

MILLER EXHIBIT 1  
 REALTOR'S COMMUNICATION LOG RE. CONDO 1104 AND FANNIE MAE

REG ID: C1200NF  
 Today's Date: 06/12/2012

Fannie Mae Loan No: [REDACTED] 98  
 Property Address: 1 RIVERPOINTE PLAZA # 1104  
 JEFFERSONVILLE, IN 47130

Date Entered	Comment Type	Entered By	Comment
01/25/2012	Broker	RE/MAX FIRST	on 1-7-2012 upon receipt of bpo order broker informed sales rep that due to this property being a condo and located in a gated building that broker has spoken with the management of the building and cannot enter the unit until the bpo order is corrected from Unit 110 to unit 1104.
02/01/2012	Broker	RE/MAX FIRST	request update from sales rep
02/03/2012	Broker	RE/MAX FIRST	Property is vacant with no personal property remaining. Know your options on counter due to condo association will not allow any posting on doors or windows. The actual dividing wall between unit 1104 and 1103 will have to be determined. The wall had been removed at one time to make for one large unit and a wall has now been erected dividing the large unit back into one unit but is questionable if in correct place as the kitchen has been left in unit 1103 with unit 1104 having only half a sink and a refrigerator space with opening at the sink into the neighboring unit.
02/09/2012	Maintenance	GRETCHEN MASSEY	CRUISE Script Execution acknowledged trouble code(s): Code :18 Description :Lawn Maintained through HOA/COA The following is a description of Work Order Services cancelled. Landscaping Initial - "The lawn is currently maintained by an HOA or condo assoc. All open lawn services have been cancelled." Landscaping - Periodic - "The lawn is currently maintained by an HOA or condo assoc. All open lawn services have been cancelled."
02/09/2012	Broker	RE/MAX FIRST	Contractor has completed to satisfaction. Good job
02/10/2012	Maintenance	GRETCHEN MASSEY	CRUISE Script Execution acknowledged trouble code(s): Code :12 Description :Unable to winterize The following is a description of Work Order Services cancelled. Winterization / De-Winterization - "The winterization order has been cancelled. Please review Case Comment from Field Service Company and advise what steps you would like taken within 48 hours."
02/10/2012	Broker	RE/MAX FIRST	As per instructions from sales rep price to survey to ascertain common wall is \$300. It is evident that there is shared electric, and plumbing between unit 1104 and 1103 and encroachment from 1103 into 1104 thus reason for survey. Once \$300 charge approved surveyor will complete.
02/10/2012	Broker	RE/MAX FIRST	Bid for repair of unit being obtained. Cost of bid \$100. Can sales rep please approve?
02/23/2012	Broker	RE/MAX FIRST	Have spoken with sales rep concerning the missing kitchen, common wall, shared counter, plumbing, and electric with unit 1103. Sales rep has referred to his legal department. Linda Brooks with Fannie Mae at 312-368-8832 called on Friday, missed her call, returned it on Friday 17th, left message, left message on Tuesday 21, Wed 22. Spoke with her on Feb 23. Agent from another company has the owner of 1103 who wants to purchase unit 1104 and have sent offer even though told that property not available for offers.yet.Linda.Brooks want offer sent to sales rep so they can discuss how to handle.
02/24/2012	Closing	UNTERBERG & ASSOCIATES, P.C.	title is not clear _ seller not in title _ waiting on bank to execute deed conveying title from bank to FNMA - it will be sent for recording upon receipt - ETA unavailable
02/27/2012	Title	EMILY A KNIGHT	(CRUISE) issue Open Date: 2/24/2012; Follow Update: 3/25/2012 Line item # 2 Open
02/28/2012	Broker	RE/MAX FIRST	HOA and Condo Association contact information sent to Fannie Mae title company. Contact is Cindy Richards at crichards@win.net. Broker has requested information several times to no avail.
03/09/2012	Closing	UNTERBERG & ASSOCIATES, P.C.	title is not clear _ seller not in title _ waiting on bank to execute deed conveying title from bank to FNMA - it will be sent for recording upon receipt - ETA unavailable
03/14/2012	Repairs	SHAREE POQUETTE	From: Poquette, Sharee (Contractor) Sent: Wednesday, March 14, 2012 2:01 PM To: Alvarez, Louis C Subject: C1200NF Normal repair bid Thank you for submitting your bid for review by the Repair Specialist. Unfortunately, due to the following error(s) in your bid submission, your bid can not be processed at this time. Submission error(s): 2 signed equal comparison non-sam bids are required unless the property is in an area where bids are difficult to obtain and the account is noted with that information. Once you have corrected these errors, please re-submit your complete bid to NPDC_Repair@fanniemae.com Thank you
03/14/2012	Broker	RE/MAX FIRST	Proerly has possible boundary issues as this is a condo where the common wall was removed and the next door unit has retained the electrical and plumbing to the kitchen. there is a shared cabinet and no kitchen cabinets or appliances and wall has not been finished. Repair bid has been obtained and sent to Fannie Mae for review. Neighbor in adjoining unit has made an offer that has been forwarded to Fannie Mae.
03/30/2012	Closing	UNTERBERG & ASSOCIATES, P.C.	we received the executed deed to FNMA and are waiting on deed to FNMA to be recorded by county _ approx. record time is 30 days
03/31/2012	Closing	UNTERBERG & ASSOCIATES, P.C.	-----Original Message----- From: Miranda Serletic Sent: Saturday, March 31, 2012 10:20 AM To: broker.requests@bankofamerica.com Subject: C1200NF 1 Riverpoints Plaza, Unit 1104, Jeffersonville, IN 47130 Hi, Please note that our office is handling the above-referenced Fannie Mae REG . Please see attached HOA invoice and W-9 for payment. Please contact the HOA if you have questions. Ive also attached the Thunder Registration Packet for your information.
04/02/2012	Broker	RE/MAX FIRST	Weekly property inspection of 3/31/2012; No changes noted since last inspection. Property is secure. Dated photo on file.
04/02/2012	Broker	RE/MAX FIRST	Several potential purchaser have contacted broker about possibility of purchasing.
04/08/2012	Broker	RE/MAX FIRST	Broker has received email and phone calls from neighbors in the building interested in purchasing this condo. One neighbor has submitted an offer that Linda Brooks had broker to forward to sales rep. Another neighbor wants to make an offer, broker has explained to all parties that property is not on market _ Weekly inspection complete; no changes noted: property is secure: photo on file
04/10/2012	Closing	UNTERBERG & ASSOCIATES, P.C.	received recorded deed to FNMA -closed vesting issue - still open HOA
04/11/2012	Property Issue	GENA LACK	4/11 GL HOA FEES tc sent demand to svr 3/31 for pmt no eta;3/26 Deed has not been converted to Fannie yet or recorded no eta avail- will continue to monitor every 15 days.
04/18/2012	Broker	RE/MAX FIRST	Repair bid for leaking window, wall and terrace repair sent to Fannie Mae rep.
04/18/2012	Broker	RE/MAX FIRST	Received email from neighbor woman in unit 1105. She is interested in purchasing. Received call from realtor working with owner of 1103 who sent in offer. He is still wanting to purchase and as he owns 1103 wants to know what is going to be done about the shared electrical, plumbing and the common wall issue.
04/18/2012	Property Issue	GENA LACK	4/18 HOA FEES em to tc req follow up with svr for pmt reqd on 3/31 no eta;4/11 GL HOA FEES tc sent demand to svr 3/31 for pmt no eta;3/26 Deed has not been converted to Fannie yet or recorded no eta avail- will continue to monitor every 15 days.
04/18/2012	Title	GENA LACK	From: Lack, Gena (Contractor) Sent: Wednesday, April 18, 2012 12:00 PM To: 'Miranda Serletic' Cc:

★  
 comment  
 re: 1104

'Trish.robins@unterberg.com' Subject: AGED OPEN TITLE ISSUE 54 DAYS//FNMA REO # C1200NF // 1 RIVERPOINTE PLAZA # 1104 JEFFERSONVILLE, IN 47130 Follow up with Servicer for status of print of the HOA fees and update of the AMN notes is needed. 03/31/2012 UNTERBERG & ASSOCIATES, P.C. Closing External Yes-----Original Message----- From: Miranda Serletic Sent: Saturday, March 31, 2012 10:20 AM To: broker.requests@bankofamerica.com Subject: C1200NF 1 Riverpointe Plaza, Unit 1104, Jeffersonville, IN 47130 Hi, Please note that our office is handling the above-referenced Fannie Mae REO . Please see attached HOA invoice and W-9 for payment. Please contact the HOA if you have questions. I've also attached the Thunder Registration Packet for your information.

04/18/2012 Closing UNTERBERG & ASSOCIATES, P.C. servicer usually puts notes in AMN when payment has been made to HOA but will follow up on status - HOA invoice was sent to servicer on 3/31 - typically, BOAs turnaround time is not this quick but will follow up

04/18/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: \_Miranda Serletic\_ Sent: \_Wednesday, April 18, 2012 12:49 PM\_ To: broker.requests@bankofamerica.com Subject: FW: C1200NF 1 Riverpointe Plaza, Unit 1104, Jeffersonville, IN 47130 \_Hi\_ \_What is the status of the HOA payment? Fannie Mae would like an update.\_ \_I didnt see any notes in AMN yet.\_

04/19/2012 General FRANK LOUGHER Frank: I hate to bother you but I have been contacted by the owner of the unit next door to 1104: ( This is the property we discussed that has the shared wall that was previously removed then reinstalled possible in the wrong spot and has no kitchen) He is in 1103 with the shared wall that has the shared electric, plumbing and cabinet. He is inquiring if Fannie Mae has made any determination as to what they are planning to do with unit 1104. He is also the gentleman who made an offer on 2/16/12. As the property has not been listed I had forwarded the offer to Louis who forwarded to Linda. He is inquiring as to what is going on about the wall as he feels he cannot make changes until that issue is resolved and he also wants to purchase. I have explained to his agent that Fannie Mae has the file and as of now have made no determination about marketing. He is becoming impatient. Please advise as to how you want me to respond. Diana L Mayfield, Associate Broker, SFR

04/19/2012 General FRANK LOUGHER Hi Linda, The previous mortgagor to our unit #1104 also owned unit # 1103. Each unit had a separate lender. The mortgagor knocked out the common shared wall to make the units one large unit. The other unit #1103 was purchased through a short sale per our agent. The purchaser of unit #1103 wants to purchase our unit. At some point prior to foreclosure our former mortgagor put back the common wall that appears to possibly encroach into our unit #1104 by 3 ft. The kitchen was retained in the other unit 1103 leaving no kitchen in our unit #1104. All that is left is a half sink, cabinet and spot for a refrigerator. There are no cabinets, range and counters. There is no place for installation. The electrical when turned on in our unit turns on the electrical on unit #1104. The owner of the previously shared unit #1103 wishes to purchase our unit "as is" cash for \$175,000. It appears that a Survey would need to be done to determine the placement of the common wall. We would need to coordinate legal access into the other unit to complete the survey. There ids also the issue of obtaining title insurance. Once, completed there is the issue of restoring electrical and a kitchen to our unit. We do not when the mortgagor knocked out the walls. My thoughts are to try to negotiate a sale with the owner of the neighboring unit 1103 due to the above issues accepting the property "as is". The issue would be title insurance. Should we run this by legal for guidance. Please advise. Thank you.

04/24/2012 Broker RE/MAX FIRST Weekly inspection complete: Property secure: Photo on file.

04/24/2012 Broker RE/MAX FIRST Neighbors from both sides of unit 1104 have contacted broker and are both stale interested in purchasing.

04/24/2012 Servicer BANK OF AMERICA, N.A. I have a pending HOA payment for this account. In order for me to issue payment I need the following: \_\_\_\_\_The most current invoice starting from a zero balance \_\_\_\_\_Property address to be on the invoice \_\_\_\_\_Complete and signed W9 \_\_\_\_\_Physical mailing address to sent payment to/remitt to address on invoice \_\_\_\_\_Once the requested documentation is received payment will be issued immediately. Thank you for your help!\_ K.Shakhmuradyan@bankofamerica.com

04/25/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Shakhmuradyan, Katrine \_mailto:k.shakhmuradyan@bankofamerica.com\_ Sent: Tuesday, April 24, 2012 5:01 PM To: Closings Subject: Lender Loan No: 98294244 REO ID: C1200NF Street Address: 1 RIVERPOINTE PLAZA \_ 1104 Fannie Mae Loan No: 1698269198 JEFFERSONVILLE, IN 47130 Lender Loan No: 98294244 Hello, I have a pending HOA payment for this account. In order for me to issue payment I need the following: ? The most current invoice starting from a zero balance ? Property address to be on the invoice ? Complete and signed W9 ? Physical mailing address to sent payment to/remitt to address on invoice Once the requested documentation is received payment will be issued immediately. Thank you for your help!

04/25/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Miranda Serletic Sent: Wednesday, April 25, 2012 8:17 AM To: Shakhmuradyan, Katrine Subject: RE: Lender Loan No: 98294244 Hi, Attached is the HOA invoice and W-9. If you have questions or need additional information, please contact the HOA at 812-288-1100.

04/25/2012 Property Issue GENA LACK 4/25 GL HOA FEES lc provided Invoice and W9 to svr for pmt 4/25 no eta;4/18 HOA FEES em to to req follow up with svr for pmt reqd on 3/31 no eta;4/11 GL HOA FEES lc sent demand to svr 3/31 for pmt no eta;3/26 Deed has not been converted to Fannie yet or recorded no eta avail- will continue to monitor every 15 days

04/25/2012 General FRANK LOUGHER Miranda, Please see my notes below from 4/19. Can we market this property "as is" Will we have any potential title issues? Please advise.

04/25/2012 General FRANK LOUGHER Miranda, Forgot to ask with the City or County require any inspections?

04/25/2012 General FRANK LOUGHER Diana Please forward bid that you sent to Louis to restore the wall. Please update me as to the types of offers the two interested buyers are looking to submit. Offer price, cash and terms.

04/25/2012 General FRANK LOUGHER Linda Can you please check public records and advise as you how much unit number 1103 sold for? I understand that it sold via short sale.

