

Phase 7

My reasons for not  
pay a bill that  
was not mine.

Copies attached

1 Note - No Recording to  
Credit Bureau.

Note - Bill of Sale (shows  
paid in full)

~~GREENVIEW #5942100~~  
 GREENVIEW #29603  
 (866) ~~265-8825~~  
 Loan Type: FACTORING COMPANY ACCOUNT  
 Remarks: >PLACED FOR COLLECTION<  
 Estimated date that this item will be removed: 07/2010

Balance: ~~\$1,541~~  
 Date Updated: 01/2009  
 High Balance: ~~1,541~~  
 Collateral: ~~1~~  
 Past Due: ~~0~~

Pay Status: >COLLECTION ACCOUNT<  
 Account Type: OPEN ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT  
 Date Open: 10/2005

~~MIDLAND CREDIT MGMT INC #9516026039~~  
 (800) 265-8825  
 Loan Type: FACTORING COMPANY ACCOUNT  
 Remarks: >PLACED FOR COLLECTION<  
 Date placed for collection: 04/2006  
 Estimated date that this item will be removed: 07/2012

Balance: ~~\$1,541~~  
 Date Updated: 01/2009  
 Original Amount: ~~1,541~~  
 Original Creditor: ~~UNION MASTERCARD~~  
 Past Due: ~~0~~

Pay Status: >COLLECTION ACCOUNT<  
 Account Type: OPEN ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT

~~MIDLAND CREDIT MGMT INC #050100579~~  
 (800) 265-8825  
 Loan Type: FACTORING COMPANY ACCOUNT  
 Remarks: >PLACED FOR COLLECTION<  
 Date placed for collection: 07/2007  
 Estimated date that this item will be removed: 06/2011

Balance: ~~\$1,541~~  
 Date Updated: ~~01/2009~~  
 Original Amount: ~~1,541~~  
 Original Creditor: ~~UNION MASTERCARD~~  
 Past Due: ~~0~~

Pay Status: >COLLECTION ACCOUNT<  
 Account Type: OPEN ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT

**NICOR GAS #5010639783**  
 POB 8350  
 AURORA, IL 60507-8350  
 (888) 642-6748  
 Loan Type: UTILITY COMPANY  
 Remarks: ACCOUNT CLOSED BY CONSUMER  
 Estimated date that this item will be removed: 07/2012

Balance: \$1,541  
 Date Updated: 02/2009

Pay Status: >COLLECTION ACCOUNT<  
 Account Type: OPEN ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT  
 Date Open: 05/2004  
 Date Closed: 03/2006

**NICOR GAS #5507124462**  
 POB 8350  
 AURORA, IL 60507-8350  
 (888) 642-6748  
 Loan Type: UTILITY COMPANY  
 Remarks: >TRANSFERRED TO RECOVERY<  
 Estimated date that this item will be removed: 03/2015

Balance: \$481  
 Date Updated: 01/2009

Pay Status: >COLLECTION ACCOUNT<  
 Account Type: OPEN ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT  
 Date Open: 09/2007  
 Date Closed: 08/2008

**NICOR GAS #401611635030513**  
 POB 8350  
 AURORA, IL 60507-8350  
 (888) 642-6748  
 Loan Type: UTILITY COMPANY  
 Remarks: ACCOUNT CLOSED BY CONSUMER  
 >Maximum delinquency of 90+ days occurred in 06/2004<

Balance: \$0  
 Date Updated: 10/2004  
 High Balance: \$0

Pay Status: PAID OR PAYING AS AGREED  
 Account Type: OPEN ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT  
 Date Open: 05/2003  
 Date Closed: 05/2004  
 Date Paid: 08/2004

Late Payments (16 months)	30	60	90+	Last 16 months	OK	OK	OK	120	90	90	90	90	30	OK	OK	OK	X	X	OK	OK
	1	0	5		sep	aug	jul	jun	may	apr	mar	feb	'04	dec	nov	oct	sep	aug	jul	jun

**NICOR GAS #337398\*\*\*\***

POB 8350  
AURORA, IL 60507-8350  
(888) 642-6748

Balance: \$2,733  
Date Verified: 06/2011  
Past Due: >\$2,419<

Pay Status: >120 DAYS PAST DUE<  
Account Type: OPEN ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Open: 07/2010

Loan Type: UTILITY COMPANY

Estimated date that this item will be removed: 05/2018

Late Payments (months)	30	60	90+	Last 9 months	X	OK							
	0	1	0		may	apr	mar	feb	'11	dec	nov	oct	sep

