Loan Notes Summary
For
Loan Servicer

Date Prepared:	Prepared For:		
17-Jun-22	Joshua Veigel		

Loan Details

Property Address:	VA Loan Number	Servicer Loan Number	Assigned Technician
	171761792052	9102007812	Louis Krejci
	Loan Origination Date	**Payment Due Date**	**Loan Amount**
	10/12/2016	11/1/2019	279,000
127 DELVALLE ST	**Interest Rate**	**Servicer Name**	**Current Loan Status**
MELBOURNE BEACH, FL 32951	3.500	PLANET HOME LENDING, LLC	GuarantyIssued
Borrower Information:			
Primary Obligor:		MICHAEL B LOCKE	

Loan Notes Summary for 171761792052

ID	Created Date	Created By	Note Type	Process Type	Note Text
121871103	6/16/2022 12:18	Louis Krejci	Document Uploaded	General	Other - Reply, Answer Or Response 6.pdf
121871090	6/16/2022 12:18	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Thursday, June 16, 2022 8:05 AM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Fw: Locke vs. Locke - confirming reporter for trial for 12/09 and 12/10 1. The letter I received from the Phoenix Regional Loan Center on 6/2/2022 states in part: "Was Mr. Locke ever under the CARES FB? ? Mr. Locke was approved for a Special Forbearance on August 19, 2020. The Special Forbearance was extended on December 10, 2020, and again on April 2, 2021." 2. In a court filing dated 6/14/2022 my loan servicer Planet Home Lending stated through their attorney ?Defendant?s Covid-19 forbearance was in place from May 1, 2020, to August 31, 2021.? See attached pdf. From: Michael Locke Sent: Wednesday, June 15, 2022 7:50 AM To: SECVARequest ; Veterans Experience Office
121842955	6/15/2022 9:20	Louis Krejci	Document Uploaded	General	Other - PLANET HOME VS MICHAEL LOCKE 061522.pdf
121842784	6/15/2022 9:19	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Tuesday, June 14, 2022 10:37 AM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Cc: VAVBAWAS/CO/LGYLANATIONAL Subject: [EXTERNAL] Fw: SERVICE OF COURT DOCUMENT CASE NUMBER 052021CA047073XXXXXX PLANET HOME VS MICHAEL LOCKE 1. Planet Home Lending filed something in court documenting my Cares Act COVID-19 forbearance started on 5/1/2020. 2. Per the VA, VALERI reflects a start date of 8/19/2020 for a "special forbearance". It can definitively be said that Planet Home Lending improperly documented activity in VALERI, correct? I will be requesting the remaining CARES ACT COVID-19 forbearance eligibility of 2 months be immediately enacted. This is not an acknowledgement that the
121817713	6/14/2022 9:30	Louis Krejci	Document Uploaded	General	Other - Haf Affidavit Full.pdf
121817674	6/14/2022 9:30	Louis Krejci	Document Uploaded	General	Other - Notice of Filing CFPB.pdf

121817638	6/14/2022 9:30	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Tuesday, June 14, 2022 12:14 AM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX ; Schaefer, Jordan, VBAPHNX Cc: Veterans Experience Office ; SECVARequest Subject: [EXTERNAL] Re: We've received your complaint. In its landmark decision, Chevron U.S.A. Inc. v. Natural Resources Defense Council, Inc., 467 U.S. 837 (1984), the United States Supreme Court altered the interpretive power balance. Prior to Chevron, courts determined the meaning of ambiguous regulatory statutes; after Chevron, agencies determined the meaning of ambiguous regulatory statutes. Yet this simple truism does not hold within veterans law. Within veterans law, there is a third player who plays an interpretive role: the veteran. The veteran plays an interpretive role because of an unusual presumption identified in Brown v. Gardner, 513 U.S. 115 (1994). In Gardner, the Supreme Court directed courts to resolve interpretive doubt in ambiguous statutes in favor of veterans. ??Given
121817485	6/14/2022 9:29	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Sunday, June 12, 2022 4:34 PM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Fw: Acknowledgement-SF07751481RE: New Request From: SECVARequest Sent: Tuesday, June 7, 2022 2:35 PM To: Michael Locke Subject: Acknowledgement-SF07751481RE: New Request Mr. Locke, The Secretary has received your email dated June 7, 2022. He has forwarded your inquiry to VBA leadership for review and direct feedback, and someone will contact you shortly. Thank you for your communication. **Please note that this email address does not accept replies. Office of the Secretary Department of Veterans Affairs
121817373	6/14/2022 9:28	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Michael Locke Sent: Friday, June 10, 2022 7:01 PM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Cc: SECVARequest ; Veterans Experience Office Subject: [EXTERNAL] Re: The company has responded that it is still working on your issue. VA Phoenix Regional Loan Center, When can I expect to receive responses to my inquiries? From: Michael Locke Sent: Friday, June 10, 2022 12:05 AM To: marcus.young@va.gov ; Krejci, Louis, VBAPHNX Subject: Fw: The company has responded that it is still working on your issue.

121817285	6/14/2022 9:27	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Thursday, June 9, 2022 9:05 PM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Fw: The company has responded that it is still working on your issue. _____ From: CFPB Sent: Thursday, June 9, 2022 10:35 PM To: mbl22885@msn.com Subject: The company has responded that it is still working on your issue. The company has responded that it is still working on your issue. (855) 411-2372 consumerfinance.gov
121817153	6/14/2022 9:26	Louis Krejci	Other	Default	From: Schaefer, Jordan, VBAPHNX Sent: Monday, June 13, 2022 9:59 AM To: Young, Marcus, VBAPHNX Cc: Krejci, Louis, VBAPHNX Subject: FW: 171761792052 From: KANUTE, ANDREA Sent: Monday, June 13, 2022 9:45 AM To: Krejci, Louis, VBAPHNX ; Schaefer, Jordan, VBAPHNX Subject: 171761792052 Good afternoon Jordan, I made some notes on this account. Please call the borrower 321-506-9557 Thank you
121804291	6/13/2022 12:45	Andrea Kanute	Other	Default	From: KANUTE, ANDREA Sent: Monday, June 13, 2022 12:45 PM To: Krejci, Louis, VBAPHNX ; jordan.schaefer@va.gov Subject: 171761792052 Good afternoon Jordan, I made some notes on this account. Please call the borrower 321-506-9557 Thank you
121804283	6/13/2022 12:45	Andrea Kanute	Borrower Contact	Default	Borrower called he is asking about the FB and the time frame for the COVID refund. I went over the dates and advised that the VA tech or SLT should call him. Emailed SLT. He is active in Foreclosure again. It does not look like the account was within the 11/1/2019 due date on March 1st, 2020. He did submit a complete LMT package in Nov 2021 with a TPP. He did not agree to the trial because the IR was not locked. They did not offer a disaster mod. I advised him that his VA tech or SLT should call him.

121724674	6/9/2022 1:15	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Michael Locke Sent: Thursday, June 9, 2022 10:12 AM To: Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX Subject: [EXTERNAL] Re: Florida Department of Economic Opportunity Homeowner Assistance Fund Please provide me with documentation showing the interest rate on the modification offered by Planet Home Lending on 12/27/2021.
121724117	6/9/2022 12:47	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Thursday, June 9, 2022 9:44 AM To: Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX Subject: [EXTERNAL] Fw: Florida Department of Economic Opportunity Homeowner Assistance Fund From: Michael Locke Sent: Thursday, June 9, 2022 10:33 AM To: cs@myloansupport Cc: Matthew Wasinger Subject: Re: Florida Department of Economic Opportunity Homeowner Assistance Fund 1. ?As part of the assistance provided under subsection (a), the Secretary shall make reasonable efforts to obtain relevant private records that the claimant adequately identifies to the Secretary.? See 38 U.S. Code ? 5103A(b)(1). https://www.law.cornell.edu/uscode/text/38/5103A [https://web.archive.org/web/2021*/https://www.law.cornell.edu/uscode/text/38/5103
121722778	6/9/2022 11:56	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Thursday, June 9, 2022 8:17 AM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Re: Florida Department of Economic Opportunity Homeowner Assistance Fund 1. You see how there are two special forbearances listed? That?s because the second is the CARES ACT COVID-19 Forbearance. ?Your account is greater than the maximum number of months past due.? In other words, I?ve exhausted the 18 months of cares act forbearance allowed. 2. Per VA Circular 26-21-04(2)(b), the last 6 months of CARES ACT COVID-19 forbearance are to consist of two 3 month periods. Not 2 and not 1.

