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*Attorneys for Court-Appointed Receiver R. Wayne Klein*

**UNITED STATES DISTRICT COURT FOR THE DISTRICT OF UTAH  
CENTRAL DIVISION**

<p>R. WAYNE KLEIN, as Receiver,</p> <p>Plaintiff,</p> <p>v.</p> <p>MONT PALMER, SHAUNA PALMER, YARDMASTERS YEAROUND MAINTENANCE, INC., and JOHN DOES 1-5,</p> <p>Defendant.</p>	<p><b>COMPLAINT</b></p> <p><b>(Ancillary to Case No. 2:12-cv-00591)</b></p> <p>Civil No. _____</p>
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R. Wayne Klein, the Court-Appointed Receiver (the “Receiver” or “Plaintiff”) of National Note of Utah, LC (“National Note”), its subsidiaries and affiliates (collectively, unless otherwise stated, National Note and all subsidiaries and affiliated entities are referred to herein as “NNU”), and the assets of Wayne LaMar Palmer (“Palmer”), in the case styled as *Securities and Exchange Commission v. National Note of Utah, LC et al.*, Case No. 2:12-cv-00591 (D. Utah) (Jenkins, J.) (the “SEC Civil Enforcement Case”), hereby files this Complaint against Mont Palmer (“Mont”), Shauna Palmer (“Shauna”), Yardmasters Yearound Maintenance, Inc. (“Yardmasters”) and John Does 1-5 (“Defendant Does” and together with Mont, Shauna, and

Yardmasters, “Defendant”), and states, alleges and avers as follows:

### **STATEMENT OF THE CASE**

1. NNU was operated as an enterprise with all of the characteristics of a Ponzi scheme through which money was solicited from investors.<sup>1</sup> Upon information and belief, Defendant was an NNU investor who received monies from NNU, and the Receiver seeks to avoid the transfers and/or recover the value of the transfers from Defendant for the benefit of the receivership estate established in the SEC Civil Enforcement Case discussed in greater detail below. Additionally, the Receiver seeks a declaration that Defendant has no valid interest in real property of the Receivership Estate.

### **PARTIES**

2. Pursuant to an Order Appointing Receiver and Staying Litigation entered on June 25, 2012 in the SEC Civil Enforcement Case (the “Receivership Order”),<sup>2</sup> Plaintiff is the duly-appointed Receiver for National Note and Palmer “together with any and all subsidiaries and affiliated entities of National Note and Palmer. . . .”<sup>3</sup>

3. Upon information and belief, Defendant Mont is a resident of or is domiciled in in the State of Utah.

4. Upon information and belief, Defendant Shauna is a resident of or is domiciled in in the State of Utah.

5. Upon information and belief, Defendant Yardmasters is a corporation formed

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<sup>1</sup> See SEC Civil Enforcement Case, Docket No. 1 (Complaint).

<sup>2</sup> SEC Civil Enforcement Case, Docket No. 9.

<sup>3</sup> *Id.* (Receivership Order, pp. 1-2).

under the laws of Utah.

6. Upon information and belief, Defendant Does are currently unknown parties who have received monies or property from NNU, or are persons to whom Mont, Shauna, or Yardmasters has transferred monies or property received from NNU.

### **JURISDICTION AND VENUE**

7. Subject matter jurisdiction is proper in this Court pursuant to 28 U.S.C. §1367.

8. The Court has personal jurisdiction over Defendant.

9. Venue is proper in this Court pursuant to 28 U.S.C. § 754.

### **FACTS**

#### **The Ponzi Scheme**

10. Since at least 1994 until the commencement of the SEC Civil Enforcement Case, NNU raised capital by soliciting investors to purchase promissory notes, which typically promised to pay interest at a rate of interest above market rates.

11. Upon information and belief, investors understood that they were investing in an enterprise that, among other things, bought and sold mortgage notes, underwrote and made loans, or bought and sold real estate assets through National Note, or one of many affiliated entities subject to the Receivership Order, all of which are referred to herein collectively as “NNU.”

12. Typically, investment funds were deposited in a commingled bank account controlled by NNU. NNU would then transfer such investor funds to another bank account (the “Investor Account”).

13. Monies on deposit in the Investor Account were commingled, and transfers to investors by NNU were made from the commingled funds on deposit in that Investor Account.

14. At all times relevant hereto, NNU was insolvent.

**Defendant's Investment and the Transfers**

15. On or about 1994, Defendant commenced investing with NNU. A history of Defendant's investment(s) is attached hereto as Exhibit A.

16. Defendant paid NNU cash in the total amount of \$1,108,372.32 through a series of transactions beginning on or about 1994 (the "Principal Cash Investment").

17. As set forth on Exhibit A, NNU transferred a total of \$1,137,847.66 in cash to Defendant (the "Total Transfers").

18. Of the Total Transfers, \$29,475.34 is an amount that is over and above Defendant's Principal Cash Investment (the "False Profit Transfers") (collectively, the Total Transfers and the False Profit Transfers are the "Transfers").<sup>4</sup>

**National Note's Investment Scheme**

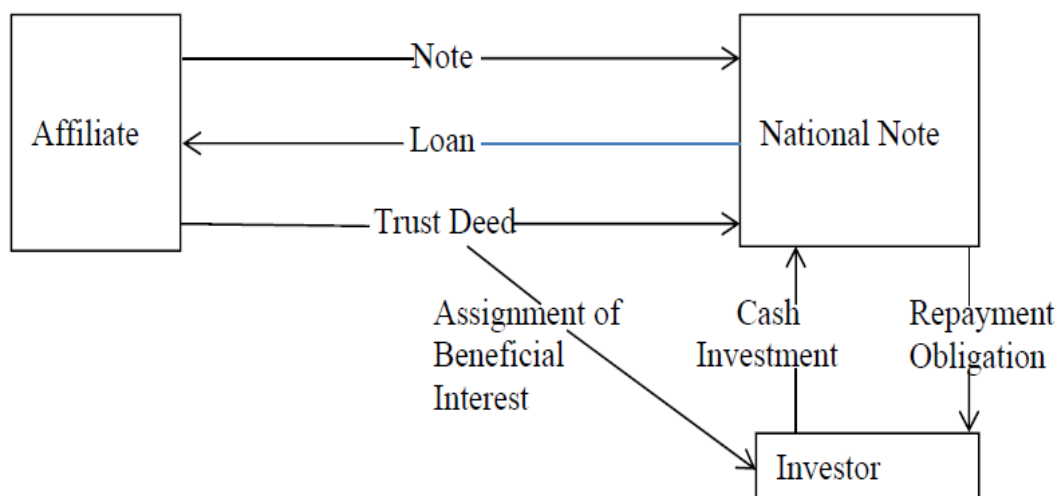
19. National Note represented to investors that their investment in National Note would be secured by real property. National Note did not own real property sufficient to secure these investments. Accordingly, National Note devised a scheme pursuant to which National Note would purport to grant security to investors, when in truth, National Note would take investors' money and give them no security in return. National Note's scheme was as follows.

20. First, National Note would lend money to an affiliated entity (the "Affiliate"). The Affiliate would execute a promissory note, pursuant to which it agreed to repay the loan to National Note (the "Affiliate Note"). The Affiliate Note would then be secured by a Trust Deed executed by the Affiliate in favor of National Note (the "Affiliate Trust Deed").

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<sup>4</sup> See Exh. A.

21. National Note then solicited money from investors by promising that their investment would be secured by Assignments of Beneficial Interest in Trust Deed (the “ABIs”). The ABIs purported to assign National Note’s “right, title and interest” in the Affiliate Trust Deed. National Note did not assign its interest in the Affiliate Note to the investors. The following diagram shows National Note’s scheme:



22. The investors purportedly received an assignment of National Note’s secured interest in real property. This secured interest gave National Note the right to foreclose on the underlying real property if the Affiliate defaulted on the Affiliate Note. If, however, the Affiliate never defaulted and the Affiliate Note was paid, the Affiliate Trust Deed was cancelled and the secured interest disappeared.

