	(Seal) -Borrower	_____	(Seal) -Borrower
_____	(Seal) -Borrower	_____	(Seal) -Borrower
_____	(Seal) -Borrower	_____	(Seal) -Borrower

(Seal) (Seal)  
 (Seal) (Seal)  
 (Seal) (Seal)  
 (Seal) (Seal)

EXHIBIT B

Investor Loan

DIGMAIL JUL 06 2010

**HOME AFFORDABLE MODIFICATION AGREEMENT  
(Step Two of Two-Step Documentation Process)**

**Borrower ("I"):** JOSEPH JONES, WOODBRIA JONES  
**Lender or Servicer ("Lender"):** Select Portfolio Servicing, Inc.  
**Date of first lien mortgage, deed of trust, or security deed ("Mortgage") and Note ("Note"):** July 30, 1999  
**Loan Number:** [REDACTED]  
**Property Address (and Legal Description if recodation is necessary) ("Property"):**  
27000 N CARLTON PL  
MILWAUKEE, WI 53219-0000

If my representations in Section 1 continue to be true in all material respects, then this Home Affordable Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents.

I understand that after I sign and return two copies of this Agreement to the Lender, the Lender will send me a signed copy of this Agreement. This Agreement will not take effect unless the prerequisites set forth in Section 2 have been satisfied.

**1. My Representations. I certify, represent to Lender and agree:**

- A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents, and (ii) I do not have sufficient income or assets to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
- B. I live in the Property as my principal residence, and the Property has not been condemned;
- C. There has been no change in the ownership of the Property since I signed the Loan Documents;
- D. I have provided documentation for all income that I receive (and I understand that I am not required to disclose child support or alimony unless I choose to rely on such income when requesting to qualify for the Home Affordable Modification program ("Program"));
- E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct;
- F. If Lender requires me to obtain credit counseling in connection with the Program, I will do so; and
- G. I have made or will make all payments required under a Trial Paid Plan or Loan Workout Plan.
- H. I was discharged in a Chapter 7 Bankruptcy proceeding subsequent to the execution of the loan documents. Based on this representation, Servicer agrees that I will not have personal liability on the debt pursuant to this Agreement.

<sup>1</sup> If more than one Borrower or Mortgagor is executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Private Non-Public Use UNIFORM INSTRUMENT  
Form 3157 3/08 (rev. 3/08)

Delayed Principal Balance

EXHIBIT C

2. **Acknowledgements and Preconditions to Modification.** I understand and acknowledge that:
- A. If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that any of my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Agreement will terminate. In that event, the Lender will have all of the rights and remedies provided by the Loan Documents; and
  - B. I understand that the Loan Documents will not be modified unless and until (i) I receive from the Lender in prior of this Agreement signed by the Lender; and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.
3. **The Modification.** If my representations in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on July 1, 2010 (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. I understand that if I have failed to make any payments as a precondition to this modification under a workout plan or the periodic plan, this modification will not take effect. The first modified payment will be due on July 1, 2010.
- A. The new Maturity Date will be August 1, 2020.
  - B. The modified principal balance of my Note will include all amounts and coverage that will be past due as of the Modification Effective Date (including unpaid and deferred interest, fees, escrow advances and other costs, but excluding unpaid late charges, collectively, "Unpaid Amounts") less any amounts paid to the Lender but not previously credited to my Loan. The new principal balance of my Note will be \$170,042.18 (the "New Principal Balance"). The New Principal Balance will consist of two (2) parts: (i) an amount which will accrue interest at the Note rate shown below, and on my monthly statement as Interest Bearing Principal Balance and (ii) an amount which will not accrue interest, shown below, and on my monthly statement as Deferred Principal Balance.
  - C. Interest at the rate of 3.250% will begin to accrue on the Interest Bearing Principal Balance as of June 1, 2010 and the first new monthly payment on the Interest Bearing Principal Balance will be due on July 1, 2010. My payment schedule for the modified Loan is as follows:

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
1-5	3.250%	7/1/2010	\$1,032.01	\$ 955.28, may adjust periodically	\$1,987.30, may adjust periodically	7/1/2010	60
6	4.250%	7/1/2015	\$1,101.11	May adjust periodically	May adjust periodically	7/1/2015	12
7-20	4.750%	7/1/2015	\$1,134.40	May adjust periodically	May adjust periodically	7/1/2015	150

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fixed Rate/Variable Rate UNIFORM INSTRUMENT  
Form 9107 - 3/09 (Rev. 08/09)

Deferred Principal Balance

EXHIBIT C

The Deferred Principal Balance of \$3,181.86 will be due as a balloon payment on the date of payoff of the Interest Bearing Principal Balance, transfer of the property or on the Modified Maturity Date. The above terms in this Section 3.C. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable or step interest rate.