121717633	6/9/2022 9:12	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Wednesday, June 8, 2022 10:04 PM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Fw: Florida Department of Economic Opportunity Homeowner Assistance Fund From: Michael Locke Sent: Thursday, June 9, 2022 1:02 AM To: Mills, Mary A., VBAPHNX Subject: Re: Florida Department of Economic Opportunity Homeowner Assistance Fund The two letters I?ve received from the VA Phoenix Regional Loan Center were ?authored? by you, were they not? Please fix the letters you authored and that were sent to me. _____ From: Mills, Mary A., VBAPHNX
121701374	6/8/2022 6:07	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Wednesday, June 8, 2022 3:00 PM To: Mills, Mary A., VBAPHNX ; Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Fw: Florida Department of Economic Opportunity Homeowner Assistance Fund From: Michael Locke Sent: Wednesday, June 8, 2022 5:58 PM To: cs@myloansupport Cc: Matthew Wasinger Subject: Re: Florida Department of Economic Opportunity Homeowner Assistance Fund ?In particular, we are concerned about complaints we have received from consumers ? especially servicemembers and veterans ? who believe they entered into COVID-19 hardship forbearance in accordance with the Coronavirus Aid, Relief, and Economic Security (CARES) Act, yet suffered negative impacts due to problems they encountered with how their loan account was handled by their mortgage servicer.?
121671824	6/7/2022 7:01	Louis Krejci	Document Uploaded	General	Other - 22-06278-F Intake Letter - Michael Bass Locke 6-7-2022.docx
121671822	6/7/2022 7:00	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Tuesday, June 7, 2022 10:36 AM To: Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX ; Mills, Mary A., VBAPHNX Cc: Veterans Experience Office ; SECVARequest Subject: [EXTERNAL] Fw: Information: 22-06278-F 1. "After a loan servicer reports a loan status as a default, loan technicians conduct AOS reviews to ensure the servicer is complying with VA regulations. The loan technicians ensure the servicer is working with the borrower to attempt to resolve the loan default with a loss mitigation option and avoid foreclosure until the loan becomes current, is terminated, or paid in full. The loan technicians perform several loss mitigation oversight activities throughout the default process to ensure the servicer is working with the borrower to resolve the debt. For example, reviewing any ?suspicious loan modifications," such as loan modifications with an increased interest rate greater than one percent.24Loan technicians review uploaded documents in VALERI, such

121662898	6/7/2022 10:29	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Monday, June 6, 2022 6:03 AM To: Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX Subject: [EXTERNAL] Fw: New message via your website, from mbl22885@msn.com From: Michael Locke Sent: Thursday, September 5, 2019 1:40 PM To: Jack Thompson Subject: Re: New message via your website, from mbl22885@msn.com Thank you for the message and I send prayers. _____ From: Jack Thompson Sent: Thursday, September 5, 2019 1:35:54 PM To: Michael B Locke Subject: Re: New message via your website, from mbl22885@msn.com i apologize but we have been dormant for two years. founder has cancer Sent from my iPhone
121662872	6/7/2022 10:28	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Monday, June 6, 2022 5:17 AM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Cc: Veterans Experience Office ; SECVARequest Subject: [EXTERNAL] Fw: Planet Home Lending, LLC Importance: High 1. ?As part of the assistance provided under subsection (a), the Secretary shall make reasonable efforts to obtain relevant private records that the claimant adequately identifies to the Secretary.? See 38 U.S. Code ? 5103A(b)(1). https://www.law.cornell.edu/uscode/text/38/5103A [https://web.archive.org/web/2021*/https://www.law.cornell.edu/uscode/text/38/5103A] 2. ?Mr. Locke was approved for a Special Forbearance on August 19, 2020. The Special Forbearance was extended on December 10, 2020, and again on April 2, 2021.?
121662807	6/7/2022 10:25	Louis Krejci	Task Completed	""	close, error wrong loan
121662790	6/7/2022 10:25	Louis Krejci	Task Opened		Follow-up Date: 2022-07-22 Assigned To: Louis Krejci Subject: Did home close, closing 7/15 Comments:
121662713	6/7/2022 10:21	Louis Krejci	Document Uploaded	General	Other - 9102007812 Statement(1).pdf
121662704	6/7/2022 10:21	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Michael Locke Sent: Friday, June 3, 2022 10:13 PM To: Veterans Experience Office ; SECVARequest Cc: Mills, Mary A., VBAPHNX ; Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Re: We've received your complaint. Hmm. ?Loan due date 11/01/2019? uploaded document

121662690	6/7/2022 10:20	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Friday, June 3, 2022 9:17 PM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Cc: Mills, Mary A., VBAPHNX ; Veterans Experience Office ; SECVARequest Subject: [EXTERNAL] Re: We've received your complaint. 17. 18. 19. 3. _____ From: Michael Locke Sent: Friday, June 3, 2022 11:07 PM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Cc: mary.mills@va.gov ; Veterans Experience Office ; SECVARequest@va.gov
121662670	6/7/2022 10:19	Louis Krejci	Document Uploaded	General	Other - Locke Response 2.pdf
121662658	6/7/2022 10:18	Louis Krejci	Borrower Contact	Default	Sent: Friday, June 3, 2022 8:08 PM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Cc: Mills, Mary A., VBAPHNX ; Veterans Experience Office ; SECVARequest Subject: [EXTERNAL] Re: We've received your complaint. 15. "Is there any distinguishable difference between a VA disaster loan modification and the loan modification veteran Michael Locke was offered after his submittal of a complete loss mitigation package? ? Both modifications are very similar and may or may not include a trial payment plan based on the servicer?s discretion." A trial payment plan is required on a disaster loan modification. It?s used in lieu of a complete loss mitigation package and allows a borrower to demonstrate they can afford whatever the new payment is. uploaded document
121662631	6/7/2022 10:16	Louis Krejci	Servicer Contact	Default	From: Kimberly Griffin on behalf of LMTC Sent: Monday, November 29, 2021 4:33 PM To: Mbl22885@msn.com Subject: Important Message From Planet Home Lending LLC Please call Planet Home Lending, LLC, DBA as Planet Home Servicing in the State of New York toll free at 1-855-884-2250 from 8:30am to 11:59pm EST (8:30am to 9pm PST) Monday thru Friday. Best Regards Mitigation Coordinator P: 855-884-2250 To opt out of future messages please click here ' KIMBERLY GRIFFIN Mitigation Coordinator P: 727-897-8610

121662555	6/7/2022 10:14	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Friday, June 3, 2022 1:53 PM To: Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX Cc: Mills, Mary A., VBAPHNX Subject: [EXTERNAL] Re: Foreclosure filed while under Cares Act COVID-19 Forbearance So I called to request all documentation related to my CARES ACT COVID-19 forbearance periods and after initially speaking with someone I?ve been on hold for over 25 minutes. Can you believe that? _____ From: Michael Locke Sent: Friday, June 3, 2022 3:46 PM To: Krejci, Louis, VBAPHNX ; marcus.young@va.gov Cc: mary.mills@va.gov
121662536	6/7/2022 10:13	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Friday, June 3, 2022 1:53 PM To: Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX Cc: Mills, Mary A., VBAPHNX Subject: [EXTERNAL] Re: Foreclosure filed while under Cares Act COVID-19 Forbearance So I called to request all documentation related to my CARES ACT COVID-19 forbearance periods and after initially speaking with someone I?ve been on hold for over 25 minutes. Can you believe that? _____ From: Michael Locke Sent: Friday, June 3, 2022 3:46 PM To: Krejci, Louis, VBAPHNX ; marcus.young@va.gov Cc: mary.mills@va.gov
121662522	6/7/2022 10:12	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Friday, June 3, 2022 12:47 PM To: Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX Cc: Mills, Mary A., VBAPHNX Subject: [EXTERNAL] Re: Foreclosure filed while under Cares Act COVID-19 Forbearance 1. 2. Based on the way the question is worded for #7 from the VA?s 6/2/2022 letter and the way the answer is worded, as well as the COVID-19 Forbearance extension letter, is the VA inadvertently saying that Planet Home Lending has ongoing issues related to correctly reporting CARES ACT COVID-19 forbearance? _____ From: Michael Locke Sent: Wednesday, June 1, 2022 3:33 PM To: Krejci, Louis, VBAPHNX ;