23. The Affiliate was not a party to any of the ABIs and there was no privity of contract between the Affiliate and the investors. Accordingly, there was no contract pursuant to which the Affiliate was obligated to pay the Affiliate Note payments to the investors instead of National Note. Moreover, the ABI did not assign National Note’s rights under the Affiliate Note

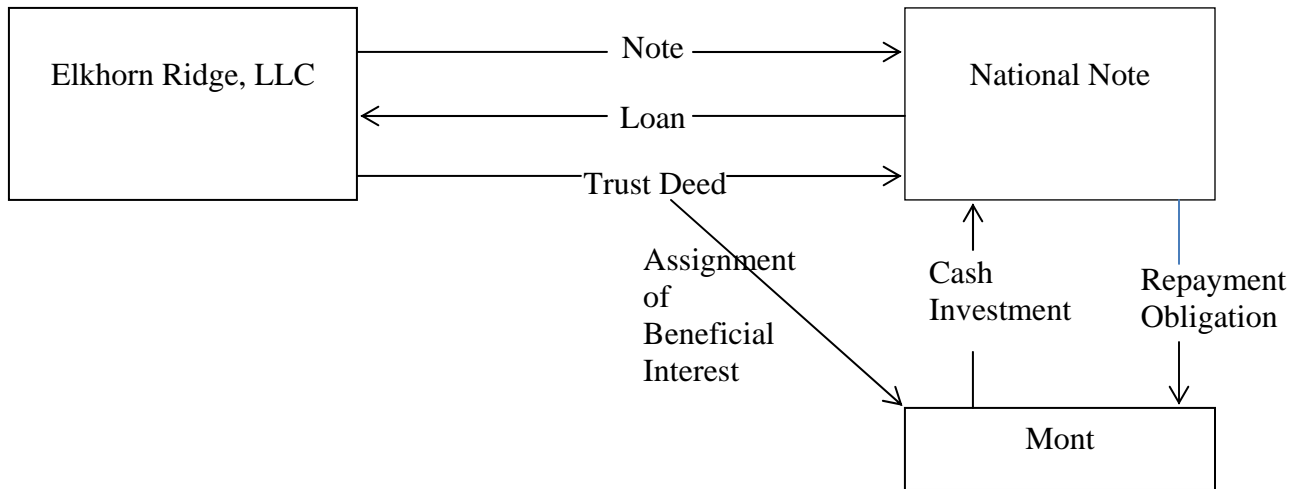
to the investors. Accordingly, the ABI did not give the Investor the right to demand payment under the Affiliate Note.

24. The end result of this scheme was that the investors received no security at all. If National Note breached its agreement with the investor, the investor had no foreclosure rights as a result of the assignment of National Note's interest in the Affiliate Deed of Trust, because the Affiliate Deed of Trust was security for the Affiliate Note, not the agreement between National Note and the investors.

#### **Defendant Mont's Assignment of Beneficial Interest**

25. A portion of Defendant Mont's investment with NNU was documented in a Promissory Note, dated May 15, 2007 (the "Mont Note").

26. Consistent with the financing scheme outlined above, the Mont Note was not secured by a deed of trust. Instead, on January 31, 2008, National Note executed an Assignment of Beneficial Interest in Trust Deed in favor of Mont (the "Mont ABI"). The Mont ABI purported to assign National Note's interest in a Trust Deed for real property in Malad, Idaho - specifically Lot 31 of the Elkhorn Ridge Estates ("Elkhorn Lot 31"). The Trust Deed was executed by Elkhorn Ridge, LLC in favor of National Note (the "NNU Lot 31 Trust Deed"). The NNU Lot 31 Trust Deed was security for a \$54,600.00 loan between National Note and Elkhorn Ridge, LLC (the "NNU Lot 31 Note"). National Note did not assign its beneficial interest in the NNU Lot 31 Note to Defendant Mont. The following diagram illustrates the transactions:



28. National Note did not execute a trust deed for Elkhorn Lot 31 in favor of Defendant Mont. Moreover, Elkhorn Ridge, LLC is not a party to the Mont ABI. Indeed, there is no privity of contract between Elkhorn Ridge, LLC and Defendant Mont. Finally, the Mont ABI did not assign National Note's rights under the NNU Lot 31 Note to Defendant Mont. Accordingly, the Mont ABI did not give Defendant Mont the right to demand payment under the NNU Lot 31 Note.

29. All that Defendant Mont purported to receive through the Mont ABI was an assignment of National Note's security interest in the NNU Lot 31 Trust Deed. National Note's security interest merely gave National Note the right to foreclose on Elkhorn Lot 31 if Elkhorn Ridge, LLC defaulted on the NNU Lot 31 Note. If, however, Elkhorn Ridge, LLC never defaulted and the NNU Lot 31 Note was paid, the NNU Lot 31 Trust Deed was cancelled and the secured interest disappeared, regardless of whether National Note honored the Mont Note.

30. Conversely, the Mont ABI gave Defendant Mont no right to foreclose on Elkhorn Lot 31, had National Note defaulted on the Mont Note. This is because the NNU Lot 31 Trust

Deed did not secure the Mont Note. Accordingly, as a matter of law and fact, the Mont ABI gave no security to Defendant Mont. The Mont Note was nothing more than an unsecured note.

**The SEC Civil Case and the Receiver's Appointment**

31. On June 25, 2012, the SEC Civil Enforcement Case was filed, alleging that NNU is a Ponzi scheme, and seeking, among other things, orders (a) restraining and enjoining NNU and Palmer from continuing to violate federal securities laws, (b) freezing assets and prohibiting NNU from transferring, changing, wasting, dissipating, converting, concealing, or otherwise disposing of assets, (c) prohibiting NNU from destroying, mutilating, concealing, transferring, altering, or otherwise disposing of NNU's books and records, (d) imposing civil money penalties against NNU and Palmer, and (e) requiring the disgorgement by NNU and Palmer of all ill-gotten gains received by them pursuant to the scheme.<sup>5</sup>

32. Also on June 25, 2012, as a result of the filing of the SEC Civil Enforcement Action, the Court entered a Temporary Restraining Order and Order to Show Cause against the defendants<sup>6</sup> and the Receivership Order appointing the Receiver.<sup>7</sup> Since that time, both National Note and Palmer have stipulated to a Preliminary Injunction Order that prohibits National Note and Palmer from committing any further acts in furtherance of the Ponzi scheme and that prohibits National Note and Palmer from withdrawing, transferring, selling, buying, pledging, encumbering, assigning, dissipating, concealing, or otherwise disposing of any of their assets.<sup>8</sup>

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<sup>5</sup> SEC Civil Enforcement Case, Docket No. 1 (Complaint).

<sup>6</sup> *Id.*, Docket No. 7.

<sup>7</sup> *Id.*, Docket No. 9.

<sup>8</sup> *Id.*, Docket Nos. 45 and 46.



33. On or about May 21, 2013, the Court entered an Order authorizing the Receiver to commence legal proceedings for the benefit of and on behalf of the receivership estate.<sup>9</sup>

**FIRST CLAIM FOR RELIEF**

*(Avoidance of Fraudulent Transfers Under Utah Code Ann. §§ 25-6-5(1)(a) and 25-6-8)*

34. The Receiver re-alleges and incorporates herein by reference each of the preceding allegations as if set forth completely herein.

35. NNU was engaged in an enterprise with all of the characteristics of a Ponzi scheme.

36. NNU made the Transfers to Defendant in furtherance of the Ponzi scheme.

37. At all relevant times hereto, NNU had at least one creditor.

38. The Transfers were made and any obligations to Defendant incurred with actual intent to hinder, delay or defraud a creditor of NNU.

39. Pursuant to Utah Code Ann. §§ 25-6-5(1)(a) and 25-6-8, the Receiver may avoid and recover the Transfers to Defendant.

40. Alternatively, to the extent that Defendant took in good faith and for a reasonably equivalent value, the Receiver may avoid and recover the False Profit Transfers from Defendant.

**SECOND CLAIM FOR RELIEF**

*(Avoidance of Fraudulent Transfers Under Utah Code Ann. §§ 25-6-5(1)(b) and 25-6-8)*

41. The Receiver re-alleges and incorporates herein by reference each of the preceding allegations as if set forth completely herein.

42. NNU was engaged in an enterprise that has all of the characteristics of a Ponzi scheme.

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<sup>9</sup> *Id.*, Docket No. 315.

43. NNU made the Transfers to Defendant in furtherance of the Ponzi scheme.

44. At all relevant times hereto, NNU had at least one creditor.

45. The Transfers were made or the obligations to Defendant were incurred by NNU without receiving a reasonably equivalent value in exchange for the Transfers or obligations.