04/30/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Lougher, Frank \_mailto:frank\_lougher@fanniemae.com\_ Sent: Wednesday, April 25, 2012 5:04 PM To: Miranda Serletic Subject: C1200NF 1 Riverpointe Plaza \_1104 jeffersonville, Indiana Miranda, Please see my notes below from 4/19. Can we market this property \_as is\_ Will we have any potential title issues? Please advise. 04/19/2012 FRANK LOUGHER General Internal Yes Hi Linda, The previous mortgagor to our unit \_1104 also owned unit \_1103. Each unit had a separate lender. The mortgagor knocked out the common shared wall to make the units one large unit. The other unit \_1103 was purchased through a short sale per our agent. The purchaser of unit \_1103 wants to purchase our unit. At some point prior to foreclosure our former mortgagor put back the common wall that appears to possibly encroach into our unit \_1104 by 3 ft. The kitchen was retained in the other unit 1103 leaving no kitchen in our unit \_1104. All that is left is a half sink, cabinet and spot for a refrigerator. There are no cabinets, range and counters. There is no place for installation. The electrical when turned on in our unit turns on the electrical on unit \_1104. The owner of the previously shared unit \_1103 wishes to purchase our unit \_as is\_ cash for c175,000. It appears that a Survey would need to be done to determine the placement of the common wall. We would need to coordinate legal access into the other unit to complete the survey. There ids also the issue of obtaining title insurance. Once, completed there is the issue of restoring electrical and a kitchen to our unit. We do not when the mortgagor knocked out the walls. My thoughts are to try to negotiate a sale with the owner of the neighboring unit 1103 due to the above issues accepting the property \_as is\_ The issue would be title insurance. Should we run this by legal for guidance. Please advise. Thank you.

04/30/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Ken Unterberg Sent: Friday, April 27, 2012 2:25 PM To: frank\_lougher@fanniemae.com Cc: Betty Slagle-Shepherd; Miranda Serletic Subject: FW: C1200NF 1 Riverpointe Plaza \_1104 jeffersonville, Indiana The more important question is what the HOA knew and did with regard to this. I really do not see any issue as to title insurance if you negotiate with the buyer and exclude any encroachments or related violations. You have leverage over the adjoining unit if, in fact, there is an encroachment. Ken Unterberg Unterberg \_Associates, P.C., \_219\_736-5579 ext 111 Fax \_219\_756-1810

- 04/30/2012 Broker RE/MAX FIRST As per sales rep request repair bid for repair of common wall and installation of kitchen has been sent to Fannie Mae, bid is for \$21400. also attached are repair bids for leak, bid for survey of common wall and copy of the HOA fees that broker just obtained from the condo office on Friday 4-27 in amount of \$2959.
- 05/02/2012 Servicer BANK OF AMERICA, N.A. I am trying to send payment for the HOA dues on this property but I need: \_ 1. Copy of the recorded Lien\_ 2. Most current invoice with a remit to address on it\_ K.Shakhmuradyan@bankofamerica.com
- 05/02/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Shakhmuradyan, Katrine \_mailto:k.shakhmuradyan@bankofamerica.com\_ Sent: Wednesday, May 02, 2012 10:51 AM To: Miranda Serletic Subject: RE: Lender Loan No: 98294244 Hello, Can you please send me a copy of the recorded lien for the HOA dues, and please put the remit to address on the invoice.
- 05/02/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Miranda Serletic Sent: Wednesday, May 02, 2012 11:01 AM To: Shakhmuradyan, Katrine Subject: FW: 1 RIVERPOINTE PLAZA \_ 1104 JEFFERSONVILLE, IN 47130 9991671 It is not a valid lien. The address for remittance is in the letter and it is located at the bottom of the letter.
- 05/02/2012 Closing UNTERBERG & ASSOCIATES, P.C. HOA does not have a valid lien and the address for the HOA is on the letter
- 05/02/2012 Title GENA LACK From: Lack, Gena (Contractor) Sent: Wednesday, May 02, 2012 11:03 AM To: 'Miranda Serletic' Subject: FNMA REO # C1200NF 1 RIVERPOINTE PLAZA # 1104 JEFFERSONVILLE, IN 47130 Hello, Reviewing this asset, I saw this comment in AMN from BOA today. Please provide, thank you. 05/02/2012 BANK OF AMERICA, N.A. Servicer External Yes I am trying to send payment for the HOA dues on this property but I need: \_ 1. Copy of the recorded Lien\_ 2. Most current invoice with a remit to address on it\_ K.Shakhmuradyan@bankofamerica.com
- 05/02/2012 Property Issue GENA LACK 5/2 GL HOA FEES svr req'd additional information to pay HOA to providing no eta;4/25 GL HOA FEES to provided Invoice and W9 to svr for prnt 4/25 no eta;4/18 HOA FEES em to tc req follow up with svr for prnt req 3/31 no eta;4/11 GL HOA FEES to sent demand to svr 3/31 for prnt no eta;3/26 Dead has not been converted to Fannie yet or r
- 05/02/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Shakhmuradyan, Katrine \_mailto:k.shakhmuradyan@bankofamerica.com\_ Sent: Wednesday, May 02, 2012 2:59 PM To: Miranda Serletic Subject: RE: 1 RIVERPOINTE PLAZA \_ 1104 JEFFERSONVILLE, IN 47130 9991671 Thank you. I just need one more thing before I can send the check. I need to setup vendor and in order for me to do so I need the name on the W9 to match the same on the invoice. On the W9 it reads THE HARBOURS CONDOMINIUM ASSOCIATION INC. On the invoice there is so ASSOCIATION after the CONDOMINIUM. Can you please add that to the invoice/demand and send it back and I will continue the payment process.
- 05/02/2012 Closing UNTERBERG & ASSOCIATES, P.C. Original Message----- From: Miranda Serletic Sent: Wednesday, May 02, 2012 3:46 PM To: Shakhmuradyan, Katrine Subject: FW: 1 RIVERPOINTE PLAZA \_ 1104 JEFFERSONVILLE, IN 47130 9991671 It is against company policy to alter documents. You will need to contact the HOA.
- 05/03/2012 Closing UNTERBERG & ASSOCIATES, P.C. received a call from Keith Porter, who advised he is working with a buyer for this property, wants to know status of offer made, told him I would contact listing agent
- 05/03/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Miranda Serletic Sent: Thursday, May 03, 2012 10:48 AM To: dmayfield@28first.com Subject: C1200NF 1 Riverpointe Plaza \_1104 Jeffersonville, Indiana 9991671 Good Morning, I received a call from Keith Porter, who advised he is working with a buyer for this property. This file is in Unable to Market status in AMN. Anyway, he said he has not gotten a response from you regarding the status of the Offer that was made. I told him I would ask you if it had been submitted to FNMA. Please advise.
- 05/03/2012 Servicer BANK OF AMERICA, N.A. I just spoke to Keith Porter \_352-234-7049\_ he stated that he has a buyer who gave an offer on this property but he has not heard anything back for a while already. His buyer is willing to pay for any outstanding delinquent dues and fix all the issues on the property. Please contact him as soon as possible or send contact information to me so I can forward it to him in order to sell this property. \_ K.Shakhmuradyan@bankofamerica.com
- 05/03/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Shakhmuradyan, Katrine \_mailto:k.shakhmuradyan@bankofamerica.com\_ Sent: Thursday, May 03, 2012 10:58 AM To: Closings Cc: dmayfield@28first.com Subject: Lender Loan No: 98294244 Fannie Mae Loan No: 1698269198 REO ID: C1200NF Street Address: 1 RIVERPOINTE PLAZA \_ 1104 Fannie Mae Loan No: 1698269198 JEFFERSONVILLE, IN 47130 Lender Loan No: 98294244 Hello, I just spoke to Keith Porter \_352-234-7049\_ he stated that he has a buyer who gave an offer on this property but he has not heard anything back for a while already. His buyer is willing to pay for any outstanding delinquent dues and fix all the issues on the property. Please contact him as soon as possible or send contact information to me so I can forward it to him in order to sell this property.
- 05/03/2012 Closing UNTERBERG & ASSOCIATES, P.C. ph call from Katrine @ BOA - she got same call that we got from Keith Porter, she told him same thing that we did - we will contact the agent to see where the Offer stands - that is all we can do at this point
- 05/03/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Diana Mayfield \_mailto:dianamayfield@aol.com\_ Sent: Thursday, May 03, 2012 11:41 AM To: Miranda Serletic; frank\_tougher@fanniemae.com Subject: Re:to Unterlaw: C1200NF 1 Riverpointe Plaza \_1104 Jeffersonville, Indiana 9991671 Miranda: This file is in the Unable to Market Status and I have been working with my sales rep and his manager concerning this property. Last week he asked me to contact several of the people who have contacted me about this property to ascertain who is seriously interested and what type of offer and/or financing they may be using. I did and I relayed to the Fannie Mae sales rep that there are 3 potential purchasers for this property all cash. Who is Keith Porter? I have never heard from Mr Porter so I can only assume Mr Porter is working with Kevin Zippert as he is the only one who has sent an offer in via his realtor, Paige Perlman, even though he and his realtor have been told several times that the property is not yet on the market and that I will contact his realtor when I know something. I sent his offer in when he originally sent it and have informed the sales rep of his wish to pursue this matter further and potentially purchase the property. I also contacted Mr Zippert's realtor and explained to her that the sales rep was inquiring last week about potential buyers and there has not yet been a decision made about marketing. If his realtor is not relaying the information to him then that is a communication problem on their end, as like I said, I have never heard from a Keith Porter. The sales rep has asked me to forward repair bids for the common wall between unit 1103 and the cost of installing the removed kitchen, which I have. This property has an issue with a common wall between unit 1103 which Mr Zippert owns and unit 1104 which Fannie mae has. I am merely waiting to hear what Fannie Mae directs me to do. I have attached a copy of Mr Zippert's offer to this email so that you will be able to verify to him that it has been sent to Fannie Mae as the sale rep is copied on this email. His realtor has contacted me several times wanting to know if it has been sent and also requesting Fannie Mae contact numbers and names which you are fully aware that I cannot give out. It was originally sent it on February 23 to the sales rep and his manager. As you are aware Fannie Mae has their procedures and this gentleman appears to be having a difficult time understanding that. I do hope this property can go to market soon so that the parties that are interested can submit their offers and someone possibly be able to purchase the property. Please feel free to contact me should you have any further questions. As this email is copied to the Fannie Mae sales rep I would appreciate as well as I am sure he will that you do not share his email address.
- 05/03/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Miranda Serletic Sent: Thursday, May 03, 2012 11:54 AM To: Diana Mayfield; frank\_tougher@fanniemae.com Subject: RE: to Unterlaw: C1200NF 1 Riverpointe Plaza \_ 1104 Jeffersonville, Indiana 9991671 Thank you Diana, I have noted the file. \_