121662502	6/7/2022 10:12	Louis Krejci	Other	Default	Sent: Friday, June 3, 2022 11:22 AM To: Krejci, Louis, VBAPHNX Subject: FW: Another AVA Inquiry... Lou, would you please answer the highlighted question for me to communicate to Mr. Locke? I?d need them by COB Wednesday Marcus L. Young Loan Administration Officer Phoenix Regional Loan Center 1-877-827-3702, ext. 3455057 Toll Free Mobile and Text: 602-363-5187 From: Kerttula, Douglas, VBASTPL Sent: Thursday, June 2, 2022 4:39 PM To: Post, Andrew, VBADENV ; Young, Marcus, VBAPHNX Subject: Another AVA Inquiry... Another inquiry from Mr. Locke. 1. "During the delinquency, VALERI will initiate AOS (Adequacy of Servicing) processes for oversight to ensure the servicer is attempting to contact the
121585353	6/2/2022 2:52	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Thursday, June 2, 2022 11:36 AM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Re: We've received your complaint. Also, please respond to any questions with a yes or no. _____ From: Michael Locke Sent: Thursday, June 2, 2022 1:53 PM To: Young, Marcus, VBAPHNX Subject: Re: We've received your complaint. 1. "During the delinquency, VALERI will initiate AOS (Adequacy of Servicing) processes for oversight to ensure the servicer is attempting to contact the borrower and service delinquent loans in accordance with VA regulations. The initial AOS process will open at day 120 of delinquency, and the review must be completed. Additional AOS processes will open throughout the delinquency to ensure the loan is being adequately serviced." See
121584565	6/2/2022 2:07	GINA WELLS	Document Uploaded	General	Other - [Untitled].pdf
121580254	6/2/2022 12:16	Marcus Young	Document Uploaded	General	Other - Locke Response 2.pdf
121519568	5/31/2022 1:04	Louis Krejci	Document Uploaded	General	Other - Complaint CFPB.pdf
121519435	5/31/2022 12:59	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Tuesday, May 31, 2022 9:27 AM To: Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX Subject: [EXTERNAL] Fw: We've received your complaint. "My name is Michael Locke and I am veteran living in Florida. I currently have a VA home loan through Planet Home Lending. In September of 2019 the area the property is located was under a mandatory evacuation due to Hurricane Dorian. The area was declared a federal disaster area on 10/6/2019. On 10/1/2019 I missed the first home loan payment. In December of 2019 Defendant submitted an incomplete loss mitigation package to Planet Home Lending. On 1/3/2020 Defendant was denied consideration for any loss mitigation options by Planet Home Lending. The VA has a disaster loss mitigation option that allows for a loan modification absent a complete loss mitigation package. The VA disaster loan modification specifies a 3 month trial payment plan is used to verify income in lieu of a complete loss mitigation package.

121514528	5/31/2022 9:46	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Monday, May 30, 2022 3:29 PM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Cc: SECVARequest ; Veterans Experience Office ; VAVBAWAS/CO/LGYLANATIONAL Subject: [EXTERNAL] Fw: SF 07403269 - Letter Please put me in contact with someone that can give an answer that is supported by a relevant legal authority. Please give responses that are directly supported by relevant legal authority. Original Question 1. In cases where servicers are unable to complete a loss-mitigation option or an alternative to foreclosure, servicers must, before initiating a foreclosure, provide VA with the option of what is commonly called a ??loan refund.?? (38 U.S.C.3732(a)(2)) This process, authorized under 38 U.S.C. 3732, is where VA takes assignment of the existing guaranteed loan indebtedness in exchange for VA?s payment to the servicer of the unpaid principal balance, plus accrued interest. Did Planet Home Lending provide
121453303	5/26/2022 9:58	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Wednesday, May 25, 2022 11:34 PM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Fw: Good News! You Have $52,390.78 Cash Available 1. ?The servicer must ensure the borrower has been given every opportunity to pursue all possible loss mitigation options in order to bring their loan current. Failure to do so could impact a future claim payment and could lead to other legal or administrative action(s) against the servicer.? See Circular 26-20-12 (1), Extended Relief Under the CARES Act for those Affected by COVID-19. 2. ?Servicers should review loan files for all possible loss mitigation options no later than 30 days before the forbearance period is scheduled to end. Servicers should document such reviews in their loan servicing systems. If no loss mitigation options are possible, in cases where the home has equity, servicers must refer the
121453288	5/26/2022 9:57	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Wednesday, May 25, 2022 9:30 PM To: Young, Marcus, VBAPHNX Cc: Krejci, Louis, VBAPHNX ; Schaefer, Jordan, VBAPHNX Subject: [EXTERNAL] Fw: Case No. 07657872 From: Michael Locke Sent: Wednesday, May 25, 2022 11:20 PM To: VAVBAWAS/CO/LGYLANATIONAL Cc: Veterans Experience Office Subject: Re: Case No. 07657872 1. ?Servicers should review loan files for all possible loss mitigation options no later than 30 days before the forbearance period is scheduled to end. Servicers should document such reviews in their loan servicing systems. If no loss mitigation options are possible, in cases where the home has equity, servicers must refer the file to the relevant Regional Loan Center for VA?s consideration of a loan refunding.? See Circular 26-20-12(5)(c), Extended Relief Under the CARES Act for those Affected by COVID-19.

121402382	5/24/22 11:52	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Monday, May 23, 2022 4:13 PM To: Young, Marcus, VBAPHNX Cc: Schaefer, Jordan, VBAPHNX ; Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Re: SF 07403269 - Letter 1. https://www.dropbox.com/s/jse8bmxl2kngsc8/2022.05.02%2520Executed%25202nd%2520Interrogatories.pdf?dl=0 https://www.benefits.va.gov/WARMS/docs/admin26/m26_04/Ch5_Loss_Mitigation.docx o VA Servicer Handbook M26-4 February 26, 2019. Chapter 5: Loss Mitigation. February 26, 2019 VA Servicer Handbook M26-4 www.benefits.va.gov
121402365	5/24/2022 11:51	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Monday, May 23, 2022 2:23 PM To: Young, Marcus, VBAPHNX Cc: Schaefer, Jordan, VBAPHNX ; Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Fw: SF 07403269 - Letter From: Michael Locke Sent: Monday, May 23, 2022 2:45 PM To: Veterans Experience Office Subject: Re: SF 07403269 - Letter Please see the attached documents or access them through the following links: https://www.dropbox.com/s/9vmhowlpksamz2a/WH%20VA%20Hotline%20Secretary.pdf?dl=0 https://www.dropbox.com/s/tujk9is5hx4b6v7/Reply%20Foreclosure.pdf?dl=0
121402326	5/24/2022 11:49	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Monday, May 23, 2022 10:34 AM To: Young, Marcus, VBAPHNX Cc: Schaefer, Jordan, VBAPHNX ; Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Fw: SF 07403269 - Letter ?Your loan was reported in default to the VA and due for the 10/1/19 installment. The reason for default was martial difficulties. When we talked to you on August 14, 2020, you confirmed that the reason for default was martial difficulties.? Bullshit. Your opinion is not fact. ?According to our notes, you submitted a loss mitigation assistance application in 2019, however the servicer deemed the application incomplete. You submitted another application in 2020, however due to your brief inability to earn a living the application was never completed.? Tell me about
121318945	5/20/2022 2:10	Marcus Young	Document Uploaded	General	Other - Locke Response1.pdf

121314052	5/20/2022 9:57	Louis Krejci	Servicer Contact	Default	SERVICER CONTACT VA ASST From: Young, Marcus, VBAPHNX Sent: Thursday, May 19, 2022 1:39 PM To: valoanlevelinfo@planethomelending.com Cc: Krejci, Louis, VBAPHNX Subject: RE: VA Assistance, Loss Mitigation Update Would you still be willing to consider a new workout option if Mr. Locke provided an updated work out package? Marcus L. Young Loan Administration Officer Phoenix Regional Loan Center 1-877-827-3702, ext. 3455057 Toll Free Mobile and Text: 602-363-5187
121286800	5/19/2022 9:19	Louis Krejci	Servicer Contact	Default	SERVICER CONTACT VA ASST LM UPDATE From: valoanlevelinfo Sent: Wednesday, May 18, 2022 5:35 PM To: Krejci, Louis, VBAPHNX Subject: [EXTERNAL] RE: VA Assistance, Loss Mitigation Update Hello, The borrower was denied after failing to make his first trial payments due 2/1/2022 on 03/07/2022 The loan is in litigation and forclosure as of now. Thank you
121166298	5/12/2022 3:46	Louis Krejci	Servicer Contact	Default	From: Loss Mitigation Sent: Thursday, May 12, 2022 12:42 PM To: Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Auto Reply Message from Planet Home Lending's Loss Mitigation Department This message is to advise you that we received an e-mail or fax from you today. The contents of your e-mail or fax will be reviewed within five business days and forwarded to the appropriate department. If you sent items relating to a request for an alternative to foreclosure please note the following: If you submit a complete Borrower Assistance Package 37 or fewer calendar days before a scheduled foreclosure sale, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the foreclosure sale. Even if we are able to approve you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.

121166293	5/12/2022 3:46	Louis Krejci	Servicer Contact	Default	Sent: Thursday, May 12, 2022 12:42 PM To: mitigation@planethomelending.com Cc: Young, Marcus, VBAPHNX Subject: VA Assistance, Loss Mitigation Update Servicer Loan Number: 9102007812 VA Loan Number: 171761792052 Borrower: Michael Locke Good Afternoon: I was tasked by my senior leadership to inquire as to the following questions below: Mr. Locke was offered a loan modification with a trial payment plan in Dec 2021. What date did the borrower decline the offer or what date did you cancel the offer for the borrower? If Mr. Locke provided an updated assistance application, would you consider opening another loss mitigation review? Thank you for your assistance.
121100532	5/10/2022 12:17	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Sunday, May 8, 2022 12:59 PM To: Schaefer, Jordan, VBAPHNX ; Leslie Ferderigos Cc: Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX ; Nelms, Gregory W., VBAVACO Subject: [EXTERNAL] Re: Concern Received - Case No. 07403269 "Refunding is when the Department of Veterans Affairs (VA)elects to purchase a loan from the servicer and assume primary servicing responsibilities. This is VA?s final attempt to keep the borrower in their home. Refunds can be considered if VA determines it is in the best interest of the borrower and the government. The servicer or the VA-assigned technician may initiate the refund consideration process at any time during the life of the loan.? M26-4 9.01(a). https://www.benefits.va.gov/WARMS/docs/admin26/m26_04/M26-4%20Chapter%209%20Refunds%20-%205-2017.docx
120969053	5/4/2022 9:53	Louis Krejci	Other	Default	From: Krejci, Louis, VBAPHNX Sent: Wednesday, May 4, 2022 6:41 AM To: Young, Marcus, VBAPHNX Cc: Schaefer, Jordan, VBAPHNX Subject: FW: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Good Morning Marcus: This morning I arrived at work and had a voicemail from Mr. Locke calling me a ?liar? and a ?dipshit.? Please respond to this email inquiry and I?m requesting to be removed as the loan technician for this loan, 171761792052. Please advise.