NOTE DATE LISTED

**NICOR GAS #501063\*\*\*\***

POB 8350  
AURORA, IL 60507-8350  
(888) 642-6748

Balance: \$0  
Date Updated: 05/2011  
High Balance: \$0

Pay Status: >PAYMENT AFTER CHARGE OFF/COLLECTION<  
Account Type: OPEN ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Open: 05/2004  
Date Closed: 03/2006  
Date Paid: 08/2005

Loan Type: UTILITY COMPANY

Remarks: ACCOUNT CLOSED BY CONSUMER

Estimated date that this item will be removed: 07/2012

**NICOR GAS #550712\*\*\*\***

POB 8350  
AURORA, IL 60507-8350  
(888) 642-6748

Balance: \$0  
Date Updated: 04/2011  
High Balance: \$0

Pay Status: >PAYMENT AFTER CHARGE OFF/COLLECTION<  
Account Type: OPEN ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Open: 09/2007  
Date Closed: 08/2008  
Date Paid: 05/2008

Loan Type: UTILITY COMPANY

Remarks: >PAID PROFIT AND LOSS<

Estimated date that this item will be removed: 03/2015

**Satisfactory Accounts**

The following accounts are reported with no adverse information.

**AMERICAS ENCL CHOICE INC #40413\*\*\*\***

1413 W 22ND ST  
PORTER  
MORNING, IL 60929-2031

Balance: \$0  
Date Updated: 05/2011  
High Balance: \$0  
Terms: 6 MONTHLY \$81

Pay Status: PAID AS AGREED  
Account Type: OPEN ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Open: 05/2011

Loan Type: UNSECURED

Remarks: SIMPLE INTEREST LOAN

**AMERICAS ENCL CHOICE INC #60415\*\*\*\***

1413 W 22ND ST  
PORTER  
MORNING, IL 60929-2031

Balance: \$0  
Date Updated: 05/2011  
High Balance: \$0  
Terms: 5 MONTHLY \$91

Pay Status: PAID AS AGREED  
Account Type: OPEN ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Opened: 05/2011  
Date Closed: 05/2011

Loan Type: UNSECURED

Remarks: SIMPLE INTEREST LOAN

Late Payments (03 months)	30	60	90+	Last 3 months	OK	OK	OK
	0	0	0		mar	feb	'11

14042 Park Ave  
Dorton IL 60419  
November 14, 2011

ATTN: Sarah Keupke (Nicor gas)  
: Franklio Johnson (I.C.E.)  
: Lisa Madigan (atry gen)

This letter is an attempt to explain  
on more time why I say I do  
NOT owe this bill. ATTACHED is a  
copy of final sale of property at  
14700 DANTE. Next to last page  
shows the amount that was charged  
off at 14700 DANTE. I do not know  
where you are getting TRANSACTION or  
charges from Nicor. The property was  
VACANT AT time of sale. CEDA actually  
PAID what I owe @ 14042 Park.

Ms Claudette Rogers  
(708) 407-0951

P.S. When I asked six months ago I  
was told you could not provide an  
itemized copy of my billing, why  
do I have so many different account  
numbers at Dante Address.

COMMUNITY AND ECONOMIC DEVELOPMENT ASSOCIATION OF  
COOK COUNTY INC.  
208 S. LASALLE STREET  
SUITE 2010  
CHICAGO IL 60604-1001



Pat Quinn Governor Warren Ribley Director

CLAUDETTE ROGERS  
14042 PARK AVE  
DOLTON IL 60419

**BENEFIT APPROVAL #3411616**

9/23/2011

Your application for the Low Income Home Energy Assistance Program has been reviewed . The indicated utility/fuel has been approved, the amount shown below will be paid on your behalf. If your application included multiple vendors you will receive a letter per fuel type.

Nicor Gas

Payment Type	Benefit
Natural Gas - LIHEAP Grant	\$339.00
Natural Gas - Reconnection Assistance	\$1,000.00

*Handwritten notes:*  
Please  
visit my  
side  
Not a suggestion

Nicor Gas (For customer service, call 888-642-6748)

Please contact your utility to arrange for reconnection of your service(s). We appreciate this opportunity to serve you. For questions about your LIHEAP application, contact:

Community and Economic Development Association of Cook County Inc.  
208 S. LaSalle Street  
Suite 2010  
Chicago IL 60604-1001

312-456-4100

Please continue to make regular payments toward your utility services until the LIHEAP benefit is applied to your account.