The escrow payments may be adjusted periodically in accordance with applicable law and therefore my total monthly payment may change accordingly.

The above terms in this Section 3.C. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable or step interest rate.

I understand that, if I have a pay option adjustable rate mortgage loan, upon modification, the minimum monthly payment option, the interest-only or any other payment options will no longer be offered and that the monthly payments described in the above payment schedule for my modified loan will be the minimum payment that will be due each month for the remaining term of the loan. My modified loan will not have a negative amortization feature that would allow me to pay less than the interest due resulting in any unpaid interest to be added to the outstanding principal balance.

- D. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.
- E. If a default rate of interest is permitted under the Loan Documents, then in the event of default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.C.
- F. If I make a partial prepayment in an amount greater than or equal to the Interest Bearing Principal Balance, I agree that such partial prepayment may be applied first to the Deferred Principal Balance and if that is paid in full by the partial prepayment, any escrow funds may then be applied to the Interest Bearing Principal Balance.

4. Additional Agreements. I agree to the following:

- A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement, unless (i) a borrower or co-borrower is deceased; (ii) the borrower and co-borrower are divorced and the property has been transferred to one spouse in the divorce decree, the spouse who no longer has an interest in the property need not sign this Agreement (although the non-signing spouse may continue to be held liable for the obligation under the Loan Documents); or (iii) the Lender has waived this requirement in writing.
- B. That this Agreement shall supersede the terms of any modification, forbearance, Trial Period Plan or Workout Plan that I previously entered into with Lender.
- C. To comply, except to the extent that they are modified by this Agreement, with all covenants, agreements, and requirements of Loan Documents including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, Impounds, and all other payments, the amount of which may change periodically over the term of my Loan.
- D. That this Agreement constitutes notice that the Lender's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my escrow account.
- E. That the Loan Documents are composed of one or more valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.
- F. That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect, nothing in this Agreement shall be understood or construed to be in satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents.

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - High Family - Form that Provides Also UNIFORM ENFORCEMENT  
Form 3187 3/09 (Rev. 8/08)

Deferred Principal Balance

EXHIBIT C

- G. That, as of the Modification Effective Date, notwithstanding any other provision of the Loan Documents, I agree as follows: If all or any part of the Property or any interest in it is sold or transferred without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Mortgage. However, Lender shall not exercise this option if state or federal law, rules or regulations prohibit the exercise of such option as of the date of such sale or transfer. If Lender exercises this option, Lender shall give me notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which I must pay all sums secured by the Mortgage. If I fail to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Mortgage, without further notice or demand on me.
- H. That, as of the Modification Effective Date, I understand that the Lender will only allow the transfer and assignment of the Loan, including this Agreement, to a transferee of my property as permitted under the Debtors' General Act, 12 U.S.C. Section 1701j-2. A buyer or transferee of the Property will not be permitted, under any other circumstances, to assume the Loan. Except as noted herein, this Agreement may not be assigned to, or assumed by, a buyer or transferee of the Property.
- I. That, as of the Modification Effective Date, if any provision in the Note or in any addendum or amendment to the Note allowed for the assessment of a penalty for full or partial prepayment of the Note, such provision is null and void.
- J. That, I will cooperate fully with Lender in obtaining any title endorsement(s), or similar title insurance products, and/or substitution agreement(s) that are necessary or required by the Lender's procedures to ensure that the modified mortgage loan is in first lien position and/or is fully enforceable upon modification and that it, under any circumstances and not withholding anything else to the contrary in this Agreement, the Lender does not receive such title endorsement(s), title insurance product(s) and/or substitution agreement(s), then the terms of this Agreement will not become effective on the Modification Effective Date and the Agreement will be null and void.
- K. That I will execute such other documents as may be reasonably necessary to either (i) corroborate the terms and conditions of this Agreement, or (ii) correct the terms and conditions of this Plan if an error is detected after execution of this Agreement. I understand that a corrected Agreement will be provided to me and this Agreement will be void and of no legal effect upon notice of such error. If I elect not to sign any such corrected Agreement, the terms of the original Loan Documents shall continue in full force and effect; such terms will not be modified by this Agreement, and I will not be eligible for a modification under the Home Affordable Modification program.
- L. Mortgage Electronic Registration Systems, Inc. ("MERS") is a separate corporation organized and existing under the laws of Delaware and has an address and telephone number of P.O. Box 2099, Pitt, MI 48651-2099, (248) 678-4889. In cases where the loan has been registered with MERS who has only legal title to the interests granted by the borrower in the mortgage and who is acting solely as nominee for Lender and Lender's successors and assigns, MERS has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling the mortgage loan.
- M. That Lender will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government indebtedness information, and information about account balances and activity. In addition, I understand and consent to the disclosure of my personal information and the terms of the Title Pledge Plan and this Modification Agreement by Lender to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Home Affordability and Stability Plans; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services for the Home Affordable Modification Program and the Second Lien Modification Program; and (e) any HUD certified housing counselor.