120969011	5/4/2022 9:51	Louis Krejci	Other	Default	From: Veterans Affairs ? Congressional Liaison Service Sent: Wednesday, May 4, 2022 5:06 AM To: Krejci, Louis, VBAPHNX Subject: FW: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Good Morning Louis, Can you please provide me with an update with regards to Mr. Locke?s inquiry? Thank you . Respectfully, Michael Boudreau, MSW USMC OIF/OEF Congressional Liaison Representative vacocls@va.gov Office #: 202-225-2280
120968988	5/4/2022 9:50	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Tuesday, May 3, 2022 7:43 PM To: Schaefer, Jordan, VBAPHNX Cc: Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX ; Nelms, Gregory W., VBAVACO Subject: [EXTERNAL] Re: Concern Received - Case No. 07403269 Do you remember how you asked me if I thought I know more than you? I do. I know that I do. _____ From: Michael Locke Sent: Tuesday, May 3, 2022 7:36 PM To: jordan.schaefer@va.gov Cc: Krejci, Louis, VBAPHNX ; marcus.young@va.gov ; Nelms, Gregory W., VBAVACO Subject: Re: Concern Received - Case No. 07403269 This is you, right? ?Supervisory Loan Specialist (Realty)? https://www.usajobs.gov/job/65052550
120968962	5/4/2022 9:49	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Tuesday, May 3, 2022 5:18 PM To: VACO FOIA Service Inbox Cc: Krejci, Louis, VBAPHNX ; Schaefer, Jordan, VBAPHNX ; Young, Marcus, VBAPHNX Subject: [EXTERNAL] VALERI Home Loan Information To Whom It May Concern: Pursuant to the Freedom of Information Act, I hereby request the following records: All VALERI records for 127 Delvalle St. Melbourne Beach, FL 32951. I am the veteran for the VA Home Loan. The VA Home Loan Technician assigned to the loan is refusing to provide the requested documents. I can be contacted directly at 321-506-9557 or mbl22885@msn.com to provide identification verification. I currently have a case with the VA White House Hotline regarding this issue, case # 07403269. In the event that there are fees, I would be grateful if you would inform me of the total charges in advance of fulfilling my request. I would prefer the request filled electronically,

120968936	5/4/2022 9:49	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Tuesday, May 3, 2022 4:36 PM To: Schaefer, Jordan, VBAPHNX Cc: Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX ; Nelms, Gregory W., VBAVACO Subject: [EXTERNAL] Re: Concern Received - Case No. 07403269 This is you, right? ?Supervisory Loan Specialist (Realty)? https://www.usajobs.gov/job/65052550 And among your job duties are the following, right? ?Ensures delinquent borrowers are provided with alternatives to foreclosure and provides supplemental servicing for seriously delinquent loans.? ?Directs managed teams to provide
120968903	5/4/2022 9:47	Louis Krejci	Document Uploaded	General	Other - Mr. Lock 2052 email 050322.pdf
120968871	5/4/2022 9:46	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Michael Locke Sent: Tuesday, May 3, 2022 4:13 PM To: Nelms, Gregory W., VBAVACO ; Schaefer, Jordan, VBAPHNX Cc: Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX Subject: [EXTERNAL] Re: Concern Received - Case No. 07403269 You guys wouldn?t happen to have the e-mail for the Phoenix Regional Loan Center FOIA office, would you? https://www.muckrock.com/foi/united-states-of-america-10/valeri-home-loan-information-128369/ uploaded email
120968112	5/4/2022 9:25	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT IB message from Mr Locke, who said I was a dipshit and a liar. That the statement I read to him doesn't answer the questions he requested answers for. That I haven't helped him and that he's going to get another LT that knows what he's doing.
120962063	5/3/2022 7:13	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT IBC from Mr Locke 3215069557. He asked about the questions he submitted that were sent to my supervisor, I read a response to him that was given to his attorney. He asked for information out of VALERI since it's his file, I referred him to submit a FOIA request. He said I haven't helped him in over 2 years.
120958675	5/3/2022 2:43	Louis Krejci	Document Uploaded	General	Other - Exhibit 3.pdf
120958674	5/3/2022 2:43	Louis Krejci	Document Uploaded	General	Other - EXHIBIT 2.pdf
120958666	5/3/2022 2:42	Louis Krejci	Document Uploaded	General	Other - EXHIBIT 1.pdf
120958653	5/3/2022 2:42	Louis Krejci	Document Uploaded	General	Other - PLANET HOME VS MICHAEL LOCKE email 050322.pdf

120958626	5/3/2022 2:40	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Tuesday, May 3, 2022 9:58 AM To: Krejci, Louis, VBAPHNX Cc: Schaefer, Jordan, VBAPHNX ; Young, Marcus, VBAPHNX ; Boudreau, Michael Subject: [EXTERNAL] Fw: SERVICE OF COURT DOCUMENT CASE NUMBER 052021CA047073XXXXXX PLANET HOME VS MICHAEL LOCKE To borrow someone else?s words: They gang, we gang, but they are not the same. https://slate.com/news-and-politics/2017/08/the-warrior-caste-of-military-families-that-fight-americas-wars.html [https://web.archive.org/web/20220130122528/https://slate.com/news-and-politics/2017/08/the-warrior-caste-of-military-families-that-fight-americas-wars.html]
120944587	5/3/2022 10:18	Louis Krejci	Document Uploaded	General	Other - Reply to Summary Judgment 2 .pdf
120944581	5/3/2022 10:18	Louis Krejci	Document Uploaded	General	Other - Reply Disaster Modification .pdf
120944572	5/3/2022 10:18	Louis Krejci	Document Uploaded	General	Other - Dorian Evacuation Order.pdf
120944567	5/3/2022 10:18	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Monday, May 2, 2022 11:49 AM To: Krejci, Louis, VBAPHNX Cc: Schaefer, Jordan, VBAPHNX ; Young, Marcus, VBAPHNX ; Veterans Affairs ? Congressional Liaison Service ; VAVBAWAS/CO/LGYLANATIONAL Subject: [EXTERNAL] Fw: Dorian Evacuation Order PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX https://www.shulmanrogers.com/assets/attachments/FTCA%20Article.pdf https://www.va.gov/OGC/docs/SF-95.pdf Please see attached documents and linked pdf files. From: Michael Locke Sent: Wednesday, April 27, 2022 10:23 PM To: Matthew Wasinger Cc: cs@myloansupport.com ; Loss Mitigation Subject: Fw: Dorian Evacuation Order PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX
120944529	5/3/2022 10:16	Louis Krejci	Document Uploaded	General	Other - PLANET HOME LENDING LLC vs. Michael Locke Et Al, 050322.pdf
120944524	5/3/2022 10:15	Louis Krejci	Document Uploaded	General	Other - 2020-26964.pdf

120944508	5/3/2022 10:15	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Sunday, May 1, 2022 6:20 PM To: Krejci, Louis, VBAPHNX Cc: Schaefer, Jordan, VBAPHNX ; Young, Marcus, VBAPHNX Subject: [EXTERNAL] Fw: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX _____ From: Michael Locke Sent: Thursday, April 21, 2022 1:23 PM To: Matthew Wasinger Cc: cs@myloansupport.com ; Loss Mitigation Subject: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Amended Exhibit In Support of Involuntary Dismissal 1. What follows is an exert of the html version of Veterans Affairs document # 2020-
120783192	4/25/2022 11:54	Jordan Schaefer	Borrower Contact		Responded to Mr. Locke's attorney: VA is a guarantor on the loan, the servicer represents the investor who actually owns the loan. VA cannot mandate nor insist that a servicer complete any specific loss mitigation option.
120783168	4/25/2022 11:53	Jordan Schaefer	Borrower Contact		Received email from Mr. Locke's attorney at leslie@fightingfirm.com: I am Michael Locke's attorney. The Court is giving him exactly 30 days to secure assistance from you. My understanding is that Mr. Locke's lender, must entertain your assistance. Thus, it is imperative we get everything in order promptly. Thank you
120762296	4/23/2022 5:33	Integration VALERI	Update Borrower Information	General	Mailing Address City Old Value: MELBOURNE BEACH New Value: MELBOURNE | Mailing Street Address 2 Old Value: New Value: 956 OSPREY DR | Mailing Zip Code Old Value: 32951 New Value: 32940 | Mailing Zip Suffix Old Value: New Value: 7843 |