- 05/03/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Diana Mayfield\_mallto:dianamayfield@aol.com Sent: Thursday, May 03, 2012 12:18 PM To: k.shakhmuradyan@bankofamerica.com; Closings Subject: Re: Lender Loan No: 98294244 Fannie Mae Loan No: [REDACTED] Hi: I just spoke with Unterlaw who he has also called. I have left a message with my sales rep at Fannie Mae concerning this property. This property has not yet been put on the market and no price determined that I have yet been informed of. The offer you refer to was sent into Fannie Mae. There are also 2 other parties interested in this property.
- 05/09/2012 Title GENA LACK From: Lack, Gena (Contractor) Sent: Wednesday, May 09, 2012 9:44 AM To: 'Miranda Serletic'; dianamayfield@aol.com; Lougher, Frank Subject: FNMA REO # C1200NF 1 Riverpointe Plaza # 1104 Jeffersonville, IN 47130 All, Am I understanding the notes in AMN correctly? The HOA will not provide a payoff statement because, he know someone that submitted an offer to this property and they have not received a response from FNMA? Property has been in UTM since 2/2012 for repairs!
- 05/09/2012 Property Issue GENA LACK 5/9 GL HOA FEES em to tc verify issue with HOA; 5/2 GL HOA FEES svr req'd additional information to pay HOA tc providing no eta; 4/25 GL HOA FEES tc provided invoice and W9 to svr for prmt 4/25 no eta; 4/18 HOA FEES em to tc req follow up with svr for prmt req'd on 3/31 no eta; 4/11 GL HOA FEES tc sent deman
- 05/09/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Lack, Gena\_Contractor\_ \_mailto:gena\_jack@fanniemae.com Sent: Wednesday, May 09, 2012 9:44 AM To: Miranda Serletic; dianamayfield@aol.com; Lougher, Frank Subject: FNMA REO \_ C1200NF 1 Riverpointe Plaza \_ 1104 Jeffersonville, IN 47130 All, Am I understanding the notes in AMN correctly? The HOA will not provide a payoff statement because, he know someone that submitted an offer to this property and they have not received a response from FNMA? Property has been in UTM since 2/2012 for repairs!
- 05/09/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Miranda Serletic Sent: Wednesday, May 09, 2012 9:50 AM To: Lack, Gena\_Contractor\_ ; dianamayfield@aol.com; Lougher, Frank Subject: RE: FNMA REO \_ C1200NF 1 Riverpointe Plaza \_ 1104 Jeffersonville, IN 47130 No. We have an HOA invoice and W-9 and it was sent to the servicer to pay.
- 05/09/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Miranda Serletic Sent: Wednesday, May 09, 2012 9:52 AM To: Shakhmuradyan, Katrine Subject: RE: REO ID: C1200NF Street Address: 1 RIVERPOINTE PLAZA \_ 1104 Good Morning, What is the status of the HOA payment? Lender Loan No: 98294244 Fannie Mae Loan No: 1698269198
- 05/09/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Shakhmuradyan, Katrine\_mallto:k.shakhmuradyan@bankofamerica.com Sent: Wednesday, May 09, 2012 9:56 AM To: Miranda Serletic Subject: RE: REO ID: C1200NF Street Address: 1 RIVERPOINTE PLAZA \_ 1104 I need a copy of the recorded lien because in the invoice it states there is a lien on the property.
- 05/09/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Miranda Serletic Sent: Wednesday, May 09, 2012 10:00 AM To: Shakhmuradyan, Katrine Subject: RE: REO ID: C1200NF Street Address: 1 RIVERPOINTE PLAZA \_ 1104 It is not a valid lien.
- 05/09/2012 General FRANK LOUGHER Am I understanding the notes in AMN correctly? The HOA will not provide a payoff statement because, he know someone that submitted an offer to this property and they have not received a response from FNMA? Property has been in UTM since 2/2012 for repairs! STATE TERRITORY AS OF APRIL 2, 2012 AR HI IN zip codes 467-479 PA zip codes 16000-17999, 19135-19144 Gena Lack Fannie Mae, Contractor
- 05/09/2012 General FRANK LOUGHER No. We have an HOA invoice and W-9 and it was sent to the servicer to pay, Miranda Serletic REO Team Leader
- 05/09/2012 General FRANK LOUGHER We do need to get the HOA lien paid off. We are not in a position to evaluate offers at this time as there are pending issues that we are working on resolving.
- 05/09/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Lougher, Frank\_mallto:frank\_lougher@fanniemae.com Sent: Wednesday, May 09, 2012 10:18 AM To: Miranda Serletic; Lack, Gena\_Contractor\_ ; dianamayfield@aol.com Subject: RE: FNMA REO \_ C1200NF 1 Riverpointe Plaza \_ 1104 Jeffersonville, IN 47130 We do need to get the HOA lien paid off. We are not in a position to evaluate offers at this time as there are pending issues that we are working on resolving.
- 05/09/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Miranda Serletic Sent: Wednesday, May 09, 2012 10:27 AM To: Lougher, Frank; Lack, Gena\_Contractor\_ ; dianamayfield@aol.com Subject: RE: FNMA REO \_ C1200NF 1 Riverpointe Plaza \_ 1104 Jeffersonville, IN 47130 The servicer has it to pay. I just followed up with the servicer today.
- 05/09/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Lougher, Frank\_mallto:frank\_lougher@fanniemae.com Sent: Wednesday, May 09, 2012 10:27 AM To: Miranda Serletic; Lack, Gena\_Contractor\_ ; dianamayfield@aol.com Subject: RE: FNMA REO \_ C1200NF 1 Riverpointe Plaza \_ 1104 Jeffersonville, IN 47130 I agree. Thank you!
- 05/09/2012 Servicer BANK OF AMERICA, N.A. The lien was filed after Foreclosure\_2/15/2012\_Lien\_201203514. I need a copy of that lien because there are also 3 charges on the ledger for Filing a lien, recording fee and release of lien fee. Please send me a copy of the recorded lien and I can overnight the payment. Thank you. \_ K.Shakhmuradyan@bankofamerica.com
- 05/10/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Shakhmuradyan, Katrine\_mallto:k.shakhmuradyan@bankofamerica.com Sent: Wednesday, May 09, 2012 3:50 PM To: Miranda Serletic Subject: RE: REO ID: C1200NF Street Address: 1 RIVERPOINTE PLAZA \_ 1104 The lien was filed after Foreclosure\_2/15/2012\_Lien\_201203514. I need a copy of that lien because there are also 3 charges on the ledger for Filing a lien, recording fee and release of lien fee. Please send me a copy of the recorded lien and I can overnight the payment. Thank you.
- 05/10/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Miranda Serletic Sent: Thursday, May 10, 2012 7:37 AM To: Shakhmuradyan, Katrine Subject: FW: REO ID: C1200NF Street Address: 1 RIVERPOINTE PLAZA \_ 1104 I have requested a copy of it and will send it to you upon receipt.
- 05/10/2012 Closing UNTERBERG & ASSOCIATES, P.C. HOA lien found on title - will send to servicer
- 05/10/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Miranda Serletic Sent: Thursday, May 10, 2012 3:20 PM To: shakhmuradyan@bankofamerica.com Subject: FW: REO ID: C1200NF Street Address: 1 RIVERPOINTE PLAZA \_ 1104 Good Afternoon, Attached is a copy of the recorded lien per your request, which appears to include amounts from prior to the Sheriff's sale. Please advise.
- 05/10/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Miranda Serletic Sent: Thursday, May 10, 2012 3:21 PM To: Shakhmuradyan, Katrine Subject: FW: REO ID: C1200NF Street Address: 1 RIVERPOINTE PLAZA \_ 1104 Good Afternoon, Attached is a copy of the recorded lien per your request, which appears to include amounts from prior to the Sheriff's sale. Please advise.
- 05/11/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Shakhmuradyan, Katrine\_mallto:k.shakhmuradyan@bankofamerica.com Sent: Thursday, May 10, 2012 4:48 PM To: Miranda Serletic Subject: RE: REO ID: C1200NF Street Address: 1 RIVERPOINTE PLAZA \_ 1104 The payment is ready to be sent but before I can submit it I need to know what the c64.00 Reserve Deficit fee?
- 05/11/2012 Closing UNTERBERG & ASSOCIATES, P.C. -----Original Message----- From: Miranda Serletic Sent: Friday, May 11, 2012 7:21 AM To: Shakhmuradyan, Katrine Subject: FW: REO ID: C1200NF Street Address: 1 RIVERPOINTE PLAZA \_ 1104 Good Morning, You will need to contact the HOA regarding that fee. Thanks,

