

EXAMPLE

STATE OF SOUTH CAROLINA

COUNTY OF LEXINGTON

[REDACTED]

Plaintiff,

v.

[REDACTED]

Defendant(s).

IN THE COURT OF COMMON PLEAS

DOCKET NO. 10-CP-32-[REDACTED]

**AFFIDAVIT OF VERIFIED STATEMENT OF
ACCOUNT**

Deficiency Judgment Demanded

(015076-00014)

PERSONALLY APPEARED, who being duly sworn, deposes and says:

1. My name is [REDACTED] and I am authorized to execute this affidavit on behalf of the plaintiff as an employee of [REDACTED] Bank. [REDACTED] Bank is the plaintiff's servicing agent for the subject mortgage loan ("Loan").
2. [REDACTED] Bank maintains records for the Loan in its capacity as plaintiff's servicer in the ordinary course of its business. As part of my job responsibilities for [REDACTED] Bank, I am familiar with the records maintained by my company in connection with this Loan. I have personal knowledge of the facts set forth in this affidavit, based on my review of such records.
3. In addition to being Plaintiff's servicing agent and the Loan's records custodian, it is also [REDACTED] Bank's regular practice to maintain the electronic payment history for the Loan. As such, [REDACTED] Bank is able to generate payment histories from the electronic data compilation it stores of the credits posted on or debits charged to a customer's account. I have personal knowledge of [REDACTED] Bank's procedures for creating and maintaining these records. They include: (a) being posted at or near the time of the occurrence of the matters recorded by persons with personal knowledge of the information in the business record or from information transmitted by persons with personal knowledge; (b) being maintained in the course of [REDACTED] Bank's regularly conducted business activities; and (c) being records created and maintained on each customer as the regular practice of [REDACTED] Bank in its servicing operations.
4. The following principal, interest, late charges (if applicable) and escrow/advances which I have confirmed following my review of [REDACTED] Bank's business records, are a true and accurate record of the Loan's currently owed balance (excepting any unpaid attorney's fees and attorney's costs that will be addressed by our attorneys through their own affidavit) to the date of hearing.
5. The total amount due the Plaintiff on said Note through February 22, 2010 is \$202,939.08 which breaks down as follows:

1120

A. Principal\$166,915.16
 B. Interest from December 7, 2009 to February 22, 2010 @ 7.75%.....\$13,614.36
 C. Advances (Appraisal, environmental inspection reports).....\$13,615.00
 D. Pre-acceleration Late Charges\$8,794.56

TOTAL PRINCIPAL INTEREST AND EXPENSES\$202,939.08

6. It is the regular practice of [REDACTED] Bank, on behalf of the Plaintiff, to generate such account summary information from the electronic payment history it maintains for the Plaintiff. This payment history summary accurately reflects, to the best of my knowledge, the debits and credits made on the loan's account.

FURTHER AFFIANT SAYETH NOT.

[REDACTED]
 Name [REDACTED]
 [REDACTED]
 (Title)

STATE OF South Carolina
 COUNTY OF Lexington

Sworn to before me this 18 day of February, 2011.

[REDACTED]
 Notary Public for South Carolina (S.S.)
 My Commission Expires: 9/22/2018

Borrower: John Kent Spehl

015076-00014

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