120693393	4/20/2022 12:42	Louis Krejci	Other	Default	Sent: Wednesday, April 20, 2022 9:29 AM To: Young, Marcus, VBAPHNX Subject: RE: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Marcus: I don?t feel comfortable answering Mr. Locke?s questions and have decided not to reply to him. Mr. Locke was offered loss mitigation from his servicer that he refused and declined. He decided to file a lawsuit with his servicer and represent himself as an attorney. His questions are asking me to answer for the VA and give our position and interpret our rules, regulations, circulars and other guidance in which I?m not qualified to do. It?s not as simple as referring him to the guidance. In recent calls, Mr. Locke is receiving feedback from the servicer?s attorney and wants me to interpret and clarify positions of the VA. I understand the VA is not represented in the lawsuit but I suggest this matter be forwarded to the National Practice Group for review and wait for a response to answer the Congressional
120691975	4/20/2022 11:53	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Wednesday, April 20, 2022 7:23 AM To: Krejci, Louis, VBAPHNX Cc: Schaefer, Jordan, VBAPHNX Subject: [EXTERNAL] Re: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX 1. https://www.benefits.va.gov/WARMS/docs/admin26/m26_04/Ch8_Foreclosure.docx 2. I have not received every opportunity opportunity to retain ownership or avoid foreclosure. VA Circular 26-21-13 Section(6)(c) states: ?Until now, VA?s current procedures have not allowed servicers to offer similar terms and conditions without first obtaining VA approval. Through this Circular, however, VA now is providing parameters within which a servicer has VA?s consent for offering the COVID-19 Refund Modification.? So the above quote from VA Circular 26-21-13 is saying ?If a borrower meets these
120689919	4/20/2022 10:31	Louis Krejci	Other	Default	Sent: Friday, March 25, 2022 5:16 AM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Cc: Post, Andrew, VBADENV Subject: FW: Motion for Involuntary Dismissal Good morning Marcus and Louis, Loan Management received this email from Michael Locke. Please do not waive the below requirement. That requirement must be followed for anything being offered in the waterfall. VA Loan Number: 171761792052 Assigned Technician: Louis Krejci From: Nelms, Gregory W., VBAVACO Sent: Friday, March 25, 2022 6:30 AM To: Toth, Jennifer, VBACLEV ; Falcioni, Rita, VBAVACO Subject: Motion for Involuntary Dismissal Good morning, Wanted to make you aware of this. Somehow I was brought into the

120689614	4/20/2022 10:16	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Wednesday, April 20, 2022 7:11 AM To: Krejci, Louis, VBAPHNX Cc: Schaefer, Jordan, VBAPHNX Subject: [EXTERNAL] Re: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Just to make clear, I am not saying the VA has to refund my loan. What I am saying is that federal law says my servicer has to give the VA the opportunity to refund the loan before filing a foreclosure action. They didn?t. 1. "Before suit or foreclosure the holder of the obligation shall notify the Secretary of the default, and within thirty days thereafter the Secretary may, at the Secretary?s option, pay the holder of the obligation the unpaid balance of the obligation plus accrued interest and receive an assignment of the loan and security. Nothing in this section shall preclude any forebearance for the benefit of the veteran as may be agreed upon by the parties to the loan and approved by the Secretary." 38
120667259	4/19/2022 6:11	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT IBC from Mr. Locke 3215069557, call back and was explaining his situation with Hurricane Dorian in 10/2019, He wanted me to look at information with him and I advised I will review when I have time to look at it. I explained the information he was after was me agreeing with him but I told him you have access to all this information and this is what you need to do and present this for your argument. Then he went on about how the servicers attorney is responding to his lawsuit and he's trying to get me to answer questions that an attorney should be answering since he's in the middle of a lawsuit.
120661584	4/19/2022 1:08	Louis Krejci	Other	Default	From: Krejci, Louis, VBAPHNX Sent: Tuesday, April 19, 2022 10:06 AM To: Young, Marcus, VBAPHNX Cc: Schaefer, Jordan, VBAPHNX Subject: FW: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Marcus: It appears Mr. Locke has a hearing in 3 days, please see information below and advise. Sincerely, Lou Krejci Loan Technician Dept. of Veterans Affairs Phoenix Regional Office Phone: 1-877-827-3702, ext: 3455016 Email: louis.krejci@va.gov

120661382	4/19/2022 1:04	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Tuesday, April 19, 2022 9:42 AM To: Krejci, Louis, VBAPHNX Cc: Schaefer, Jordan, VBAPHNX Subject: [EXTERNAL] Fw: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Per the e-mail below, I have requested that Planet Home Lending grant a special forbearance for 11/01/2019-3/01/2020 due to to the federally declared disaster and mandatory evacuation that affected the property as a result of Hurricane Dorian. If Planet Home Lending allows a special forbearance, I can take part in the VA partial payment and Covid-19 refund modification programs. https://gis.fema.gov/maps/dec_4468.pdf https://www.fema.gov/press-release/20210318/fema-awards-53-million-hurricane-dorian-recovery-florida https://amp.floridatoday.com/amp/2207418001p
120656591	4/19/2022 9:52	Louis Krejci	Borrower Contact	Default	I received call from Mr Locke 3215069557. He advised has Family Law hearing on Friday and wanted to know about reply to questions he sent in email. Sent to LAO to advise.
120656449	4/19/2022 9:47	Louis Krejci	Document Uploaded	General	Other - appointment.ics
120656441	4/19/2022 9:46	Louis Krejci	Document Uploaded	General	Other - VBA-28-1902w-ARE UPDATED.pdf
120656423	4/19/2022 9:46	Louis Krejci	Document Uploaded	General	Other - VA3288-DVOP referral.pdf
120656420	4/19/2022 9:46	Louis Krejci	Document Uploaded	General	Other - VBA-28-0800-ARE NEW.pdf
120656413	4/19/2022 9:45	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Monday, April 18, 2022 10:54 AM To: Krejci, Louis, VBAPHNX Cc: Schaefer, Jordan, VBAPHNX Subject: [EXTERNAL] Fw: You have an appointment with Jacquelyn Calloway Hello, I tried calling and the extensions provided didn't work, so I called again and was connected by someone from the VA home loan hotline number. Michael Locke _____ From: eVA Sent: Monday, April 18, 2022 1:34 PM To: mbl22885@msn.com Subject: You have an appointment with Jacquelyn Calloway Hi Michael, An appointment has been scheduled for you

120503809	4/12/2022 9:58	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Monday, April 11, 2022 9:03 AM To: Matthew Wasinger ; suzi.mcquagge@flcourts18.org Cc: nmitchell@selectmediation.net; Krejci, Louis, VBAPHNX ; Schaefer, Jordan, VBAPHNX ; Nelms, Gregory W., VBAVACO Subject: [EXTERNAL] Re: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX 1. Is the home loan in question a VA benefit covered under title 38 Code of Federal Regulations? Michael Locke _____ ___ From: Matthew Wasinger Sent: Sunday, April 10, 2022 8:08 PM To: Michael Locke Cc: nmitchell@selectmediation.net ; Krejci, Louis, VBAPHNX ; jordan.schaefer@va.gov Subject: Re: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX
120240933	4/6/2022 12:43	Louis Krejci	Document Uploaded	General	Other - HOMEOWNERS ASSISTANCE PROGRAM DENIAL.pdf
120240925	4/6/2022 12:43	Louis Krejci	Document Uploaded	General	Other - VA Disaster Loan Modification 26 17 39 change2.pdf
120240921	4/6/2022 12:43	Louis Krejci	Document Uploaded	General	Other - VA Disaster Loan Circular 26 17 39.pdf
120239147	4/6/2022 12:00	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Wednesday, April 6, 2022 8:43 AM To: Matthew Wasinger Cc: cs@myloansupport.com; Loss Mitigation ; Krejci, Louis, VBAPHNX ; Schaefer, Jordan, VBAPHNX Subject: [EXTERNAL] Re: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX REPLY 1. ?The VA Disaster Loan Modification allows servicers to extend permanent payment relief to impacted delinquent borrowers when the borrower has not submitted a complete loss mitigation application. All impacted borrowers should have an opportunity to be considered for a VA Disaster Loan Modification as long as the eligibility requirements are met.? VA DISASTER LOAN MODIFICATION CIRCULAR 26-17-39(1), November 27, 2017. 2. ?Therefore, Circular 26-17-39 is changed as follows:Page 2, paragraph 4: Delete ?January 1, 2019.? and insert ?January 1, 2020.?? VA DISASTER LOAN MODIFICATION
119974174	4/1/2022 3:31	Alexander Rodriguez	Loan Information Update	General	Comments:

119862853	3/29/2022 12:47	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Tuesday, March 29, 2022 9:01 AM To: Krejci, Louis, VBAPHNX Cc: Schaefer, Jordan, VBAPHNX Subject: [EXTERNAL] PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX 1. In cases where servicers are unable to complete a loss-mitigation option or an alternative to foreclosure, servicers must, before initiating a foreclosure, provide VA with the option of what is commonly called a ??loan refund.?? (38 U.S.C.3732(a)(2)) This process, authorized under 38 U.S.C. 3732, is where VA takes assignment of the existing guaranteed loan indebtedness in exchange for VA?s payment to the servicer of the unpaid principal balance, plus accrued interest. Did Planet Home Lending provide the VA with the option to ?refund? the loan in this case before filing for foreclosure? 2. . Is it the position of the VA that "as of" and "on" have the same meaning within the VA Covid-19 Home Retention Waterfall and COVID-19 Refund Modification circular? As in "The borrower?s guaranteed loan was
119862227	3/29/2022 12:15	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT IBC from Mr Locke 3215069557. Mr Locke had questions pertaining to his lawsuit with servicer. He was reading from regulations and I informed him he could present that information and submit his case in the lawsuit. I asked him to put questions in writing. Also, he said he could get information subpoenaed. He kept talking about refunds refund loan mods.
119861890	3/29/2022 11:56	Louis Krejci	Task Completed	""	3/29/22 Mr Locke called me and made reference that servicer responded to his questions
119861390	3/29/2022 11:30	Mike Ortiz	Update Borrower Information	General	Phone 1 Old Value: New Value: 3215069557 |
119789848	3/25/2022 9:25	Louis Krejci	Borrower Contact	Default	From: Toth, Jennifer, VBACLEV Sent: Friday, March 25, 2022 5:16 AM To: Young, Marcus, VBAPHNX ; Krejci, Louis, VBAPHNX Cc: Post, Andrew, VBADENV Subject: FW: Motion for Involuntary Dismissal Good morning Marcus and Louis, Loan Management received this email from Michael Locke. Please do not waive the below requirement. That requirement must be followed for anything being offered in the waterfall. VA Loan Number: 171761792052 Assigned Technician: Louis Krejci From: Nelms, Gregory W., VBAVACO Sent: Friday, March 25, 2022 6:30 AM To: Toth, Jennifer, VBACLEV ; Falcioni, Rita, VBAVACO Subject: Motion for Involuntary Dismissal Good morning, Wanted to make you aware
119789697	3/25/2022 9:24	Louis Krejci	Document Uploaded	General	Other - Reply, Answer Or Response Interrogatories.pdf

119789533	3/25/2022 9:22	Louis Krejci	Document Uploaded	General	Other - DeLong v. Lakeview Loan Servicing, LLC.pdf
119789459	3/25/2022 9:22	Louis Krejci	Document Uploaded	General	Other - Exhibit 1.pdf
119587905	3/15/2022 11:42	Louis Krejci	Other	Default	based on informative email from Mr Locke the servicer has replied to his inquiry and in letter dated 3/4/22 requested an additional 15 business day extension to answer placing deadline at 3/25/22, task added to contact servicer
119587901	3/15/2022 11:42	Louis Krejci	Task Opened		Follow-up Date: 2022-03-29 Assigned To: Louis Krejci Subject: Did servicer reply to 3/4//22 letter Comments:
119587746	3/15/2022 11:36	Louis Krejci	Borrower Contact	Default	From: Young, Marcus, VBAPHNX Sent: Tuesday, March 15, 2022 7:29 AM To: Krejci, Louis, VBAPHNX Subject: FW: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Initial Interrogatories Lou, Can you please follow up on this? Marcus L. Young Loan Administration Officer Phoenix Regional Loan Center 1-877-827-3702, ext. 3455057 Toll Free Mobile and Text: 602-363-5187 From: Falcioni, Rita, VBAVACO Sent: Tuesday, March 15, 2022 3:54 AM To: Young, Marcus, VBAPHNX Cc: Toth, Jennifer, VBACLEV ; Post, Andrew, VBADENV Subject: FW: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Initial Interrogatories Morning Marcus,
119238567	3/1/2022 2:41	Louis Krejci	Task Completed	""	bwr submitted lm package and sent me receipt waiting for review to be completed 12/17/21emailed servicer for update 2nd request. Closed
119067440	2/22/2022 8:35	Louis Krejci	Other	Default	Sent: Thursday, February 17, 2022 11:30 AM To: Schaefer, Jordan, VBAPHNX ; Krejci, Louis, VBAPHNX Subject: FW: Views Case Number: 06960140 - Locke, M - Due Date: 02/22/2022 Jordan, Will you please contact Mr. Locke and treat it like a new inquiry based on the below recent call and let me know what is discussed and how it goes? Lou is off until 2/22/22 which is the due date. From: VAVBAWAS/CO/LGYLANATIONAL Sent: Wednesday, February 16, 2022 12:10 PM To: Young, Marcus, VBAPHNX Cc: VAVBAWAS/CO/LGYLANATIONAL Subject: Views Case Number: 06960140 - Locke, M - Due Date: 02/22/2022 Good afternoon, Would you please provide an informal response for the following White House Hotline inquiry?

119004032	2/17/2022 3:03	Jordan Schaefer	Borrower Contact		Contacted Veteran at (321) 506-9557 : Borrower wants a COVID-19 refund modification. Discussed the procedures. Borrower states he made a payment 2/1/2022 towards his deficit and Planet Home Lending put it towards a trial plan. Advised I would like to help and talk him through VA guidelines, stated he is representing himself and will be fine. Talked for over 30 minutes and the Veteran stated he will do this on his own.
118358632	1/25/2022 1:25	Jordan Schaefer	Borrower Contact		Good afternoon Mr. Locke, VA encourages servicers to consider loss mitigation options that allow the Veteran to retain their home. VA regulations do not create a right to have a loan modified. Neither VA?s regulations nor handbook state that a servicer is prohibited from conditioning a traditional loan modification on a borrower?s completion of a trial payment plan. A loan servicer must develop and maintain a loan servicing program which follows accepted industry standards for servicing of similar type conventional loans. This program includes loss mitigation efforts. Although VA does not establish or enforce industry standards generally, VA would take action against a servicer if another federal agency, a State agency, a court, or some other oversight entity were to find violations of requirements falling under their purview. I have responded previously to your complaint and cannot provide you with any
118259227	1/19/2022 3:02	Hee-Seung Seu	Borrower Contact		Sent: Wednesday, January 19, 2022 3:02 PM To: Michael Locke ; VAVBAWAS/CO/VALERI_HELPDESK Cc: Kopicki, Andrew, VBAPHNX ; Young, Marcus, VBAPHNX Subject: RE: Your VA Loan VA LIN 171761792052 Good afternoon Mr. Locke, Servicers are to adhere to 38 C.F.R. 36.4315. VA has no authority that prohibits servicers from imposing other requirements in addition to what is outlined in the C. F. R and in M26-4. Please continue to work with your assigned loan technician and the Regional Loan Center. Thank you Hee-Seung Seu Loan Guaranty Service Veterans Benefits Administration Department of Veterans Affairs
118258791	1/19/2022 2:36	Jennifer Toth	Borrower Contact	Default	Veteran filed a White House VA Hotline inquiry. Response uploaded to documents.
118258784	1/19/2022 2:35	Jennifer Toth	Document Uploaded	General	Other - FW_ Your VA Loan.msg
118258759	1/19/2022 2:34	Jennifer Toth	Document Uploaded	General	Other - RE_ Priority - VBAOCR _CB_ Foreclosure Assistance SF# 06696947.msg
118254562	1/19/2022 11:09	Louis Krejci	Document Uploaded	General	Other - email 011422 Mr Locke.pdf

118247288	1/19/2022 7:41	Jennifer Toth	Borrower Contact	Default	I emailed Veteran, "Good morning Mr. Locke, I conferred with Stephanie Li on this matter. Loan Technicians are the front line personnel that provide customer service to homeowners. Our Central Office provides the field technicians guidance, which they relay to homeowners. VA requirements are a floor, not a ceiling. 38 C.F.R. 36.4315 outlines VA?s minimum requirements for a loan modification that does not require approval. As long as the traditional modification being offered by your servicer meets the requirements of 36.4315(a), your servicer can proceed without VA prior approval of the modification terms, which may include terms in addition to VA?s minimum requirements.
118247279	1/19/2022 7:40	Jennifer Toth	Borrower Contact	Default	Received 3 emails from Veteran. First email, "Hello, Thanks for the e-mail. How do I speak to the Central Office? Second email, "Hello, Also, could you please clarify who you spoke to and how you spoke to them? Additionally, I would greatly appreciate if whoever you spoke to would speak to me directly.: Third email was a print screen from his servicer about workout package status.
118238732	1/18/2022 4:54	Hee-Seung Seu	Borrower Contact		Sent: Tuesday, January 18, 2022 4:53 PM To: Michael Locke ; VAVBAWAS/CO/VALERI_HELPDESK Cc: Kopicki, Andrew, VBAPHNX ; Young, Marcus, VBAPHNX Subject: RE: Your VA Loan VA LIN 171761792052 Good afternoon Mr. Locke, Our sincere apologies if you found the Servicer Handbook M26-4 confusing, but the information provided by the Phoenix Regional Loan Center is accurate. Servicers may impose other requirements in addition to what is outlined in M26-4 based on their own individual internal loan modification policies and procedures. Thank you Hee-Seung Seu Loan Guaranty Service Veterans Benefits Administration Department of Veterans Affairs CONFIDENTIALITY WARNING: This email is
118237682	1/18/2022 3:42	Jennifer Toth	Borrower Contact	Default	Responded to Veterans email to Stephanie Li in VACO. mbl22885@msn.com. "I received your email you sent to Ms. Li. I spoke to our Central Office and they agree that your servicer can do a traditional modification with a trial payment plan. Please reach out to your assigned Loan Technician, Louis Krejci, if you have additional questions/concerns."