Your full hearing/appeal rights are explained in 'Your Rights', which you received when you applied.

# A. Settlement Statement

U.S. Department of Housing  
and Urban Development

OMB No. 2502-0265

## B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> Conv Unins	6. File Number 21384 FATIC	7. Loan Number 1002529997	8. Mortgage Ins Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv Ins.	6. <input type="checkbox"/> Seller Finance			

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower CAROL L SIMMONS 948 HIRSCH BLVD. CALUMET CITY, IL 60409	E. Name & Address of Seller CLAUDETTE ROGERS 14700 S. DANTE AVE. DOLTON, IL 60419	F. Name & Address of Lender RESMAE MORTGAGE CORPORATION 1000 E. WOODFIELD ROAD, SUITE 240 SCHAUMBURG, IL 60173
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G. Property Location SHEPARD'S MICHIGAN AVE. NO. 2, Block 16, Lot 30, Cook County 14700 S. DANTE AVE. DOLTON, IL 60419	H. Settlement Agent Name Title One, Inc. 925 W. 175th Street Homewood, IL 60430 Tax ID: 36-3661658	I. Settlement Date 12/22/06 Fund: 12/22/06
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*This is a copy of Bill of Sale in 2006*

*Just @ pay*

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
101. Contract Sales Price	\$169,000.00	401. Contract Sales Price	\$169,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to borrower		403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City property taxes		406. City property taxes	
107. County property taxes		407. County property taxes	
108. Assessments to		408. Assessments to	
109. School Taxes		409. School Taxes	
110. Mud Taxes		410. Mud Taxes	
111. Other taxes		411. Other taxes	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower	\$169,000.00	420. Gross Amount Due to Seller	\$169,000.00
200. Amounts Paid By Or in Behalf Of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money	\$15,375.00	501. Earnest money held by seller	\$15,375.00
202. Principal amount of new loan(s)	\$151,150.00	502. Settlement Charges to Seller (line 1400)	\$27,868.81
203. Existing loan(s) taken subject to		503. Existing Loan(s) Taken Subject to	
204. Second Lien		504. Payoff of first mortgage loan	\$117,780.19
205.		505.	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City property taxes		610. City property taxes	
211. County property taxes		611. County property taxes	
212. Assessments to		612. Assessments to	
213. School Taxes		613. School Taxes	
214. Mud Taxes		614. Mud Taxes	
215. Other taxes		615. Other taxes	
216. County Taxes 01/01/06 Thru 12/22/06	\$3,976.00	616. County Taxes 01/01/06 Thru 12/22/06	\$3,976.00
217.		617.	
218.		618.	
219.		619.	

**L. Settlement Charges**

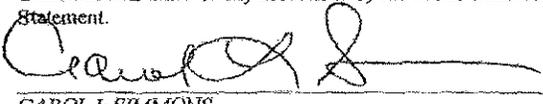
700. Total Sales/Broker's Commission based on price			\$169,000.00	@ % = \$0.00	Paid From	Paid From
Division of Commission (line 700) as follows:					Borrower's	Seller's
					Funds at	Funds at
					Settlement	Settlement
701.	to					
702.	to					
703. Commission Paid at Settlement					\$0.00	\$0.00
<b>800. Items Payable in Connection with Loan</b>						
801. Loan Origination Fee	%	to	NCS MORTGAGE COMPANY			\$2,295.00
802. Loan Discount	%	to				
803. Appraisal Fee		to				
804. Credit Report		to				
805. Lender's Inspection Fee		to				
806. Mortgage Insurance Application		to				
807. Assumption Fee		to				
808. Flood Certification Fee		to	RESMAE MORTGAGE CORPORATION			\$16.00
809. Broker Processing Fee		to	NCS MORTGAGE COMPANY			\$295.00
810. Tax Service Fee		to	RESMAE MORTGAGE CORPORATION			\$72.00
811. Broker Underwriting Fee		to	NCS MORTGAGE COMPANY			\$500.00
812. Lender Underwriting Fee		to	RESMAE MORTGAGE CORPORATION			\$725.00
813. Administrative Fee		to				
814. Yield Spread Premium		to				
815. Lender Doc. Prep. Fee		to	RESMAE MORTGAGE CORPORATION			\$200.00
816. MERS Registration Fee		to	MERS			\$3.95
817.	to					
<b>900. Items Required by Lender To Be Paid in Advance</b>						
901. Interest from	12/22/06	to	1/1/07 @ \$35.95 /day			\$359.45
902. Mortgage Insurance Premium for	months	to				
903. Hazard Insurance Premium for	1 years	to	Universal Specialty Ins. Group			\$862.00
<b>1000. Reserves Deposited With Lender</b>						
1001. Hazard insurance	months @			per month		
1002. Mortgage insurance	months @			per month		
1003. City property taxes	months @			per month		
1004. County property taxes	months @			per month		
1005. Assessments to	months @			per month		
1006. School Taxes	months @			per month		
1007. Mud Taxes	months @			per month		
1008. Other taxes	months @			per month		
<b>1011. Aggregate Adjustment</b>						
<b>1100. Title Charges</b>						
1101. Settlement or closing fee		to	Title One, Inc.			\$450.00
1102. Abstract or title search		to				
1103. Title examination		to				
1104. Title insurance binder		to				
1105. Document preparation		to				
1106. Notary fees		to				
1107. Attorney's fees		to				
(includes above items numbers:						\$1,085.00
1108. Title insurance		to	Title One, Inc.			
(includes above items numbers:						
1109. Lender's coverage			\$151,450.00/\$260.00			
1110. Owner's coverage			\$169,000.00/\$825.00			\$105.00
1111. EPA Endorsement/Comp End.		to	Title One, Inc.			\$6.00
1112. IL Title Ins Agent Reg Fee (PA 93-0032)		to	First American Title Insurance			\$40.00
1113. Later Date Fee (Date Down)		to	Title One, Inc.			\$105.00
1114. Location Note Endorsement		to	Title One, Inc.			\$50.00
1115. 24-Month Chain Of Title		to	Title One, Inc.			\$105.00
1116. ARM Endorsement		to	Title One, Inc.			
1117.	to					
<b>1200. Government Recording and Transfer Charges</b>						