05/14/2012	Servicer	BANK OF AMERICA, N.A.	Payout in the amt of c 2504.74 payable to HARBOURS CONDO sent to audit for approval please allow 7-10 business days for payment. _ K.SHAKHMURADYAN@BANKOFAMEICA.COM
05/17/2012	Title	GENA LACK	From: Lack, Gena (Contractor) Sent: Thursday, May 17, 2012 2:38 PM To: Jiang, Kun Cc: Lyle, Roy Subject: FNMA REO # C1200NF 1 RIVERPOINTE PLAZA # 1104 JEFFERSONVILLE, IN 47130 Kun, can you take a look at this one. Repairs placed in UTM 2/16/12 ordered repair bid to determine if the subject should be sold with repairs. Does it normally take this long to obtain a repair bid ?
05/18/2012	Closing	UNTERBERG & ASSOCIATES, P.C.	per servicer comments in AMN on 5/14/12, payment in process to HOA - ETA 7-10 biz days after audit approval
05/29/2012	Broker	RE/MAX FIRST	Note from Broker to sales rep Frank Lougher, Louis Alvarez and copied to Linda Brooks. I am addressing this to all as I did not know if Frank was still out of office and I felt that this was something that I needed to inform Fannie Mae of. Late on Friday I received a call from Sally Miller who identified herself as an attorney with the Indiana Attorney Generals Office. The phone number she gave was 317-234-2353. She stated she was involved in investigating The Harbours. This is the condo building that 1 Riverpoint Plaza Unit 1104 is located in. She inquired if she and 2 additional attorneys could view Unit 1104 on Wednesday 30th at 11:00 am EST. As is is on the open market I told her I saw no reason why I could not show her the unit but that I would be informing Fannie Mae. I told her I was not asking anything about her investigation but did want to know if this was in any way going to delay the marketing of Unit 1104? She stated she saw no problems with marketing the unit and she also stated she had been in touch with Fannie Mae, I will be showing her the unit on Wednesday unless otherwise instructed by Fannie Mae. I am also copying this correspondence on AMN.
05/29/2012	General	FRANK LOUGHER	Diana, Please ask the attorney whom they have spoken with at Fannie Mae. Neither myself nor Linda have been contacted. Please let me know if they express any additional information to you. I have received your updated BPO and the comparables were not adjusted for condition. Was there a reason for that? I have sent a request to our valuation team for a review and will advise. I will evaluate the offer upon completion of this review. This property is in first look. Can you ask the buyer(s) how they intend to occupy this property being on title to other units as you have commented under the AMN offer notes
05/29/2012	General	FRANK LOUGHER	I did not adjust as condition but rather on repairs on the back end. Do you prefer I adjust the \$20000 on condition. If so I can make change and resend if you put the link back up.
05/29/2012	General	FRANK LOUGHER	You always need to adjust the comparables for condition and not just off the final value. For repairs were estimated at \$21,700 for adjustment purposes.
05/31/2012	Broker	RE/MAX FIRST	Attorney General office has rescheduled viewing of unit for Monday June 4 at 11 am.
05/31/2012	Closing	UNTERBERG & ASSOCIATES, P.C.	recd call from Frank at FNMA asking same questions he has asked before about whether title is ok - he said there is no kitchen and it was removed and the wall extended into our unit from Unit 1104, guy in 1103 wants to buy 1104 now and wants to no about title, reminded him that attorney already addressed this and I would resend email to him
05/31/2012	Closing	UNTERBERG & ASSOCIATES, P.C.	-----Original Message----- From: Miranda Serletic Sent: Thursday, May 31, 2012 12:10 PM To: Lougher, Frank Subject: FW: C1200NF 1 Riverpointe Plaza _1104 jeffersonville, Indiana Frank - see below from Attorney Unterberg and let us know if you have more questions. Miranda Serletic REO Team Leader Unterberg _ Associates, P.C. 8050 Cleveland Place Merrillville, IN 46410 219-736-5579x154 219-758-1810 fax miranda.serletic@unterlaw.com closings@unterlaw.com -----Original Message----- From: Ken Unterberg Sent: Friday, April 27, 2012 2:25 PM To: frank.lougher@fanniema.com Cc: Betty Slagle-Shephard; Miranda Serletic Subject: FW: C1200NF 1 Riverpointe Plaza _1104 jeffersonville, Indiana The more important question is what the HOA knew and did with regard to this. I really do not see any issue as to title insurance if you negotiate with the buyer and exclude any encroachments or related violations. You have leverage over the adjoining unit if, in fact, there is an encroachment.
06/01/2012	Closing	UNTERBERG & ASSOCIATES, P.C.	per servicer comments in AMN on 5/14/12, payment in process to HOA - ETA 7-10 biz days after audit approval
06/04/2012	Property Issue	KELLY CASKEY	6/4 KC per tc 6/1 HOA pymt will process 7-10 biz days after servicer audit, eta tbd; 5/17 GL HOA FEES svr processing prnt allow 7-10 business days;5/14 allow 5/9 GL HOA FEES em to tc verify issue with HOA;5/2 GL HOA FEES svr req'd additional information to pay HOA tc providing no eta;4/25 GL HOA FEES tc provided invoice a
06/05/2012	Broker	RE/MAX FIRST	Email of Monday June 4 1:50 pm. Frank: As per our conversation last week 3 attorneys from the Indiana Attorney Generals office came in this morning to view the property at Riverpointe Drive in Jeffersonville IN. They asked that you or Linda call them as soon as possible or have one of the Fannie Mae attorneys contact them. Sally Miller, Investigator, Homeowner Protection Unit, is the contact; her number is 317-234-2353 and email Sally.Miller@atg.in.gov. As per our initial instructions not to give out Fannie Mae numbers my broker told them that we would pass on their information to you so that you could make arrangements to contact them. They stated that if they did not hear from someone soon they would serve our office with a subpoena to turn over all our contact numbers for Fannie Mae. They viewed the property, ask a few questions about the property and were very cordial. Please respond that you did receive this email. Diana. Email of Monday June 4 @ 8:31 pm to Linda Brooks and Frank Lougher. Linda: As per our conversation, Sally Miller, Investigator - Home Protection Unit of the Indiana Attorney Generals office would like for you or Frank to contact her at her office. 317-234-2353, Sally.Miller@atg.in.gov. She would like to discuss 1 River Pointe Plaza _1104 with you. She did not tell me what she needed to discuss only that she was doing and investigation. Ms Miller and 2 other attorneys viewed the unit today and took numerous photos and indicated that it is important that she speak with you as soon as possible. Email from Sally Miller. Diana. We really enjoyed our visit to the Harbours today. We appreciate the time you spent with us - it was very interesting. I will look forward to talking to either Ms. Brooks or Mr. Lougher tomorrow. Please dont hesitate to contact me if anything of interest develops on _1104 or _1103. Thanks again for your help. Sally. From: Diana Mayfield dianamayfield@aol.com Sent: Monday, June 04, 2012 8:36 PM To: Miller, Sally Subject: Fannie Mae 1 River Pointe Plaza _1104 Jeffersonville IN Ms. Miller. I spoke with my sales representatives manager at Fannie Mae concerning our meeting this morning at 1 River Pointe Plaza _1104. Her name is Linda Brooks and she wanted me to let you know that she or the sales rep Frank Lougher will be contacting you tomorrow Tuesday. It was a pleasure meeting you today. Diana. Tues June 5 At 5 pm. Frank and Linda. As per your instructions I am updating you concerning this property. I received a call this afternoon from the Jeffersonville Planning Commission needing to see this property as he had had a call stating demolition was being done without a permit and that some other work had been done without permits. I met him there, he immediately put a STOP ALL WORK tag on the wall. Said wall was constructed without a permit, was not to code and would have to come down and be redone to code if someone would want to put in a kitchen. He wanted verification that the wall did not go up after the foreclosure date. I had dated photos of the day bpo was done. He stated a survey would be needed to determine the true wall location. He wanted to see the neighboring unit and to explain the problem with the wall. We went to the condo office and Mr Zipperle met us there. Mr Wallace the building inspector explained to us all that the wall was not to code and inquired if Mr Zipperle installed the wall. At that point Mr Wallace wanted to see unit 1103 and I left. Should you want to speak with Mr Wallace his number is Office: 812-285-6415 cell: 502-643-5397. I thought you might want to pass this info onto your repair analyst as I am sure they will understand more about codes that I do. While there Mr Wallace looked at the water leak and he also thinks might be an issue with the roof and gutting. I inquired at the front desk once again about getting a copy of the HOA paperwork stating who is responsible for what section of the building and was told I would have to email the office and ask for a copy again. I have emailed and asked for a copy and I have a call into the building maintenance man to have him look at the leak once again. I will keep you updated on what I am able to find out. Diana Mayfield. Frank and Linda. As per your instructions I am updating you concerning this property. I received a call this afternoon from the Jeffersonville Planning Commission needing to see this property as he had had a call stating demolition