118228472	1/18/2022 9:27	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Sunday, January 16, 2022 2:04 AM To: Schaefer, Jordan, VBAPHNX ; Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX ; Kopicki, Andrew, VBAPHNX Subject: [EXTERNAL] Re: Your VA Loan VA LIN 171761792052 ?With that, considering the statement that their financial underwriting review shows some type of shortage of income, a Trial Payment Plan with payments that will count towards your Unpaid Balance is within the servicer?s right and within VA regulation.? 1. Uhhhh, So based on the above, my income is sufficient for a ?standard modification.? That negates the argument you make for a trial payment plan, but just to touch on trial payment plans further? 2. ??within VA regulation?? You clearly do not know the VA regulations you speak of.
118228345	1/18/2022 9:26	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Saturday, January 15, 2022 12:10 PM To: Schaefer, Jordan, VBAPHNX ; Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX Cc: Kopicki, Andrew, VBAPHNX Subject: [EXTERNAL] Re: Your VA Loan VA LIN 171761792052 ?Duty To Assist.? The Secretary shall make reasonable efforts to assist a claimant in obtaining evidence necessary to substantiate the claimant?s claim for a benefit under a law administered by the Secretary.? 38 U.S. Code ? 5103A(a)(1) https://www.law.cornell.edu/uscode/text/38/5103A Kowtowing to a servicer that made a deliberate choice to not offer a streamline modification and now demands a trial payment plan that is not allowed per VA regulations for a traditional modification does not amount to a ?reasonable effort.? I would appreciate if you would familiarize yourself with your obligations and then put that knowledge into practice. Not so much for myself, but for the others who have
118228251	1/18/2022 9:25	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Friday, January 14, 2022 3:20 PM To: Schaefer, Jordan, VBAPHNX ; Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX Cc: Kopicki, Andrew, VBAPHNX Subject: [EXTERNAL] Re: Your VA Loan VA LIN 171761792052 " c. STREAMLINE MODIFICATION - Allows servicers to extend permanent payment relief under certain circumstances when the borrower has not submitted a complete loss mitigation application. 1. Evaluation of Borrower - Servicer evaluation of the borrower?s financial information is not required for streamline loan modifications. In lieu of this review, borrowers must successfully complete a 3-month TPP period, and sign the streamline loan modification agreement, in order to receive a permanent loan modification."
118228207	1/18/2022 9:24	Louis Krejci	Document Uploaded	General	Other - Streamline Modification.pdf

118228068	1/18/2022 9:23	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Friday, January 14, 2022 12:12 PM To: Schaefer, Jordan, VBAPHNX ; Krejci, Louis, VBAPHNX ; Young, Marcus, VBAPHNX Cc: Kopicki, Andrew, VBAPHNX Subject: [EXTERNAL] Fw: Your VA Loan VA LIN 171761792052 From: Michael Locke Sent: Friday, January 14, 2022 1:28 PM To: Kopicki, Andrew, VBAPHNX Subject: Re: Your VA Loan VA LIN 171761792052 After you say something like ?There is nothing in our regulations stating that the servicer cannot also offer a trial payment plan to ensure affordability for a traditional modification,? your opinion ceases to have any value in this situation, because what you really said is that there?s nothing in m26-4 that says a servicer is allowed to require a trial payment plan with a traditional loan modification. There is nothing in any VA regulation anywhere that supports what you?ve said.
118227652	1/18/2022 9:19	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Wednesday, January 12, 2022 5:16 PM To: Kopicki, Andrew, VBAPHNX Subject: [EXTERNAL] Fw: Your VA Loan Hello, My name is Michael Locke and I am a veteran with a VA home loan that is currently in foreclosure. I have reached out to the relevant VA officials for assistance on issues and we differ strongly in our interpretation of the m26-4. I write now in hopes of receiving assistance to better understand circumstances. 1. I currently have a VA home loan through Planet Home Lending. 2. On 9/30/21 Planet Home Lending begins court proceedings to obtain a foreclosure. 3. On 11/4/2021 I submit a loss mitigation package to Planet Home Lending. 4. On 12/27/2021 Planet Home Lending puts forth an offer for a trial payment period. 5. Included in this offer is a ?Loss Mitigation Review Determination Summary? that indicates I am non-approved for a repayment plan due to my income being ??insufficient to support the modified
118227180	1/18/2022 9:14	Louis Krejci	Other	Default	Sent: Friday, January 14, 2022 8:42 AM To: Krejci, Louis, VBAPHNX Subject: FW: Priority - VBAOCR Foreclosure Assistance SF# 06696947 Importance: High Lou, I know your not back until Tuesday but can you handle this first thing? From: VAVBAWAS/CO/LGYLANATIONAL Sent: Friday, January 14, 2022 8:28 AM To: Young, Marcus, VBAPHNX Cc: VAVBAWAS/CO/LGYLANATIONAL Subject: FW: Priority - VBAOCR Foreclosure Assistance SF# 06696947 Good Morning Marcus, We received the below WHH inquiry in the LA mailbox. The LIN is 17-17-6-1792052 and the assigned technician is Louis Krejci. Please have them reach out to the Veteran and provide a Report of Contact by 1/18/22. Thank you. Scott Brogan Management Analyst

118227013	1/18/2022 9:13	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Thursday, January 13, 2022 9:49 AM To: Schaefer, Jordan, VBAPHNX Cc: Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Fw: Concern Received - Case No. 06696947 Three years of hard luck, coming down on me From the Brevard border, yes up to Tallahassee I worked in every grievance you can name, sat back and watched Along come Mr. Yankee Slicker, saying here?s what I want Want you to sign your contract Want you to sign today Gonna give you lots of justice Legalin? in the FLA 154 thousand dollars, that's all we could win But we smiled at the Yankee Slicker with a big ol' Southern grin They're gonna take me out to Orlando, gonna make me a superstar Just pay me all my money, maybe this won?t
118189202	1/14/2022 12:11	Andrew Kopicki	Borrower Contact	Default	Sent: Friday, January 14, 2022 10:09 AM To: Michael Locke Cc: Young, Marcus, VBAPHNX ; Schaefer, Jordan, VBAPHNX ; Krejci, Louis, VBAPHNX Subject: RE: Your VA Loan VA LIN 171761792052 Good Morning Mr. Locke, I appreciate the time you have taken to engage your assigned Loan Technician, Lou Krejci, and I encourage you to continue. I think you will find if you consider his advice and utilize his assistance, your loss mitigation process with the goal of home retention will be an easier one. I think we can both agree though that this can be a frustrating process during a difficult time, that being during the delinquency of your home loan. I won?t get into too many specifics but will offer some general advice on what I can see from viewing your home loan data in our reporting system. Yes, your loan is in delinquency and we can see that the due date reported to VA is
118135607	1/12/2022 12:26	Jordan Schaefer	Borrower Contact		Thank you for the email. I really do appreciate it. Per Planet Home Lending, I was approved for a ?standard modification.? Pulling directly from the m26-4 section that covers traditional loan modifications, there?s nothing that indicates a trial payment plan is allowed. https://www.benefits.va.gov/WARMS/docs/admin26/m26_04/Ch5_Loss_Mitigation.docx The 2/26/2019 update (linked above) of the m26-4 adds a section specifically addressing trial payment plans, but in previous m26-4 editions the only time a trial payment plan is mentioned is within the section dealing with a streamline modification, or more generally when a servicer is not in possession of a borrowers financial information. ihttps://www.benefits.va.gov/WARMS/docs/admin26/m26_04/Chapter_5.doc