1105. Document preparation	to		
1106. Notary fees	to		
1107. Attorney's fees	to		
(includes above items numbers:	)		
1108. Title insurance	to Title One, Inc.		\$1,085.00
(includes above items numbers:	)		
1109. Lender's coverage	\$151,150.00/\$260.00		
1110. Owner's coverage	\$169,000.00/\$825.00		
1111. EPA Endorsement/Comp End.	to Title One, Inc.		\$105.00
1112. IL Title Ins Agent Reg Fee (PA 93-0032)	to First American Title Insurance		\$6.00
1113. Later Date Fee (Date Down)	to Title One, Inc.		\$40.00
1114. Location Note Endorsement	to Title One, Inc.		\$105.00
1115. 24-Month Chain Of Title	to Title One, Inc.		\$50.00
1116. ARM Endorsement	to Title One, Inc.		\$105.00
1117.	to		
<b>1200. Government Recording and Transfer Charges</b>			
1201. Recording Fees	Deed \$38.00 ; Mortgage \$78.00 ; Releases \$38.00		\$154.00
1202. City/county tax/stamps	Deed \$84.50 ; Mortgage to Cook County Recorder of Deeds		\$84.50
1203. State tax/stamps	Deed \$169.00 ; Mortgage to Cook County Recorder of Deeds		\$169.00
1204. Record Cert. of Release	to Cook County Recorder of Deeds		
1205. City of Chicago Revenue Stamps	to City of Chicago		
1206.	to		
<b>1300. Additional Settlement Charges</b>			
1301. Survey	to		
1302. Pest Inspection	to		
1303. Federal Express Fee	to Title One, Inc.		\$45.00
1304. E-Mail Handling Fee	to Title One, Inc.		\$35.00
1305. Wire Fee	to Title One, Inc.		\$50.00
1306. Pay As Directed	to Aspire/CBT		\$528.00
1307. Pay As Directed	to First National Bank/CFE		\$447.00
1308. Pay As Directed	to NICOR GAS		\$151.00
1309. ESCROW HOLDBACK	to VILLAGE OF DOLTON		\$4,000.00

*Closing Balance  
 \$11,000.00 I owe*

1310. WATER BILL	to VILLAGE OF DOLTON	\$1,181.19
1311. DOLTON TRANSFER STAMP	to VILLAGE OF DOLTON	\$10.00
1312. AS DIRECTED	to MANAGED SOLUTION	\$4,000.00
1313. AS DIRECTED	to Poole Investment	\$9,739.72
1314.	to	
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$27,868.81

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.



CAROL L. SIMMONS



CLAUDETTE ROGERS

**SETTLEMENT AGENT CERTIFICATION**

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

 12/22/06  
 Settlement Agent Date

**Warning:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.