was being done without a permit and that some other work had been done without permits. I met him there, he immediately put a STOP ALL WORK tag on the wall. Said wall was constructed without a permit, was not to code and would have to come down and be redone to code if someone would want to put in a kitchen. He wanted verification that the wall did not go up after the foreclosure date. I had dated photos of the day bpo was done. He stated a survey would be needed to determine the true wall location. He wanted to see the neighboring unit and to explain the problem with the wall. We went to the condo office and Mr Zipperle met us there. Mr Wallace the building inspector explained to us all that the wall was not to code and inquired if Mr Zipperle installed the wall. At that point Mr Wallace wanted to see unit 1103 and I left. Should you want to speak with Mr Wallace his number is Office: 812-285-6415; cell: 502-643-5397. I thought you might want to pass this info onto your repair analyst as I am sure they will understand more about codes that I do. While there Mr Wallace looked at the water leak and he also thinks might be an issue with the roof and gutters. I inquired at the front desk once again about getting a copy of the HOA paperwork stating who is responsible for what section of the building and was told I would have to email the office and ask for a copy again. I have emailed and asked for a copy and I have a call into the building maintenance man to have him look at the leak once again. I will keep you updated on what I am able to find out. Diana Mayfield. From Linda Brooks. Thanks Diana. We also left a message for Sally Miller and she responded that she will call us tomorrow. Thank you Linda Brooks, Sales Manager, One South Wacker Drive, Suite 1400, Chicago, IL 60606-4667. 312-368-8832. linda\_m\_brooks@fanniema.com will go ahead and paste all notes into AMN. Frank Lougher, REO/Foreclosure Spec, Phone: 312.368.6243, Email: Frank\_lougher@fanniema.com