46. At the time the Transfers were made, NNU (a) was engaged or was about to be engaged in a business or transaction for which the remaining assets of NNU were unreasonably small in relation to the business or transaction; or (b) intended to incur, or believed or reasonably should have believed that it would incur, debts beyond its ability to pay as such debts became due.

47. Pursuant to Utah Code Ann. §§ 25-6-5(1)(b) and 25-6-8, the Receiver may avoid and recover the Transfers to Defendant.

48. Alternatively, to the extent that Defendant took in good faith and for a reasonably equivalent value, the Receiver may avoid and recover the False Profit Transfers from Defendant.

**THIRD CLAIM FOR RELIEF**

*(Avoidance of Fraudulent Transfers Under Utah Code Ann. §§ 25-6-6(1) and 25-6-8)*

49. The Receiver re-alleges and incorporates herein by reference each of the preceding allegations as if set forth completely herein.

50. NNU was engaged in a Ponzi scheme.

51. NNU made the Transfers to Defendant in furtherance of the Ponzi scheme

52. NNU had at least one creditor at the time that the Transfers were made or the obligation to Defendant was incurred.

53. The Transfers were made or the obligation to Defendant was incurred by NNU

without NNU receiving a reasonably equivalent value in exchange for the Transfer or obligation.

54. NNU was insolvent at the time the Transfers were made or the obligation was incurred, or became insolvent as a result of the Transfers or the obligation incurred.

55. Pursuant to Utah Code Ann. §§ 25-6-6(1) and 25-6-8, the Receiver may avoid and recover the Transfers to Defendant.

56. Alternatively, to the extent that Defendant took in good faith and for a reasonably equivalent value, the Receiver may avoid and recover the False Profit Transfers from Defendant.

**FOURTH CLAIM FOR RELIEF**  
*(Constructive Trust)*

57. The Receiver re-alleges and incorporates herein by reference each of the preceding allegations as if set forth completely herein.

58. The Transfers to Defendant were comprised of property of NNU and were made by NNU in furtherance of the Ponzi scheme.

59. Allowing Defendant to retain the Transfers would unjustly enrich Defendant and would be inequitable.

60. The Transfers can be traced to wrongful behavior.

61. An injustice would result if Defendant was allowed to keep the Transfers.

62. A constructive trust for the benefit of the receivership estate must be imposed for the benefit of the receivership estate in the amount of the Transfers made by NNU to Defendant, or in the alternative if Defendant acted in good faith, for the False Profit Transfers.

**FIFTH CLAIM FOR RELIEF**  
*(Unjust Enrichment)*

63. The Receiver re-alleges and incorporates herein by reference each of the

preceding allegations as if set forth completely herein.

64. The Transfers to Defendant were comprised of property of NNU and were made by NNU in furtherance of the Ponzi scheme.

65. The Transfers conferred a benefit upon Defendant.

66. The Defendant knowingly benefitted from the Transfers.

67. Allowing Defendant to retain the Transfers would unjustly enrich Defendant and would be inequitable.

68. Absent return of the Transfers, the receivership estate will be damaged by Defendant's unjust enrichment and may have no adequate remedy at law.

69. Defendant must disgorge the amount of the Transfers, or if Defendant acted in good faith, the False Profit Transfers, for the benefit of the receivership estate.

**SIXTH CLAIM FOR RELIEF**  
*(Disgorgement)*

70. The Receiver re-alleges and incorporates herein by reference each of the preceding allegations as if set forth completely herein.

71. The Transfers were made as part of and in furtherance of a Ponzi scheme.

72. The Transfers were ill-gotten by Defendant.

73. Defendant has no claim to the Transfers made by NNU, or derivatively, from NNU's investors.

74. All Transfers made to Defendant, or if Defendant acted in good faith, the False Profit Transfers, should be disgorged to the Receiver for the benefit of the receivership estate.

**SEVENTH CLAIM FOR RELIEF**

*(Avoidance of Fraudulent Transfers Under Utah Code Ann. §§ 25-6-6(2) and 25-6-8)*

75. The Receiver realleges and incorporates herein by reference each of the preceding allegations as if set forth completely herein.

76. NNU was engaged in a Ponzi scheme.

77. The Transfers were made as part of and in furtherance of a Ponzi scheme.

78. NNU had at least one creditor at the time that the Transfers were made.

79. On information and belief, Defendants were insiders of NNU.

80. The Transfers were made to the Defendants for an antecedent debt.

81. NNU was insolvent at the time the Transfers were made and, on information and belief, the Defendants had reasonable cause to believe that NNU was insolvent.

82. Pursuant to Utah Code Ann. §§ 25-6-6(2) and 25-6-8, the Receiver may avoid and recover the Transfers made to the Defendants or, in the event such Transfers were transferred, from the Defendant Does.

**EIGHTH CLAIM FOR RELIEF**

*(Declaratory Judgment)*

83. The Receiver incorporates by reference herein all previous paragraphs of this Complaint.

84. An actual controversy has arisen between the Receiver and Defendant regarding the enforceability of the Mont ABI.

85. The Receiver is entitled to a declaratory judgment that:

- a. The Mont ABI is invalid and never gave Defendant Mont any security for any portion of his investment with National Note.

86. A judicial declaration is necessary and appropriate at this time under the circumstances in order that the respective rights and duties of the parties may be determined.

**PRAYER FOR RELIEF**

WHEREFORE, the Receiver prays for Judgment against Defendant as follows:

A. Pursuant to the Receiver's First Claim for Relief, judgment against Defendant avoiding the Transfers under Utah Code Ann. §§ 25-6-5(a)(1) and 25-6-8, and permitting Plaintiff's recovery of the value of the Transfers in the total amount of \$1,137,847.66, or alternatively, the amount of the False Profit Transfers, in the total amount of \$29,475.34.

B. Pursuant to the Receiver's Second Claim for Relief, judgment against Defendant avoiding the Transfers under Utah Code Ann. §§ 25-6-5(a)(2) and 25-6-8, and permitting Plaintiff's recovery of the value of the Transfers in the total amount of \$1,137,847.66, or alternatively, the amount of the False Profit Transfers, in the total amount of \$29,475.34.

C. Pursuant to the Receiver's Third Claim for Relief, judgment against Defendant avoiding the Transfers under Utah Code Ann. §§ 25-6-6(1) and 25-6-8, and permitting Plaintiff's recovery of the value of the Transfers in the total amount of \$1,137,847.66, or alternatively, the amount of the False Profit Transfers, in the total amount of \$29,475.34.

D. Pursuant to the Receiver's Fourth Claim for Relief, judgment against Defendant imposing a constructive trust for the benefit of the receivership estate on any and all Transfers, or alternatively, all False Profit Transfers.

E. Pursuant to the Receiver's Fifth Claim for Relief, judgment against Defendant for unjust enrichment, and requiring Defendant to disgorge the Transfers in the total amount of \$1,137,847.66, or alternatively, the amount of the False Profit Transfers, in the total amount of

\$29,475.34.

F. Pursuant to the Receiver's Sixth Claim for Relief, entry of an Order requiring Defendant to disgorge the Transfers in the total amount of \$1,137,847.66, or alternatively, the amount of the False Profit Transfers, in the total amount of \$29,475.34.

G. Pursuant to the Receiver's Seventh Claim for Relief, entry of an Order requiring the Defendants to disgorge the Transfers in the total amount of \$1,137,847.66.

H. Pursuant to the Receiver's Eighth Claim for Relief, entry of an Order and Judgment declaring that:

a. The Mont ABI is invalid and never gave Defendant Mont any security for any portion of his investment with National Note.

I. Judgment for pre-judgment interest, costs, and fees, including reasonable attorney's fees, as may be allowed by law.

J. For such other and further relief as the Court deems just and proper.

DATED this 21<sup>st</sup> day of June, 2013.

**DORSEY & WHITNEY LLP**

/s/ Peggy Hunt

Peggy Hunt

Chris Martinez

Jeffrey M. Armington

*Attorneys for Receiver*

# EXHIBIT A



## Investment Pay History

## Reference

MP01-0501-PY APS

Printed 06/19/13 Period of 01/01/90 - 12/31/12

Internal report: Do not mail to this address!