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
Form 707 200 (Rev. 09/08)

Deferred Payment Dates

EXHIBIT C

N. I agree that if any document related to the Loan Documents under this Agreement is lost, misplaced, mislabeled, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, I will comply with the Lender's request to execute, acknowledge, initial and deliver to the Lender any document that the Lender deems necessary. If the original promissory note is replaced, the Lender hereby indemnifies me against any loss associated with a default on the original note. All documents the Lender requests of me under this Section 4.N, shall be referred to as "Documents." I agree to deliver the Documents within ten (10) days after I receive the Lender's written request for each replacement.

**BALANCE NOTICE. THE TERM OF THE LOAN IS 360 MONTHS. AS A RESULT, YOU WILL BE REQUIRED TO REPAY THE ENTIRE PRINCIPAL BALANCE AND ANY ACCRUED INTEREST THEN OWING ON THE MATURITY DATE. THE LENDER HAS NO OBLIGATION TO REFINANCE THIS LOAN INCLUDING THE DEFERRED PRINCIPAL BALANCE AT THE END OF TERM. THEREFORE, YOU MAY BE REQUIRED TO REPAY THE LOAN OUT OF ASSETS YOU OWN OR YOU MAY HAVE TO FIND ANOTHER LENDER WILLING TO REFINANCE THE LOAN. ASSUMING ANOTHER LENDER REFINANCES THIS LOAN AT MATURITY, YOU WILL PROBABLY BE CHARGED INTEREST AT MARKET RATES PREVAILING AT THAT TIME AND SUCH RATES MAY BE HIGHER THAN THE INTEREST RATE PAID ON THIS LOAN. YOU MAY ALSO HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW MORTGAGE LOAN.**

In Witness Whereof, the Lender and I have executed this Agreement:

Select Portfolio Servicing, Inc.

Joseph Jones (Seal)  
 JOSEPH JONES

7/1/2010  
 Date

By:

[Signature]  
07/06/10  
 Date  
 GREG OTT  
 VICE PRESIDENT

[Signature] (Seal)  
 WALTER JONES

6/29/2010  
 Date

\_\_\_\_\_  
 (Space Below This Line For Acknowledgment)

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Flexible Non-Proprietary Non-UNIFORM INSTRUMENT  
 Form 957 9/09 (Rev. 9/09)

Outstanding Principal Balance

██████████

██████████

EXHIBIT C

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Florida Multifamily and IDIFORM INSTRUMENT  
Form 2127 200 (Rev. 2002)

Deferred Principal Repayment



EXHIBIT C



**MORTGAGE**

**BORROWER: JOSEPH AND WOODRINA JONES, A MARRIED COUPLE**

**LENDER: STEVEN AND DEBORAH HEDGES**

**DATED: 07/30/99 RECORDED: 09/23/99 BOOK: 4654 PAGE: 1718  
INSTRUMENT # 7807699 AMOUNT: \$13,900.00**

**CASE #: 2000CF005764  
PLAINTIFF: STATE OF WISCONSIN  
DEFENDANT: JOE E. JONES  
AMOUNT: \$125.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 05/11/02**

**CASE #: 2008SC030488  
PLAINTIFF: ABBOT APTS  
DEFENDANT: JOSEPH JONES  
AMOUNT: \$1,183.88 PLUS INTEREST COSTS & FEES  
DOCKETED: 01/12/09**

**CASE #: 2009SC012266  
PLAINTIFF: PREFERRED CREDIT CORPORATION  
DEFENDANT: JOE JONES  
AMOUNT: \$5,313.50 PLUS INTEREST COSTS & FEES  
DOCKETED: 07/23/09**