06/11/2012 Broker

RE/MAX FIRST

Frank: Here is request I received from Sally Miller of the Indiana Attorney Generals office this morning. She inquired about the number of bids on the property and I informed her we had multiple bids and were going into the Multiple Offer Procedure and that I was showing again this afternoon for a possible 3rd offer. She wanted to know if Mary Lou Trautwein was the customer. She was not the customer for this afternoon as she is already on the same offer as the c205K offer with Kevin Zipperle. Sally is aware that Kevin Zipperle made an offer but must not know that Mary Lou Trautwein is on the offer with him. She is also aware of Kathy Bupps offer as Kathy had already informed her of her offer told me I would be hearing from Sally Miller. After Sallys emails please note I have attached Ms Bupps emails. I showed the unit to a different potential buyer who wanted to read over the Fannie Mae addendum before writing any offer. She has not yet written and offer and told me she would contact me tomorrow. However, she had an architect with her who took photos and they showed up on Facebook, posted by her friend/architect who compromised her identity. My question is, do I give the Attorney Generals office the buyers names or do I have them contact you or Linda. Shouldnt the Attorney Generals office being going through Fannie Mae on this? or Fannie Mae attorneys as the buyers names are on AMN in the offers. There is evidently more going on here than I know or need to know as the listing agent. Please advise asap. As per your earlier instructions I am pasting correspondence on AMN. Diana Mayfield, 502-291-1758, RE/MAX FIRST, EMAIL FROM ATTORNEY GENERALS OFFICE please follow the thread from bottom email to the top. Diana, Can you please tell me who you are expecting a third bid from this afternoon? Is it Mary Lou Trautwein? If so, does she say she intends to live in 1104? Sally Miller. From: Diana Mayfield\_mallo,dianamayfield@aol.com Sent: Monday, June 11, 2012 10:58 AM To: Miller, Sally Subject: Re: Unit 1104 The Habrous. Sally: I have had two offers submitted, one by Kathy Bupp and one by Kevin Zipperle, and I am expecting a possible third one this afternoon by another party. Both offers have been rejected and sent in multiple offer procedure where I have to contact each party and let them know more than one offer has been submitted and that they have 48 hours to submit their highest and best offer. Diana L Mayfield, Associate Broker, SFR, RE/MAX FIRST, 1712 Williamsburg Dr. Jeffersonville, IN 47130 Cell or Text: 502-291-1758 email: dmayfield@28first.com web page: www.dianamayfield.com Original Message From: Miller, Sally\_Sally.Miller@atg.in.gov To: dmayfield\_dmayfield@28first.com Cc: Miller, Sally\_Sally.Miller@atg.in.gov Sent: Mon, Jun 11, 2012 9:12 am Subject: Unit 1104 The Habrous Good Morning Diana, in regards to unit 1104 at the Harbours, can you please tell me if Kathy Bupp made an offer on this unit? Thanks Diana, Sally Miller, Sally L. Miller, Investigator/Work Flow Administrator, Office of the Attorney General, Licensing Enforcement, Homeowner Protection Unit, 302 West Washington Street Fifth Floor Indianapolis, IN 46204 Phone: 317-234-2353 Fax: 317-233-4393 sally.miller@atg.in.gov EMAIL FROM KATHY BUPP CONCERNING ATTORNEY GENERAL Diana, Thanks for getting back to me. I didnt get an email but I just now listened to your voicemail and I guess thats what you were referencing. When you say that you have advised all parties to do the same Im assuming that you meant that you were notifying everyone with the same information and not to submit the same offer. Im trying to get in touch with Kenny and Ill know more later this afternoon. In reference to the stop work order, Im not 100c sure but the issue may be involved in a legal battle soon. The other thing is that when I met with the board president after my meeting with you he indicated that the board would not do anything until the unit has sold and that they had no such obligation to combine the units per our declaration. That could make things sticky for everyone. Our AG team in Indy asked me if I had made an official offer and who handled it for me. I gave her your name and contact information so you may be hearing from her today or sometime this week. My question about the offers was not about who but merely the number of bids placed on the unit. I didnt think that was confidential as you were able to tell me that you had one other bid when I asked you before. The number of competitive bids will be one of the factors I consider when deciding if I want to move forward and/or the amount of my counter offer. The most critical piece of questioning I sent you was regarding the email I got from Kevin regarding his offer to sell 1104 to me IF he can get it. If hes offering to sell it to me, then he surely IS considered an investor and NOT an owner/occupant bidder and should be eliminated from the bid process until the unit is offered to investors if there are no owner/occupant bidders interested in purchasing the unit. I sent it up to our AG team in the course of sending her some other paperwork and that may be why she asked. Get back to me and Ill be trying to get hold of Kenny in the meantime. Thanks! From: Diana Mayfield\_dianamayfield@aol.com To: kathybupp1@yahoo.com Sent: Monday, June 11, 2012 1:14 PM Subject: Re: Kathy: Did you get my email concerning multiple offers on the property? When multiple offers are submitted the seller asks that I go to each agent and have them inform their customers that there are multiple offers and that they are initiating the Multiple Offer Procedure which means each potential buyer is asked to submit their highest and best offer within a given time frame. For this one it will be Wednesday morning that I need to know your highest and best offer, or if you want to leave your offer the same. I have advised all parties to do the same. The stop work order on the property is so that no work is done without the necessary permits. That is why I have it in the listing that any work will require the necessary permits, hoa authorization and cooperation from the unit next door due o shared wall and some utilities. As per your question about any other offers on the property: I do not mean to sound evasive but I cannot discuss other possible offers with you, nor can I discuss your offer with anyone else. I hope I was able to answer your questions. Let me know what you want to do about your offer. Diana L Mayfield, Associate Broker, SFR, RE/MAX FIRST, 1712 Williamsburg Dr. Jeffersonville, IN 47130 Cell or Text: 502-291-1758 email: dmayfield@28first.com web page: www.dianamayfield.com Life is not about waiting for the storm to pass, but learning to Dance in the rain! Original Message From: Kathy Bupp\_kathybupp1@yahoo.com To: dmayfield\_dmayfield@28first.com Sent: Mon, Jun 11, 2012 12:37 pm Subject: Fwd: Diana, I have a couple of questions. Kevin Zipperle has submitted a bid as an owner/occupant candidate. I believe that he didnt want to wait to place his bid as an investor after the two weeks dedicated to owner/ occupant candidate. If FNMA accepted an offer from own/occ applicant then he would never gotten an opportunity to purchase 1104. He also filed for a homestead exemption on the purchase of 1103. It occurred to me that Kevin had sent me an email trying to discourage me from purchasing 1104. He advised that I would be better off buying 1103 and 1104 from him IF he was able to get 1104. I have that email string that includes all this information. Wouldnt that disqualify him from placing his bid as an owner/occupant? Would that be something that you would get FNMA involved in? Second, does the stop work order from the city have any effect on the sale of the unit that might keep it from moving forward? Has there been any other offers on the property? Let me know what you think. Thanks!