## Additional information

Regular pmt:	0.01	Int rate:	12.000	12.000	Rem pmts:	27/ 27	Orig bal:	0.00
Escrow pmt:	0.00	Int calc:		Fixed	Per diem:	10.19	Orig date:	05/01/01
Service fee:	0.00	Pmt type:	T USRule	365 M	Next due:	03/01/12	Maturity:	05/01/14
Total pmt:	0.01	NSF fee:		0.00	Arrears:	24.80		
Ord/Day/LFee: 2/15	2.47	Reminder:		05/01/14				
Total if late:	2.48	MATURITY DATE						

Pay Date	Due/Type	Amount	RetCap/Ref	Income	DiscEarn	Basis	Escrow	Payment/Balance Late	Svc
05/01/01		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
05/01/01	P	-1900.00	-1900.00	0.00	0.00	1900.00	0.00	0.00	0.00
			INITPRIN						
05/31/01	P	18.74	0.00	18.74	0.00	1900.00	0.00	0.00	0.00
			8737						
06/01/01	P	-18.74	-18.74	0.00	0.00	1918.74	0.00	0.00	0.00
			ADD2PRIN	0.62 AI					
06/29/01	P	97.14	78.86	18.28	0.00	1839.88	0.00	0.00	0.00
			8821						
06/29/01	P	-97.14	-97.14	0.00	0.00	1937.02	0.00	0.00	0.00
			ADD2PRIN						
07/30/01	P	20.16	0.42	19.74	0.00	1936.60	0.00	0.00	0.00
			8903						
07/30/01	P	-20.16	-20.16	0.00	0.00	1956.76	0.00	0.00	0.00
			ADD2PRIN						
09/01/01	P	20.36	0.00	20.36	0.00	1956.76	0.00	0.00	0.00
			8989	0.87 AI					
09/01/01	P	-20.36	-20.36	0.00	0.00	1977.12	0.00	0.00	0.00
			ADD2PRIN	0.87 AI					
10/01/01	P	20.37	0.00	20.37	0.00	1977.12	0.00	0.00	0.00
			9071						
10/01/01	P	-20.37	-20.37	0.00	0.00	1997.49	0.00	0.00	0.00
			ADD2PRIN						
11/01/01	11/01/01 R	2.51	0.00	0.01	0.00	1997.49	0.00	0.00	0.00
			9157	20.35 AI					
11/01/01	P	0.00	0.00	2.50	0.00	1997.49	0.00	0.00	0.00
			9157	17.85 AI					
11/01/01	P	17.85	0.00	17.85	0.00	1997.49	0.00	0.00	0.00
			9164						
11/01/01	P	-2.51	-2.51	0.00	0.00	2000.00	0.00	0.00	0.00
			ADD2PRIN						
11/29/01	12/01/01 R	20.00	0.00	0.01	0.00	2000.00	0.00	0.00	0.00
			9239	19.99 AI					
11/29/01	P	0.00	0.00	19.99	0.00	2000.00	0.00	0.00	0.00
			9239						

## Investment Pay History

Reference

MP01-0501-PY APS

Page 2

Printed 06/19/13

Period of 01/01/90 - 12/31/12

Pay Date	Due/Type	Amount	RetCap/Ref	Income	DiscEarn	Basis	----- Escrow	Payment/Balance Late	----- Svc
Annual Total:		217.13	-2000.00	137.85	0.00		0.00	0.00	0.00
Escrow Paid Out:							0.00		
01/01/02	01/01/02 R	20.00	0.00	0.01	0.00	2000.00	0.00	0.00	0.00
			9325	19.99 AI					
01/01/02	P	0.00	0.00	19.99	0.00	2000.00	0.00	0.00	0.00
			9325						
02/01/02	02/01/02 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			9409						
02/28/02	03/01/02 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			9498						
04/01/02	04/01/02 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			9580						
05/01/02	05/01/02 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			9663						
06/01/02	06/01/02 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			9749						
07/01/02	07/01/02 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			9831						
08/01/02	08/01/02 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			9918						
09/01/02	09/01/02 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			10009						
10/01/02	10/01/02 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			10101						
11/01/02	11/01/02 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			10196						
12/01/02	12/01/02 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			10286						
Annual Total:		240.00	0.00	240.00	0.00		0.00	0.00	0.00
Escrow Paid Out:							0.00		
01/01/03	01/01/03 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			10380						
02/01/03	02/01/03 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			10467						
03/01/03	03/01/03 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			10555						
04/01/03	04/01/03 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			10645						
05/01/03	05/01/03 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			10738						
06/01/03	06/01/03 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			10836						
07/01/03	07/01/03 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			10928						
08/01/03	08/01/03 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			11024						
09/01/03	09/01/03 R	20.00	0.00	20.00	0.00	2000.00	0.00	0.00	0.00
			11119						

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Pay Date	Due/Type	Amount	RetCap/Ref	Income	DiscEarn	Basis	----- Escrow	Payment/Balance Late	----- Svc
10/01/03	10/01/03 R	20.00	0.00 11216	20.00	0.00	2000.00	0.00	0.00	0.00
11/01/03	11/01/03 R	20.00	0.00 11312	20.00	0.00	2000.00	0.00	0.00	0.00
12/01/03	12/01/03 R	20.00	0.00 11408	20.00	0.00	2000.00	0.00	0.00	0.00
12/01/03	P	-4300.00	-4300.00 ADD2PRIN	0.00	0.00	6300.00	0.00	0.00	0.00
Annual Total:		240.00	-4300.00	240.00	0.00		0.00	0.00	0.00
Escrow Paid Out:							0.00		
01/01/04	01/01/04 R	63.00	0.00 11504	63.00	0.00	6300.00	0.00	0.00	0.00
02/01/04	02/01/04 R	63.00	0.00 11603	63.00	0.00	6300.00	0.00	0.00	0.00
03/01/04	03/01/04 R	63.00	0.00 11705	63.00	0.00	6300.00	0.00	0.00	0.00
03/30/04	04/01/04 R	63.00	0.00 11805	63.00	0.00	6300.00	0.00	0.00	0.00
04/16/04	P	-2100.00	-2100.00 ADD2PRIN	0.00 31.07 AI	0.00	8400.00	0.00	0.00	0.00
05/01/04	05/01/04 R	72.49	0.00 11919	63.00 9.49 AI	0.00	8400.00	0.00	0.00	0.00
05/01/04	P	0.00	0.00 11919	9.49	0.00	8400.00	0.00	0.00	0.00
05/01/04	P	-72.49	-72.49 ADD2PRIN	0.00	0.00	8472.49	0.00	0.00	0.00
06/01/04	r	27.51	0.00 12020	27.51 57.21 AI	0.00	8472.49	0.00	0.00	0.00
06/01/04	06/01/04 R	57.21	0.00 12021	35.49 21.72 AI	0.00	8472.49	0.00	0.00	0.00
06/01/04	P	0.00	0.00 12021	21.72	0.00	8472.49	0.00	0.00	0.00
06/01/04	P	-27.51	-27.51 ADD2PRIN	0.00	0.00	8500.00	0.00	0.00	0.00
07/01/04	07/01/04 R	85.00	0.00 12146	85.00	0.00	8500.00	0.00	0.00	0.00
08/01/04	08/01/04 R	85.00	0.00 12274	85.00	0.00	8500.00	0.00	0.00	0.00
09/01/04	09/01/04 R	85.00	0.00 12409	85.00	0.00	8500.00	0.00	0.00	0.00
10/01/04	10/01/04 R	85.00	0.00 12550	85.00	0.00	8500.00	0.00	0.00	0.00
11/01/04	11/01/04 R	85.00	0.00 12705	85.00	0.00	8500.00	0.00	0.00	0.00
12/01/04	12/01/04 R	85.00	0.00 12859	85.00	0.00	8500.00	0.00	0.00	0.00
Annual Total:		919.21	-2200.00	919.21	0.00		0.00	0.00	0.00
Escrow Paid Out:							0.00		

