

FEB2009

IN THE CIRCUIT COURT OF THE FIFTEENTH JUDICIAL CIRCUIT  
IN AND FOR PALM BEACH COUNTY, FLORIDA  
CIVIL ACTION

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE  
FOR J.P. MORGAN MORTGAGE TRUST 2007-S2,  
Plaintiff,

CASE NO.: 50-2009-CA-005542  
DIVISION: AW

vs.

LISA B. EPSTEIN , et al,  
Defendant(s).

AFFIDAVIT AS TO AMOUNTS DUE AND OWING

STATE OF OHIO

COUNTY OF FRANKLIN

BEFORE ME this day personally appeared Whitney K. Cook,

(Affiant) who upon oath, deposes on personal knowledge and says:

1. This Affidavit is submitted in support of Plaintiff's Motion for Final Judgment for the purpose of showing: that there is no genuine issue as to any material fact, that Plaintiff is entitled to enforce the Note and Mortgage and Plaintiff is entitled to a judgment as a matter of law.

2. I am Assistant Secretary (title), of CHASE HOME FINANCE LLC. CHASE HOME FINANCE LLC is the servicer of the loan. CHASE HOME FINANCE LLC is responsible for the collection of this loan transaction and pursuit of any delinquency in payments. I am familiar with the books of account and have examined all books, records, and documents kept by CHASE HOME FINANCE LLC concerning the transactions alleged in the Complaint. All of these books, records and documents are kept by CHASE HOME FINANCE LLC in the regular course of its business as servicer of the loan transaction and are made at or near the time by, and from information transmitted by, persons with personal knowledge of the facts such as your Affiant. It is the regular practice of CHASE HOME FINANCE LLC to make and keep these books, records, and documents. The books,

FILE\_NUMBER: F09015624

DOC\_ID: M001900

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**\*M001900\***

records, and documents which Affiant has examined are managed by employees or agents whose duty it is to keep the books accurately and completely. Furthermore, Affiant has personal knowledge of the matters contained in the books, records and documents kept by CHASE HOME FINANCE LLC.

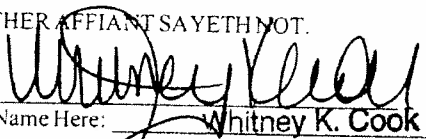
3. I have personal knowledge of the facts contained in this affidavit. Specifically, I have personal knowledge of the facts regarding the sums of money which are due and owing to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR J.P. MORGAN MORTGAGE TRUST 2007-S2 pursuant to the Note and Mortgage which is the subject matter of the lawsuit.

4. Plaintiff, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR J.P. MORGAN MORTGAGE TRUST 2007-S2, is owed the following sums of money as of 04/20/09:

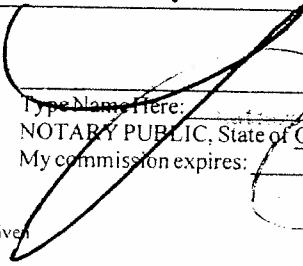
PRINCIPAL	\$ <u>313,486.29</u>
INTEREST PER DIEM OF \$ <u>50.46</u> ( <u>5.875</u> % interest rate)	<u>10,167.37</u>
PRE-ACCELERATION LATE CHARGES THROUGH February 09, 2009	230.22
PROPERTY INSPECTIONS	<u>42.00</u>
BANKRUPTCY FEES & COSTS	<u>Ø</u>
TAXES	<u>Ø</u>
INSURANCE	<u>1733.09</u>
APPRAISAL	<u>Ø</u>
PROPERTY PRESERVATION	<u>Ø</u>
OTHER (specify): _____ _____	<u>Ø</u> <u>Ø</u>
TOTAL	\$ <u>325,658.97</u>

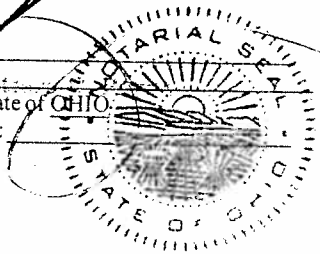
5. U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR J.P. MORGAN MORTGAGE TRUST 2007-S2 has employed the services of the law firm of Florida Default Law Group, P.L. in this action against the Defendant(s), and is obligated to pay Florida Default Law Group, P.L. a reasonable attorney's fee for its services, along with all costs and expenses of this action. In this uncontested foreclosure case, we have agreed to pay the law firm of Florida Default Law Group, P.L. a flat fee of \$1,200.00. In the event the matter becomes contested, we have agreed to pay an hourly fee up to \$175.00 per hour.

FURTHER AFFIANT SAYETH NOT.

  
Type Name Here: Whitney K. Cook  
Assistant Secretary

The foregoing instrument was sworn to and subscribed before me this 25<sup>th</sup> day of Feb, 2009, by Whitney K. Cook who is personally known to me.

  
Type Name Here: \_\_\_\_\_  
NOTARY PUBLIC, State of OHIO  
My commission expires: \_\_\_\_\_



LATRESA D. PAYNE  
NOTARY PUBLIC  
STATE OF OHIO  
Recorded in  
Franklin County  
My Comm. Exp. 9/16/12