06/12/2012 Closing

UNTERBERG & ASSOCIATES, P.C.

will check to see if HOA received payment

06/12/2012 Broker

RE/MAX FIRST

Linda

and Brandon, Linda; as per our conversation yesterday I am forwarding this email I received last night concerning C1200Nf 1 riverpointe Plaza Unit 1104 Jeffersonville, IN. This lady made the c150K offer that is in the Multiple Offer procedure. The facebook posting is from another resident of the building. I showed the property to a potential purchaser yesterday and she brought her architect/friend who afterward made the facebook posting Diana L Mayfield, Associate Broker, SFR, RE/MAX FIRST, 1712 Williamsburg Dr, Jeffersonville, IN 47130, Cell or Text: 502-291-1758, email: dmayfield@28first.com, web page: www.dianamayfield.com

-----Original Message-----  
 From: Diana Mayfield dianamayfield@aol.com  
 To: kathybupp1\_kathybupp1@yahoo.com  
 Sent: Tue, Jun 12, 2012 10:04 am  
 Subject: Re: Unit 1104 FNMA disclosure  
 Kathy, Please be assured that I am forwarding this email to the seller for the property at 1 Riverpointe Drive Unit 1104. Have a great day! Diana Diana L Mayfield, Associate Broker, SFR, RE/MAX FIRST, 1712 Williamsburg Dr, Jeffersonville, IN 47130, Cell or Text: 502-291-1758, email: dmayfield@28first.com, web page: www.dianamayfield.com

-----Original Message-----  
 From: Kathy Kennedy\_kathybupp1@yahoo.com  
 To: dmayfield\_dmayfield@28first.com  
 Sent: Tue, Jun 12, 2012 2:16 am  
 Subject: Unit 1104 FNMA disclosure  
 Diana, Against my better judgement I am still interested in Unit 1104, however I am not convinced that the FNMA rep that you are communicating with has a full grasp of the the gravity of the situation involved in the sale of unit 1104. I have tried tirelessly to notify the proper banking authorities to investigate what appears to be mortgage fraud and any number of other viciations involved in the sale. I have said from the beginning that everything about this should come to a halt until the proper authorities have had an opportunity to inspect the property. In the posting shown below there are many serious liability issues that must be resolved before the fair bidding process can move forward. I have attempted several times to inform you of an email Kevin Zipperle sent to me regarding what his intentions are with the property should he get it. There are no breaches of confidentiality here. He has fully acknowledged his participation in his pursuit to obtain the property. By not informing the proper authorities or even acknowledging that you have received the information doesnt exempt you from your responsibility to insist that FNMA be fully aware of the tremendous liabilities involved in placing this unit on the market. The division of the one unit into two has not been properly established even IF they are aware of a potential mortgage fraud scheme. It is a criminal offense and it is an issue that everyone wants to turn a blind eye to. You can not sell something as is when it is not suitable for inhabitation because it has not been properly divided and brought into standard code compliance. Walter Kindler who is referenced below is a well known architect with impeccable credentials. As a homeowner here at the Harbours, Walter is familiar with the structural, mechanical and engineering components of this building. His observations are compelling and failure to pass this on to FNMA puts everyone at risk. Additionally the previous office manager and the board president Kevin Zipperle, let the FHA/VA approved registration for the building lapse two years ago. That should pose some difficulty for anyone that hopes to finance the purchase from FNMA without being able to federally insure the loan. Furthermore on June 20th the building will no longer be insured as required by all lending institutions. Seven companies to date have refused to insure us. There are a number of unresolved structural issues one of which includes the structural stability of the parking garage. There are currently no negotiations being discussed with any other insurance carriers to provide coverage and that information came straight from the mouth of the newly appointed association board president. He will be on vacation for two weeks so all items to be discussed on the agenda will not resume until he returns. I believe it is both prudent and necessary to insist on a FNMA asset manager to personally see the property. Full disclosure regarding the complexities involved would appear to be negligent. I do not want to be eliminated from the bidding process but I believe that FNMA should take a more active and informed role in disposing this asset and accordingly provide acknowledgment of the serious issues that a bidder must be made aware of. There is both a moral and fiduciary responsibility to render full disclosure. I will be happy to contact the Indiana Board of Realtors without giving them your name and refer to them for advice on how both the buyer and the seller should proceed. Everyone that sees Unit 1104 has had the same reaction and I believe there are reasons for both to be legitimately concerned. I would like you to get back to as soon as you can so that I will know how to proceed. Thank you for demonstrating integrity and professionalism in the process. You are to be commended. I'll wait to here from you. If you want to get back to me tomorrow it would be best to email me as Im having minor surgery and wont be available until later in the evening. Thanks for your help, Kathy. Please see posting below from Walter Kindler. You can follow further comments on Unit 1104 by viewing the Facebook page The Harbours...can you believe this stuff? Helen Ryan Kindler, Walter had an opportunity to inspect unit 1104 and view the partition wall that was constructed by Kevin Zipperle between his unit 1103 and the available unit 1104. The wall between these units is a serious building and fire code violation - since it is not a fire rated, nor smoke barrier between the once combined units. The partition divides a kitchen counter at the middle of a double sink, see photo, and leaves a huge opening between these units. The new partition also may cut off sprinkler heads, and fire protection for those units. The new sprinkler heads may not have been tested by the Jeffersonville/Clark County fire department, nor meet insurance requirements. A stop order permit was issued, see photo, to prevent additional construction at these units. If Mr. Zipperle knowingly constructed this partition, which is an obvious violation of the Indiana/Clark County building and fire code and our own declaration - he needs to resign as Chairman of the Harbours Building and Grounds Committee, and as a member of the Board. We cannot allow a Director and Chair in charge of building construction at the Harbours to willfully violate state and our own codes.

06/12/2012 Broker

RE/MAX FIRST ==

Diana, Attached you will find a subpoena for information regarding the bidding on Unit 1104 at the Harbours. A hard copy has also been sent to you through the mail. Thanks! Sally Miller, Sally L. Miller, Investigator/Work Flow Administrator, Office of the Attorney General, Licensing Enforcement, Homeowner Protection Unit, 302 West Washington Street Fifth Floor, Indianapolis, IN 46204, Phone: 317-234-2353, Fax: 317-233-4393, sally.miller@atg.in.gov