**CASE #: 2005CT003081  
PLAINTIFF: STATE OF WISCONSIN, MILWAUKEE COUNTY, CLERK OF CIRCUIT  
COURT  
DEFENDANT: JOSEPH T. JONES  
AMOUNT: \$250.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 09/08/09**

**CASE #: 2005CT005061  
PLAINTIFF: STATE OF WISCONSIN, MILWAUKEE COUNTY, CLERK OF CIRCUIT  
COURT  
DEFENDANT: JOSEPH T. JONES  
AMOUNT: \$112.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 10/08/09**

**CASE #: 2009SC034941  
PLAINTIFF: MILWAUKEE CITY  
DEFENDANT: JOSEPH JONES  
AMOUNT: \$4,155.05 PLUS INTEREST COSTS & FEES  
DOCKETED: 11/24/09**

**CASE #: 2009SC044937  
PLAINTIFF: LANDMARK CREDIT UNION  
DEFENDANT: JOSEPH W. JONES  
AMOUNT: \$490.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 02/16/10**

**LIEN REPORT**

CASE #: 2009SC044937  
PLAINTIFF: LANDMARK CREDIT UNION  
DEFENDANT: JOSEPH W. JONES  
AMOUNT: \$1,596.61 PLUS INTEREST COSTS & FEES  
DOCKETED: 02/16/10

CASE #: 2009SC044937  
PLAINTIFF: LANDMARK CREDIT UNION  
DEFENDANT: JOSEPH W. JONES  
AMOUNT: \$14,114.96 PLUS INTEREST COSTS & FEES  
DOCKETED: 10/27/10

CASE #: 2011SC018442  
PLAINTIFF: AA AUTO RENTAL INC  
DEFENDANT: WOODRINA M. JONES  
AMOUNT: \$1,398.65 PLUS INTEREST COSTS & FEES  
DOCKETED: 08/05/11

CASE #: 2009CT000495  
PLAINTIFF: MILWAUKEE COUNTY CLERK OF CIRCUIT COURT  
DEFENDANT: JOSEPH JONES  
AMOUNT: \$75.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 09/01/11

CASE #: 2011SC022704  
PLAINTIFF: PORTFOLIO RECOVERY ASSOCIATES  
DEFENDANT: JOE JONES  
AMOUNT: \$2,216.61 PLUS INTEREST COSTS & FEES  
DOCKETED: 09/27/11

CASE #: 2011SC025931  
PLAINTIFF: MILWAUKEE CITY  
DEFENDANT: JOEY B. JONES AND OLIVIA JONES  
AMOUNT: \$2,968.21 PLUS INTEREST COSTS & FEES  
DOCKETED: 12/02/11

CASE #: 2012TJ000225  
PLAINTIFF: CITY OF MILWAUKEE  
DEFENDANT: JOEY B. JONES  
AMOUNT: \$2,790.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 01/31/12

CASE #: 2005CM006292  
PLAINTIFF: MILWAUKEE COUNTY CLERK OF CIRCUIT COURT  
DEFENDANT: JOSEPH T. JONES  
AMOUNT: \$300.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 05/31/12

CASE #: 2007CF000540  
PLAINTIFF: MILWAUKEE COUNTY CLERK OF CIRCUIT COURT  
DEFENDANT: JOSEPH TREMELL JONES  
AMOUNT: \$314.64 PLUS INTEREST COSTS & FEES  
DOCKETED: 01/07/14

**LIEN REPORT**

CASE #: 2013SC036286  
PLAINTIFF: GRE ENTERPRISES LLC  
DEFENDANT: JOSEPH JONES  
AMOUNT: \$2,054.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 03/05/14

CASE #: 2012CF003715  
PLAINTIFF: MILWAUKEE COUNTY CLERK OF CIRCUIT COURT  
DEFENDANT: JOSEPH TREMELL JONES  
AMOUNT: \$521.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 02/11/15

CASE #: 2012CT000348  
PLAINTIFF: MILWAUKEE COUNTY CLERK OF CIRCUIT COURT  
DEFENDANT: JOE EDDIE JONES  
AMOUNT: \$75.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 07/10/15

CASE #: 2010CF006034  
PLAINTIFF: MILWAUKEE COUNTY CLERK OF CIRCUIT COURT  
DEFENDANT: JOSEPH JONES  
AMOUNT: \$28.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 07/29/15