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Pay Date	Due/Type	Amount	RetCap/Ref	Income	DiscEarn	Basis	----- Escrow	Payment/Balance Late	----- Svc
01/01/05	01/01/05 R	85.00	0.00	85.00	0.00	8500.00	0.00	0.00	0.00
			13019						
02/01/05	02/01/05 R	85.00	0.00	85.00	0.00	8500.00	0.00	0.00	0.00
			13189						
03/01/05	03/01/05 R	85.00	0.00	85.00	0.00	8500.00	0.00	0.00	0.00
			13358						
04/01/05	04/01/05 R	85.00	0.00	85.00	0.00	8500.00	0.00	0.00	0.00
			13551						
04/25/05	P	-950.00	-950.00	0.00	0.00	9450.00	0.00	0.00	0.00
			42390	67.07 AI					
05/01/05	05/01/05 R	85.71	0.00	85.00	0.00	9450.00	0.00	0.00	0.00
			13752	0.71 AI					
05/01/05	P	0.00	0.00	0.71	0.00	9450.00	0.00	0.00	0.00
			13752						
05/21/05	P	-2071.00	-2071.00	0.00	0.00	11521.00	0.00	0.00	0.00
			42798	62.14 AI					
06/01/05	06/01/05 R	103.80	0.00	85.00	0.00	11521.00	0.00	0.00	0.00
			13964	18.80 AI					
06/01/05	P	0.00	0.00	18.80	0.00	11521.00	0.00	0.00	0.00
			13964						
07/01/05	07/01/05 R	115.21	0.00	115.21	0.00	11521.00	0.00	0.00	0.00
			14193						
08/01/05	08/01/05 R	115.21	0.00	115.21	0.00	11521.00	0.00	0.00	0.00
			14442						
09/01/05	09/01/05 R	115.21	0.00	115.21	0.00	11521.00	0.00	0.00	0.00
			14699						
10/01/05	10/01/05 R	115.21	0.00	115.21	0.00	11521.00	0.00	0.00	0.00
			14968						
11/01/05	11/01/05 R	115.21	0.00	115.21	0.00	11521.00	0.00	0.00	0.00
			15250						
12/01/05	12/01/05 R	115.21	0.00	115.21	0.00	11521.00	0.00	0.00	0.00
			15548						
12/29/05	P	-799.00	-799.00	0.00	0.00	12320.00	0.00	0.00	0.00
			46266	106.06 AI					
Annual Total:		1220.77	-3820.00	1220.77	0.00		0.00	0.00	0.00
Escrow Paid Out:							0.00		
01/01/06	01/01/06 R	118.21	0.00	118.21	0.00	12320.00	0.00	0.00	0.00
			15851						
02/01/06	02/01/06 R	123.20	0.00	123.20	0.00	12320.00	0.00	0.00	0.00
			16167						
03/01/06	03/01/06 R	123.20	0.00	123.20	0.00	12320.00	0.00	0.00	0.00
			16499						
04/01/06	04/01/06 R	123.20	0.00	123.20	0.00	12320.00	0.00	0.00	0.00
			16838						
05/01/06	05/01/06 R	123.20	0.00	123.20	0.00	12320.00	0.00	0.00	0.00
			17196						
05/19/06	P	-2360.00	-2360.00	0.00	0.00	14680.00	0.00	0.00	0.00
			48372	72.91 AI					
06/01/06	06/01/06 R	135.65	0.00	0.01	0.00	14680.00	0.00	0.00	0.00
			17578	135.64 AI					

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Pay Date	Due/Type	Amount	RetCap/Ref	Income	DiscEarn	Basis	----- Escrow	Payment/Balance Late	----- Svc
06/01/06	P	0.00	0.00	135.64	0.00	14680.00	0.00	0.00	0.00
			17578						
06/01/06	P	-135.65	-135.65	0.00	0.00	14815.65	0.00	0.00	0.00
			ADD2PRIN						
07/01/06	07/01/06 R	148.16	0.00	0.01	0.00	14815.65	0.00	0.00	0.00
			17955	148.15 AI					
07/01/06	P	0.00	0.00	148.15	0.00	14815.65	0.00	0.00	0.00
			17955						
07/01/06	P	-148.16	-148.16	0.00	0.00	14963.81	0.00	0.00	0.00
			ADD2PRIN						
08/01/06	08/01/06 R	149.04	0.00	0.01	0.00	14963.81	0.00	0.00	0.00
			18350	149.63 AI					
08/01/06	P	0.00	0.00	149.03	0.00	14963.81	0.00	0.00	0.00
			18350	0.60 AI					
08/01/06	P	-149.04	-149.04	0.00	0.00	15112.85	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
09/01/06	09/01/06 R	151.13	0.00	0.01	0.00	15112.85	0.00	0.00	0.00
			18753	151.72 AI					
09/01/06	P	0.00	0.00	151.12	0.00	15112.85	0.00	0.00	0.00
			18753	0.60 AI					
09/01/06	P	-151.13	-151.13	0.00	0.00	15263.98	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
10/01/06	10/01/06 R	152.64	0.00	0.01	0.00	15263.98	0.00	0.00	0.00
			19165	153.23 AI					
10/01/06	P	0.00	0.00	152.63	0.00	15263.98	0.00	0.00	0.00
			19165	0.60 AI					
10/01/06	P	-152.64	-152.64	0.00	0.00	15416.62	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
11/01/06	11/01/06 R	154.17	0.00	0.01	0.00	15416.62	0.00	0.00	0.00
			19589	154.76 AI					
11/01/06	P	0.00	0.00	154.16	0.00	15416.62	0.00	0.00	0.00
			19589	0.60 AI					
11/01/06	P	-154.17	-154.17	0.00	0.00	15570.79	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
12/01/06	12/01/06 R	155.71	0.00	0.01	0.00	15570.79	0.00	0.00	0.00
			20017	156.30 AI					
12/01/06	P	0.00	0.00	155.70	0.00	15570.79	0.00	0.00	0.00
			20017	0.60 AI					
12/01/06	P	-155.71	-155.71	0.00	0.00	15726.50	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
Annual Total:		1657.51	-3406.50	1657.51	0.00		0.00	0.00	0.00
Escrow Paid Out:							0.00		
01/01/07	01/01/07 R	157.27	0.00	0.01	0.00	15726.50	0.00	0.00	0.00
			20452	157.86 AI					
01/01/07	P	0.00	0.00	157.26	0.00	15726.50	0.00	0.00	0.00
			20452	0.60 AI					
01/01/07	P	-157.27	-157.27	0.00	0.00	15883.77	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
02/01/07	02/01/07 R	158.84	0.00	0.01	0.00	15883.77	0.00	0.00	0.00
			20899	159.43 AI					

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Pay Date	Due/Type	Amount	RetCap/Ref	Income	DiscEarn	Basis	Escrow	Payment/Balance Late	Svc
02/01/07	P	0.00	0.00	158.83	0.00	15883.77	0.00	0.00	0.00
			20899	0.60 AI					
02/01/07	P	-158.84	-158.84	0.00	0.00	16042.61	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
03/01/07	03/01/07 R	160.43	0.00	0.01	0.00	16042.61	0.00	0.00	0.00
			21347	161.02 AI					
03/01/07	P	0.00	0.00	160.42	0.00	16042.61	0.00	0.00	0.00
			21347	0.60 AI					
03/01/07	P	-160.43	-160.43	0.00	0.00	16203.04	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
04/01/07	04/01/07 R	162.03	0.00	0.01	0.00	16203.04	0.00	0.00	0.00
			21802	162.62 AI					
04/01/07	P	0.00	0.00	162.02	0.00	16203.04	0.00	0.00	0.00
			21802	0.60 AI					
04/01/07	P	-162.03	-162.03	0.00	0.00	16365.07	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
05/01/07	05/01/07 R	163.65	0.00	0.01	0.00	16365.07	0.00	0.00	0.00
			22274	164.24 AI					
05/01/07	P	0.00	0.00	163.64	0.00	16365.07	0.00	0.00	0.00
			22274	0.60 AI					
05/01/07	P	-163.65	-163.65	0.00	0.00	16528.72	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
06/01/07	06/01/07 R	165.29	0.00	0.01	0.00	16528.72	0.00	0.00	0.00
			22737	165.88 AI					
06/01/07	P	0.00	0.00	165.28	0.00	16528.72	0.00	0.00	0.00
			22737	0.60 AI					
06/01/07	P	-165.29	-165.29	0.00	0.00	16694.01	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
07/01/07	07/01/07 R	166.94	0.00	0.01	0.00	16694.01	0.00	0.00	0.00
			23206	167.53 AI					
07/01/07	P	0.00	0.00	166.93	0.00	16694.01	0.00	0.00	0.00
			23206	0.60 AI					
07/01/07	P	-166.94	-166.94	0.00	0.00	16860.95	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
08/01/07	08/01/07 R	168.61	0.00	0.01	0.00	16860.95	0.00	0.00	0.00
			23689	169.20 AI					
08/01/07	P	0.00	0.00	168.60	0.00	16860.95	0.00	0.00	0.00
			23689	0.60 AI					
08/01/07	P	-168.61	-168.61	0.00	0.00	17029.56	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
09/01/07	09/01/07 R	170.30	0.00	0.01	0.00	17029.56	0.00	0.00	0.00
			24171	170.89 AI					
09/01/07	P	0.00	0.00	170.29	0.00	17029.56	0.00	0.00	0.00
			24171	0.60 AI					
09/01/07	P	-170.30	-170.30	0.00	0.00	17199.86	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
10/01/07	10/01/07 R	172.00	0.00	0.01	0.00	17199.86	0.00	0.00	0.00
			24662	172.59 AI					
10/01/07	P	0.00	0.00	171.99	0.00	17199.86	0.00	0.00	0.00
			24662	0.60 AI					

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Pay Date	Due/Type	Amount	RetCap/Ref	Income	DiscEarn	Basis	Escrow	Payment/Balance Late	Svc
10/01/07	P	-172.00	-172.00	0.00	0.00	17371.86	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
11/01/07	11/01/07 R	173.72	0.00	0.01	0.00	17371.86	0.00	0.00	0.00
			25166	174.31 AI					
11/01/07	P	0.00	0.00	173.71	0.00	17371.86	0.00	0.00	0.00
			25166	0.60 AI					
11/01/07	P	-173.72	-173.72	0.00	0.00	17545.58	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
12/01/07	12/01/07 R	175.46	0.00	0.01	0.00	17545.58	0.00	0.00	0.00
			25670	176.05 AI					
12/01/07	P	0.00	0.00	175.45	0.00	17545.58	0.00	0.00	0.00
			25670	0.60 AI					
12/01/07	P	-175.46	-175.46	0.00	0.00	17721.04	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
Annual Total:		1994.54	-1994.54	1994.54	0.00		0.00	0.00	0.00
Escrow Paid Out:							0.00		
01/01/08	01/01/08 R	177.21	0.00	0.01	0.00	17721.04	0.00	0.00	0.00
			26184	177.80 AI					
01/01/08	P	0.00	0.00	177.20	0.00	17721.04	0.00	0.00	0.00
			26184	0.60 AI					
01/01/08	P	-177.21	-177.21	0.00	0.00	17898.25	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
02/01/08	02/01/08 R	178.98	0.00	0.01	0.00	17898.25	0.00	0.00	0.00
			26699	179.57 AI					
02/01/08	P	0.00	0.00	178.97	0.00	17898.25	0.00	0.00	0.00
			26699	0.60 AI					
02/01/08	P	-178.98	-178.98	0.00	0.00	18077.23	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
03/01/08	03/01/08 R	180.77	0.00	0.01	0.00	18077.23	0.00	0.00	0.00
			27217	181.36 AI					
03/01/08	P	0.00	0.00	180.76	0.00	18077.23	0.00	0.00	0.00
			27217	0.60 AI					
03/01/08	P	-180.77	-180.77	0.00	0.00	18258.00	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
04/01/08	04/01/08 R	182.58	0.00	0.01	0.00	18258.00	0.00	0.00	0.00
			27750	183.17 AI					
04/01/08	P	0.00	0.00	182.57	0.00	18258.00	0.00	0.00	0.00
			27750	0.60 AI					
04/01/08	P	-182.58	-182.58	0.00	0.00	18440.58	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
05/01/08	05/01/08 R	184.41	0.00	0.01	0.00	18440.58	0.00	0.00	0.00
			28293	185.00 AI					
05/01/08	P	0.00	0.00	184.40	0.00	18440.58	0.00	0.00	0.00
			28293	0.60 AI					
05/01/08	P	-184.41	-184.41	0.00	0.00	18624.99	0.00	0.00	0.00
			ADD2PRIN	0.60 AI					
05/06/08	P	-1783.11	-1783.11	0.00	0.00	20408.10	0.00	0.00	0.00
			63066	31.22 AI					
06/01/08	06/01/08 R	205.67	0.00	0.01	0.00	20408.10	0.00	0.00	0.00
			28841	205.66 AI					

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Pay Date	Due/Type	Amount	RetCap/Ref	Income	DiscEarn	Basis	----- Escrow -----	Payment/Balance Late	----- Svc -----
06/01/08	P	0.00	0.00 28841	205.66	0.00	20408.10	0.00	0.00	0.00
06/01/08	P	-205.67	-205.67 ADD2PRIN	0.00	0.00	20613.77	0.00	0.00	0.00
07/01/08	07/01/08 R	206.14	0.00 29392	0.01 206.13 AI	0.00	20613.77	0.00	0.00	0.00
07/01/08	P	0.00	0.00 29392	206.13	0.00	20613.77	0.00	0.00	0.00
07/01/08	P	-206.14	-206.14 ADD2PRIN	0.00	0.00	20819.91	0.00	0.00	0.00
08/01/08	08/01/08 R	208.20	0.00 29950	0.01 208.19 AI	0.00	20819.91	0.00	0.00	0.00
08/01/08	P	0.00	0.00 29950	208.19	0.00	20819.91	0.00	0.00	0.00
08/01/08	P	-208.20	-208.20 ADD2PRIN	0.00	0.00	21028.11	0.00	0.00	0.00
09/01/08	09/01/08 R	210.28	0.00 30496	0.01 210.27 AI	0.00	21028.11	0.00	0.00	0.00
09/01/08	P	0.00	0.00 30496	210.27	0.00	21028.11	0.00	0.00	0.00
09/01/08	P	-210.28	-210.28 ADD2PRIN	0.00	0.00	21238.39	0.00	0.00	0.00
10/01/08	10/01/08 R	212.38	0.00 31055	0.01 212.37 AI	0.00	21238.39	0.00	0.00	0.00
10/01/08	P	0.00	0.00 31055	212.37	0.00	21238.39	0.00	0.00	0.00
10/01/08	P	-212.38	-212.38 ADD2PRIN	0.00	0.00	21450.77	0.00	0.00	0.00
11/01/08	11/01/08 R	214.51	0.00 31620	0.01 214.50 AI	0.00	21450.77	0.00	0.00	0.00
11/01/08	P	0.00	0.00 31620	214.50	0.00	21450.77	0.00	0.00	0.00
11/01/08	P	-214.51	-214.51 ADD2PRIN	0.00	0.00	21665.28	0.00	0.00	0.00
12/01/08	12/01/08 R	216.65	0.00 32185	0.01 216.64 AI	0.00	21665.28	0.00	0.00	0.00
12/01/08	P	0.00	0.00 32185	216.64	0.00	21665.28	0.00	0.00	0.00
12/01/08	P	-216.65	-216.65 ADD2PRIN	0.00	0.00	21881.93	0.00	0.00	0.00
Annual Total:		2377.78	-4160.89	2377.78	0.00		0.00	0.00	0.00
Escrow Paid Out:							0.00		
01/01/09	01/01/09 R	218.82	0.00 32750	0.01 218.81 AI	0.00	21881.93	0.00	0.00	0.00
01/01/09	P	0.00	0.00 32750	218.81	0.00	21881.93	0.00	0.00	0.00
01/01/09	P	-218.82	-218.82 ADD2PRIN	0.00	0.00	22100.75	0.00	0.00	0.00
02/01/09	02/01/09 R	221.01	0.00 33321	0.01 221.00 AI	0.00	22100.75	0.00	0.00	0.00