CASE #: 2012CT000348  
PLAINTIFF: MILWAUKEE COUNTY CLERK OF CIRCUIT COURT  
DEFENDANT: JOE EDDIE JONES  
AMOUNT: \$250.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 08/11/15

CASE #: 2015CT001500  
PLAINTIFF: MILWAUKEE COUNTY CLERK OF CIRCUIT COURT  
DEFENDANT: JOSEPH JONES  
AMOUNT: \$100.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 02/04/16

CASE #: 2016CV003921  
PLAINTIFF: PROGRESSIVE UNIVERSAL INSURANCE Company  
DEFENDANT: JAMES JONES AND JOE ANN JONES  
AMOUNT: \$14,411.97 PLUS INTEREST COSTS & FEES  
DOCKETED: 08/04/16

CASE #: 1999SC016733  
PLAINTIFF: DAK PROPERTIES  
DEFENDANT: INES GRIFFIN AND JOSEPH JONES  
AMOUNT: \$1,622.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 04/07/17

CASE #: 2017TJ000947  
PLAINTIFF: CITY OF WEST ALLIS  
DEFENDANT: JOSEPH JONES  
AMOUNT: \$1,075.91 PLUS INTEREST COSTS & FEES  
DOCKETED: 08/30/17

CASE #: 2017CM002252  
PLAINTIFF: MILWAUKEE COUNTY CLERK OF CIRCUIT COURT  
DEFENDANT: JOSEPH ISAAC JONES  
AMOUNT: \$443.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 12/21/17

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MECHANIC'S LIENS: NONE

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CHILD SUPPORT LIENS: NONE

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**MUNICIPAL LIENS:**

CASE #: 2018TJ000207  
PLAINTIFF: CITY OF MILWAUKEE  
DEFENDANT: JOSEPH JONES  
AMOUNT: \$810.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 02/27/18

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**STATE TAX LIENS:**

CASE #: 2005TW000038  
PLAINTIFF: DEPT. OF REVENUE  
DEFENDANT: JOE E. JONES  
AMOUNT: \$2,011.85 PLUS INTEREST COSTS & FEES  
DOCKETED: 02/14/08

CASE #: 2008UC001196  
PLAINTIFF: DEPT. OF WORKFORCE DEVELOPMENT  
DEFENDANT: JOSEPH L. JONES  
AMOUNT: \$254.00 PLUS INTEREST COSTS & FEES  
DOCKETED: 05/16/08

CASE #: 2013TW000305  
PLAINTIFF: DEPT OF REVENUE  
DEFENDANT: JOSEPH JONES  
AMOUNT: \$13,223.16 PLUS INTEREST COSTS & FEES  
DOCKETED: 02/11/13

CASE #: 2013TW000322  
PLAINTIFF: DEPT OF REVENUE  
DEFENDANT: JOSEPH JONES  
AMOUNT: \$12,186.31 PLUS INTEREST COSTS & FEES  
DOCKETED: 02/11/13

CASE #: 2013TW000313  
PLAINTIFF: DEPT OF REVENUE  
DEFENDANT: JOSEPH JONES  
AMOUNT: \$14,545.72 PLUS INTEREST COSTS & FEES  
DOCKETED: 02/11/13

CASE #: 2013TW000293  
PLAINTIFF: DEPT OF REVENUE  
DEFENDANT: JOSEPH JONES  
AMOUNT: \$10,665.74 PLUS INTEREST COSTS & FEES  
DOCKETED: 02/11/13

CASE #: 2014UC002799  
PLAINTIFF: DEPT. OF WORKFORCE DEVELOPMENT  
DEFENDANT: JOSEPH JONES  
AMOUNT: \$10,535.40 PLUS INTEREST COSTS & FEES  
DOCKETED: 07/16/14

CASE #: 2016TW000208  
PLAINTIFF: DEPT OF REVENUE  
DEFENDANT: JOSEPH JONES AND KIMBERLY JONES  
AMOUNT: \$11,339.43 PLUS INTEREST COSTS & FEES  
DOCKETED: 01/25/16

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**FEDERAL TAX LIENS:**

SERIAL #: 750407811  
PLAINTIFF: INTERNAL REVENUE SERVICE  
DEFENDANT: JOSEPH A. JONES  
SSN: XXX-XX-  
AMOUNT: \$322,515.43 PLUS INTEREST COSTS & FEES  
RECORDED: 02/14/11  
INSTRUMENT # 08970397

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