## Investment Pay History

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Pay Date	Due/Type	Amount	RetCap/Ref	Income	DiscEarn	Basis	----- Payment/Balance ----- Escrow Late Svc
02/01/09	P	0.00	0.00 33321	221.00	0.00	22100.75	0.00 0.00 0.00
02/01/09	P	-221.01	-221.01 ADD2PRIN	0.00	0.00	22321.76	0.00 0.00 0.00
03/01/09	03/01/09 R	223.22	0.00 33892	0.01 223.21 AI	0.00	22321.76	0.00 0.00 0.00
03/01/09	P	0.00	0.00 33892	223.21	0.00	22321.76	0.00 0.00 0.00
03/01/09	P	-223.22	-223.22 ADD2PRIN	0.00	0.00	22544.98	0.00 0.00 0.00
04/01/09	04/01/09 R	225.45	0.00 34467	0.01 225.44 AI	0.00	22544.98	0.00 0.00 0.00
04/01/09	P	0.00	0.00 34467	225.44	0.00	22544.98	0.00 0.00 0.00
04/01/09	P	-225.45	-225.45 ADD2PRIN	0.00	0.00	22770.43	0.00 0.00 0.00
05/01/09	05/01/09 R	227.70	0.00 35054	0.01 227.69 AI	0.00	22770.43	0.00 0.00 0.00
05/01/09	P	0.00	0.00 35054	227.69	0.00	22770.43	0.00 0.00 0.00
05/01/09	P	-227.70	-227.70 ADD2PRIN	0.00	0.00	22998.13	0.00 0.00 0.00
06/01/09	06/01/09 R	229.98	0.00 35641	0.01 229.97 AI	0.00	22998.13	0.00 0.00 0.00
06/01/09	P	0.00	0.00 35641	229.97	0.00	22998.13	0.00 0.00 0.00
06/01/09	P	-229.98	-229.98 ADD2PRIN	0.00	0.00	23228.11	0.00 0.00 0.00
07/01/09	07/01/09 R	232.28	0.00 36235	0.01 232.27 AI	0.00	23228.11	0.00 0.00 0.00
07/01/09	P	0.00	0.00 36235	232.27	0.00	23228.11	0.00 0.00 0.00
08/01/09	08/01/09 R	232.28	0.00 36833	0.01 232.27 AI	0.00	23228.11	0.00 0.00 0.00
08/01/09	P	0.00	0.00 36833	232.27	0.00	23228.11	0.00 0.00 0.00
08/01/09	P	-232.28	-232.28 ADD2PRIN	0.00	0.00	23460.39	0.00 0.00 0.00
09/01/09	09/01/09 R	234.60	0.00 37431	0.01 234.59 AI	0.00	23460.39	0.00 0.00 0.00
09/01/09	P	0.00	0.00 37431	234.59	0.00	23460.39	0.00 0.00 0.00
09/01/09	P	-234.60	-234.60 ADD2PRIN	0.00	0.00	23694.99	0.00 0.00 0.00
10/01/09	10/01/09 R	236.95	0.00 38030	0.01 236.94 AI	0.00	23694.99	0.00 0.00 0.00
10/01/09	P	0.00	0.00 38030	236.94	0.00	23694.99	0.00 0.00 0.00
10/01/09	P	-236.95	-236.95 ADD2PRIN	0.00	0.00	23931.94	0.00 0.00 0.00

## Investment Pay History

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Pay Date	Due/Type	Amount	RetCap/Ref	Income	DiscEarn	Basis	----- Escrow -----	Payment/Balance Late	----- Svc -----
11/01/09	11/01/09 R	239.32	0.00	0.01	0.00	23931.94	0.00	0.00	0.00
			38638	239.31 AI					
11/01/09	P	0.00	0.00	239.31	0.00	23931.94	0.00	0.00	0.00
			38638						
11/01/09	P	-239.32	-239.32	0.00	0.00	24171.26	0.00	0.00	0.00
			ADD2PRIN						
12/01/09	12/01/09 R	241.71	0.00	0.01	0.00	24171.26	0.00	0.00	0.00
			39244	241.70 AI					
12/01/09	P	0.00	0.00	241.70	0.00	24171.26	0.00	0.00	0.00
			39244						
12/01/09	P	-241.71	-241.71	0.00	0.00	24412.97	0.00	0.00	0.00
			ADD2PRIN						
Annual Total:		2763.32	-2531.04	2763.32	0.00		0.00	0.00	0.00
Escrow Paid Out:							0.00		
01/01/10	01/01/10 R	244.13	0.00	0.01	0.00	24412.97	0.00	0.00	0.00
			39863	244.12 AI					
01/01/10	P	0.00	0.00	244.12	0.00	24412.97	0.00	0.00	0.00
			39863						
01/01/10	P	-244.13	-244.13	0.00	0.00	24657.10	0.00	0.00	0.00
			ADD2PRIN						
02/01/10	02/01/10 R	246.57	0.00	0.01	0.00	24657.10	0.00	0.00	0.00
			40486	246.56 AI					
02/01/10	P	0.00	0.00	246.56	0.00	24657.10	0.00	0.00	0.00
			40486						
02/01/10	P	-246.57	-246.57	0.00	0.00	24903.67	0.00	0.00	0.00
			ADD2PRIN						
03/01/10	03/01/10 R	249.04	0.00	0.01	0.00	24903.67	0.00	0.00	0.00
			41117	249.03 AI					
03/01/10	P	0.00	0.00	249.03	0.00	24903.67	0.00	0.00	0.00
			41117						
03/01/10	P	-249.04	-249.04	0.00	0.00	25152.71	0.00	0.00	0.00
			ADD2PRIN						
04/01/10	04/01/10 R	251.53	0.00	0.01	0.00	25152.71	0.00	0.00	0.00
			41753	251.52 AI					
04/01/10	P	0.00	0.00	251.52	0.00	25152.71	0.00	0.00	0.00
			41753						
04/01/10	P	-251.53	-251.53	0.00	0.00	25404.24	0.00	0.00	0.00
			ADD2PRIN						
05/01/10	05/01/10 R	254.04	0.00	0.01	0.00	25404.24	0.00	0.00	0.00
			42382	254.03 AI					
05/01/10	P	0.00	0.00	254.03	0.00	25404.24	0.00	0.00	0.00
			42382						
05/01/10	P	-254.04	-254.04	0.00	0.00	25658.28	0.00	0.00	0.00
			ADD2PRIN						
06/01/10	06/01/10 R	256.58	0.00	0.01	0.00	25658.28	0.00	0.00	0.00
			43019	256.57 AI					
06/01/10	P	0.00	0.00	256.57	0.00	25658.28	0.00	0.00	0.00
			43019						
07/01/10	07/01/10 R	256.58	0.00	0.01	0.00	25658.28	0.00	0.00	0.00
			43653	256.57 AI					

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Pay Date	Due/Type	Amount	RetCap/Ref	Income	DiscEarn	Basis	Escrow	Payment/Balance Late	Svc
07/01/10	P	0.00	0.00 43653	256.57	0.00	25658.28	0.00	0.00	0.00
07/01/10	P	-256.58	-256.58 ADD2PRIN	0.00	0.00	25914.86	0.00	0.00	0.00
08/01/10	08/01/10 R	259.15	0.00 44291	0.01 259.14 AI	0.00	25914.86	0.00	0.00	0.00
08/01/10	P	0.00	0.00 44291	259.14	0.00	25914.86	0.00	0.00	0.00
08/01/10	P	-259.15	-259.15 ADD2PRIN	0.00	0.00	26174.01	0.00	0.00	0.00
09/01/10	09/01/10 R	261.74	0.00 44934	0.01 261.73 AI	0.00	26174.01	0.00	0.00	0.00
09/01/10	P	0.00	0.00 44934	261.73	0.00	26174.01	0.00	0.00	0.00
09/01/10	P	-261.74	-261.74 ADD2PRIN	0.00	0.00	26435.75	0.00	0.00	0.00
10/01/10	10/01/10 R	264.36	0.00 45592	0.01 264.35 AI	0.00	26435.75	0.00	0.00	0.00
10/01/10	P	0.00	0.00 45592	264.35	0.00	26435.75	0.00	0.00	0.00
10/01/10	P	-264.36	-264.36 ADD2PRIN	0.00	0.00	26700.11	0.00	0.00	0.00
11/01/10	11/01/10 R	267.00	0.00 46256	0.01 266.99 AI	0.00	26700.11	0.00	0.00	0.00
11/01/10	P	0.00	0.00 46256	266.99	0.00	26700.11	0.00	0.00	0.00
11/01/10	P	-267.00	-267.00 ADD2PRIN	0.00	0.00	26967.11	0.00	0.00	0.00
12/01/10	12/01/10 R	269.67	0.00 46931	0.01 269.66 AI	0.00	26967.11	0.00	0.00	0.00
12/01/10	P	0.00	0.00 46931	269.66	0.00	26967.11	0.00	0.00	0.00
12/01/10	P	-269.67	-269.67 ADD2PRIN	0.00	0.00	27236.78	0.00	0.00	0.00
Annual Total:		3080.39	-2823.81	3080.39	0.00		0.00	0.00	0.00
Escrow Paid Out:							0.00		
01/01/11	01/01/11 R	272.37	0.00 47612	0.01 272.36 AI	0.00	27236.78	0.00	0.00	0.00
01/01/11	P	0.00	0.00 47612	272.36	0.00	27236.78	0.00	0.00	0.00
01/01/11	P	-272.37	-272.37 ADD2PRIN	0.00	0.00	27509.15	0.00	0.00	0.00
02/01/11	02/01/11 R	275.09	0.00 48327	0.01 275.08 AI	0.00	27509.15	0.00	0.00	0.00
02/01/11	P	0.00	0.00 48327	275.08	0.00	27509.15	0.00	0.00	0.00
02/01/11	P	-275.09	-275.09 ADD2PRIN	0.00	0.00	27784.24	0.00	0.00	0.00
03/01/11	03/01/11 R	277.84	0.00 49002	0.01 277.83 AI	0.00	27784.24	0.00	0.00	0.00

## Investment Pay History

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Pay Date	Due/Type	Amount	RetCap/Ref	Income	DiscEarn	Basis	Escrow	Payment/Balance Late	Svc
03/01/11	P	0.00	0.00 49002	277.83	0.00	27784.24	0.00	0.00	0.00
03/01/11	P	-277.84	-277.84 ADD2PRIN	0.00	0.00	28062.08	0.00	0.00	0.00
04/01/11	04/01/11 R	280.62	0.00 49695	0.01 280.61 AI	0.00	28062.08	0.00	0.00	0.00
04/01/11	P	0.00	0.00 49695	280.61	0.00	28062.08	0.00	0.00	0.00
04/01/11	P	-280.62	-280.62 ADD2PRIN	0.00	0.00	28342.70	0.00	0.00	0.00
05/01/11	05/01/11 R	283.43	0.00 50386	0.01 283.42 AI	0.00	28342.70	0.00	0.00	0.00
05/01/11	P	0.00	0.00 50386	283.42	0.00	28342.70	0.00	0.00	0.00
05/01/11	P	-283.43	-283.43 ADD2PRIN	0.00	0.00	28626.13	0.00	0.00	0.00
06/01/11	06/01/11 R	286.26	0.00 51079	0.01 286.25 AI	0.00	28626.13	0.00	0.00	0.00
06/01/11	P	0.00	0.00 51079	286.25	0.00	28626.13	0.00	0.00	0.00
06/01/11	P	-286.26	-286.26 ADD2PRIN	0.00	0.00	28912.39	0.00	0.00	0.00
07/01/11	07/01/11 R	289.12	0.00 51783	0.01 289.11 AI	0.00	28912.39	0.00	0.00	0.00
07/01/11	P	0.00	0.00 51783	289.11	0.00	28912.39	0.00	0.00	0.00
07/01/11	P	-289.12	-289.12 ADD2PRIN	0.00	0.00	29201.51	0.00	0.00	0.00
08/01/11	08/01/11 R	292.02	0.00 52494	0.01 292.01 AI	0.00	29201.51	0.00	0.00	0.00
08/01/11	P	0.00	0.00 52494	292.01	0.00	29201.51	0.00	0.00	0.00
09/01/11	09/01/11 R	292.02	0.00 53214	0.01 292.01 AI	0.00	29201.51	0.00	0.00	0.00
09/01/11	P	0.00	0.00 53214	292.01	0.00	29201.51	0.00	0.00	0.00
09/01/11	P	-292.02	-292.02 ADD2PRIN	0.00	0.00	29493.53	0.00	0.00	0.00
10/01/11	10/01/11 R	294.94	0.00 53944	0.01 294.93 AI	0.00	29493.53	0.00	0.00	0.00
10/01/11	P	0.00	0.00 53944	294.93	0.00	29493.53	0.00	0.00	0.00
10/01/11	P	-294.94	-294.94 ADD2PRIN	0.00	0.00	29788.47	0.00	0.00	0.00
11/01/11	11/01/11 R	297.88	0.00 54664	0.01 297.87 AI	0.00	29788.47	0.00	0.00	0.00
11/01/11	P	0.00	0.00 54664	297.87	0.00	29788.47	0.00	0.00	0.00
11/01/11	P	-297.88	-297.88 ADD2PRIN	0.00	0.00	30086.35	0.00	0.00	0.00

## Investment Pay History

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Pay Date	Due/Type	Amount	RetCap/Ref	Income	DiscEarn	Basis	----- Payment/Balance ----- Escrow Late Svc
12/01/11	12/01/11 R	300.86	0.00	0.01	0.00	30086.35	0.00 0.00 0.00
			55388	300.85 AI			
12/01/11	P	0.00	0.00	300.85	0.00	30086.35	0.00 0.00 0.00
			55388				
12/01/11	P	-300.86	-300.86	0.00	0.00	30387.21	0.00 0.00 0.00
			ADD2PRIN				
Annual Total:		3442.45	-3150.43	3442.45	0.00		0.00 0.00 0.00
Escrow Paid Out:							0.00
01/01/12	01/01/12 R	303.87	0.00	0.01	0.00	30387.21	0.00 0.00 0.00
			56092	303.86 AI			
01/01/12	P	0.00	0.00	303.86	0.00	30387.21	0.00 0.00 0.00
			56092				
01/01/12	P	-303.87	-303.87	0.00	0.00	30691.08	0.00 0.00 0.00
			ADD2PRIN				
02/01/12	02/01/12 R	306.91	0.00	0.01	0.00	30691.08	0.00 0.00 0.00
			56447	306.90 AI			
02/01/12	P	0.00	0.00	306.90	0.00	30691.08	0.00 0.00 0.00
			56447				
02/01/12	P	-306.91	-306.91	0.00	0.00	30997.99	0.00 0.00 0.00
			ADD2PRIN				
Annual Total:		610.78	-610.78	610.78	0.00		0.00 0.00 0.00
Escrow Paid Out:							0.00
Report Total:		18763.88	-30997.99	18684.60	0.00		0.00 0.00 0.00
Escrow Paid Out:							0.00
Balances:						30997.99	0.00 0.00 0.00

Taxable: 18684.60

JS 44 (Rev. 12/12)

**CIVIL COVER SHEET**

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

**I. (a) PLAINTIFFS**

R. Wayne Klein, as Receiver

(b) County of Residence of First Listed Plaintiff Salt Lake  
(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys (Firm Name, Address, and Telephone Number)

Peggy Hunt  
Dorsey & Whitney, LLP  
136 South Main Street #1000, SLC, UT 84101; 801-933-7360

**DEFENDANTS**

MONT PALMER, SHAUNA PALMER, YARDMASTERS YEAROUND MAINTENANCE, INC., and JOHN DOES 1-5,

County of Residence of First Listed Defendant Salt Lake  
(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

**II. BASIS OF JURISDICTION** (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
- ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant
- ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

**III. CITIZENSHIP OF PRINCIPAL PARTIES** (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- |   | PTF                        | DEF                        |   | PTF                        | DEF                        |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| Citizen of This State                   | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State     | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State                | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation  | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

**IV. NATURE OF SUIT** (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES	
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input checked="" type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	<b>PERSONAL INJURY</b> <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Medical Malpractice	<b>PERSONAL INJURY</b> <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability <b>PERSONAL PROPERTY</b> <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other <b>LABOR</b> <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Management Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Employee Retirement Income Security Act <b>IMMIGRATION</b> <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 <b>PROPERTY RIGHTS</b> <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark <b>SOCIAL SECURITY</b> <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) <b>FEDERAL TAX SUITS</b> <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 950 Constitutionality of State Statutes
<b>REAL PROPERTY</b> <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	<b>CIVIL RIGHTS</b> <input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 448 Education	<b>PRISONER PETITIONS</b> <b>Habeas Corpus:</b> <input type="checkbox"/> 463 Alien Detainee <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <b>Other:</b> <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement			

**V. ORIGIN** (Place an "X" in One Box Only)

- ☒ 1 Original Proceeding    ☐ 2 Removed from State Court    ☐ 3 Remanded from Appellate Court    ☐ 4 Reinstated or Reopened    ☐ 5 Transferred from Another District (specify)    ☐ 6 Multidistrict Litigation

**VI. CAUSE OF ACTION**

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):  
28 U.S.C. § 754

Brief description of cause:

Recovery of the value of transfers from Defendant for the benefit of the receivership estate.

**VII. REQUESTED IN COMPLAINT:**

☐ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMAND \$

1,137,847.66

CHECK YES only if demanded in complaint:

JURY DEMAND: ☐ Yes ☒ No

**VIII. RELATED CASE(S) IF ANY**

(See instructions):

JUDGE Jenkins

DOCKET NUMBER 2:12-cv-00591

DATE

06/21/13

SIGNATURE OF ATTORNEY OF RECORD

FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING IFP

JUDGE

MAG. JUDGE