118132850	1/12/2022 11:18	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Michael Locke Sent: Wednesday, January 12, 2022 8:10 AM To: Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Re: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Hello, I want a new loan technician. What?s the extension for the senior loan tech? Michael Locke _____
118132658	1/12/2022 11:14	Jordan Schaefer	Borrower Contact		mbl22885@msn.com: Lou has forwarded me your information and I have tried to familiarize myself with the situation at hand. It appears Planet Home Lending is offering you a 3 month trial payment plan to ensure affordability. You are correct that streamline and disaster modifications can provide a 3 month trial payment without a loss mitigation package to be submitted. There is nothing in our regulations stating that the servicer cannot also offer a trial payment plan to ensure affordability for a traditional modification. What does ensure affordability mean? It means that even with the amount of the payment going up, the servicer would like to ensure you can make the new payment amount before offering to execute a modification to your loan term. Our system shows that you are due for your 10/1/2019 payment, your total delinquency reported is for $44,983.08 which may not include all of the expenses and late charges applied. Your current unpaid principal is $263,329.99 + the $44,983.08 delinquent = $308,313.17. Your
118130119	1/12/2022 9:56	Louis Krejci	Borrower Contact	Default	From: Krejci, Louis, VBAPHNX Sent: Wednesday, January 12, 2022 7:56 AM To: mbl22885@msn.com Subject: RE: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Good Morning: Loss mitigation is to allow the borrower to keep the property and avoid foreclosure. The delinquent amount on the account will be added to the unpaid balance. Your monthly payment may be reduced or may be higher. Please review your letter dated 12/27/21 and if you have any questions please contact your servicer. Your trial payment plan starts on 2/1/22. You may want to ask them what your new monthly payment may be after the trial payment plan. From: Michael Locke Sent: Wednesday, January 12, 2022 7:24 AM To: Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Re: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-

118124045	1/12/2022 8:25	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Krejci, Louis, VBAPHNX Sent: Wednesday, January 12, 2022 6:25 AM To: 'mbl22885@msn.com' Subject: RE: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Good Morning: Thanks for the update. Keep in mind, the servicer is trying to help you. The trial payment plan is required for some of the loan modifications as you point out, however the servicer owns the loan and may require one to ensure affordability. Keep me posted. Sincerely, Lou Krejci Loan Technician Department of Veterans Affairs Phoenix Regional Office Phone: 1-877-827-3702, ext: 3455016 Email: louis.krejci@va.gov
118123931	1/12/2022 8:19	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Tuesday, January 11, 2022 11:00 PM To: Krejci, Louis, VBAPHNX ; Loss Mitigation Cc: Matthew Wasinger Subject: [EXTERNAL] Re: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Just to add on to the information in the e-mail sent on 1/11/2022 at 9:26PM EST, the only time a trial payment plan is indicated to be allowed is with streamline and disaster modifications when a complete loss mitigation package has not been submitted. Per the documents sent by Planet Home Lending, the modification I?ve been approved for is a ?standard modification,? which given that I?ve submitted a completed loss mitigation package, I can only take to mean a ?traditional modification.? https://www.benefits.va.gov/HOMELOANS/
118123907	1/12/2022 8:17	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Tuesday, January 11, 2022 4:25 PM To: Krejci, Louis, VBAPHNX ; Loss Mitigation Cc: Matthew Wasinger Subject: [EXTERNAL] Re: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Hello, 1. I received a voicemail today from Planet Home Lending informing me of a trial payment plan. A loss mitigation review determination summary also states I am approved for a modification. How the loan will be modified or potentially modified is not identified in any way. 2. The offer stipulates I respond by 1/11/2022. The offer was mailed to an address I am currently not living at. 3. The trial period payment amount is for $2,130.82 on the dates of 2/01/2022, 3/01/2022, and 4/01/2022. 4. The current monthly payment for the property is approximately $1600. 5. As stated in the M26-4 chapter 5.07a, A trial payment plan is required to allow
118123882	1/12/2022 8:17	Louis Krejci	Document Uploaded	General	Other - 1.pdf

118084080	1/11/2022 8:45	Louis Krejci	Borrower Contact	Default	From: Krejci, Louis, VBAPHNX Sent: Tuesday, January 11, 2022 6:45 AM To: 'mbl22885@msn.com' Subject: RE: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Good Morning: Thank you for the update. Please continue to contact and work with servicer so they can complete your loss mitigation review. Sincerely, Lou Krejci Loan Technician Dept. of Veterans Affairs Phoenix Regional Office Phone: 1-877-827-3702, ext: 3455016 Email: louis.krejci@va.gov From: Michael Locke Sent: Saturday, January 8, 2022 10:30 AM To: Matthew Wasinger Cc: Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Re: PLANET HOME
118084002	1/11/2022 8:43	Louis Krejci	Document Uploaded	General	Other - 110989_Locke v. Locke.pdf
117662053	12/17/2021 1:17	Louis Krejci	Servicer Contact	Default	REQUEST From: Krejci, Louis, VBAPHNX Sent: Friday, December 17, 2021 11:17 AM To: mitigation@planethomelending.com Subject: Loss Mitigation Update 2nd Request Servicer Loan Number: 9102007812 VA Loan Number: 171761792052 Borrower: Michael Locke Good Afternoon: On 11/30/21 I sent an emai for an update, see below. Please advise. SERVICER CONTACT VA ASST LM UPDATE From: Krejci, Louis, VBAPHNX Sent: Tuesday, November 30, 2021 5:12 PM To: 'mitigation@planethomelending.com' Subject: VA Assistance, LM Update Servicer Loan Number: 9102007812 VA Loan Number: 171761792052 Borrower: Michael Locke Good Afternoon: Please provide a loss mitigation update for this loan. I?m trying to clarify the current loss mitigation status for this loan. Today, I spoke to borrower who states he was advised by your
117441961	12/8/2021 5:35	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Wednesday, December 8, 2021 3:28 PM To: Matthew Wasinger Cc: Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Re: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX It's pretty clear you didn't spend a great deal of time learning the finer points of the terms of this mortgage, hence the excess defendants in this case. Your lack of diligence does not grant legitimacy to the claims raised against the other defendants, however. A defense in foreclosure lawsuits is that the foreclosing plaintiff came to the court with unclean hands. PNC Bank, Nat?l Ass?n v. Smith, 225 So. 3d 294, 295 (Fla. 5th DCA 2017)(?Unclean hands may be asserted as an affirmative defense to a mortgage foreclosure action.?). The defense of unclean hands is an equitable defense, however, ?[a]ll mortgages in Florida are foreclosed in equity.? Fla. Stat. ? 702.01. If the foreclosing

117441948	12/8/2021 5:34	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Wednesday, December 8, 2021 2:55 PM To: Matthew Wasinger ; LMTC Cc: Krejci, Louis, VBAPHNX Subject: [EXTERNAL] SERVICE OF COURT DOCUMENT PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Notice of Intent to Seek Sanctions Introduction The following is meant to inform you that your recently filed motions for default (doc #s 27, 28, and 29) are not supported by material fact to establish the claims presented in the motions. I will be seeking sanctions pursuant to Florida Statute 57.105 in the event you do not dismiss the previously mentioned default motions. Facts 1. Michael Locke is the only person listed on
117441622	12/8/2021 4:54	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Michael Locke Sent: Wednesday, December 8, 2021 2:08 PM To: Matthew Wasinger Cc: Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Re: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX Hey, Who is on the Promissory Note for the house? None of the people you?ve filed a default against are. My view is you?re trying to backdoor your way to a sale via my divorce. Michael Locke
117205965	12/1/2021 8:40	Louis Krejci	Borrower Contact	Default	From: Krejci, Louis, VBAPHNX Sent: Wednesday, December 1, 2021 6:40 AM To: mbl22885@msn.com Subject: Department of Veteran Affairs Good Morning: I reviewed the Partial claim and refund loan mod program and as we discussed the circular wording is vague, however the refund loan mod is in addition to partial claim when the borrower needs significant financial assistance. However, the servicer decides which program they will offer the borrower once they complete their review. Currently, you have submitted a loss mitigation assistance application and are waiting for a decision. I emailed servicer and requested an update. You may want to follow up with them too. Also, you may want to involve your attorney to assist obtaining the information pertaining to your phone calls with your servicer. If you feel the servicer has done something wrong you may want to file a

117182661	11/30/2021 7:12	Louis Krejci	Servicer Contact	Default	From: Krejci, Louis, VBAPHNX Sent: Tuesday, November 30, 2021 5:12 PM To: 'mitigation@planethomelending.com' Subject: VA Assistance, LM Update Servicer Loan Number: 9102007812 VA Loan Number: 171761792052 Borrower: Michael Locke Good Afternoon: Please provide a loss mitigation update for this loan. I?m trying to clarify the current loss mitigation status for this loan. Today, I spoke to borrower who states he was advised by your representatives in Oct/Nov 2021, he?s currently on a SFB, however I show the last reported SFB ended on 11/1/20. If this is the case, please provide start and end date and report SFB in VALERI. In addition, I was advised he?s in loss mitigation review. Do you have an active review in progress? Made a recent decision? Any issues? Please advise. Thank you for your assistance.
117182621	11/30/2021 7:01	Louis Krejci	Document Uploaded	General	Other - Court Order.pdf
117182619	11/30/2021 7:01	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT In addition I advised bwr to have his attorney try to gather information from servicer concerning his phone conversations about the SFB.
117182615	11/30/2021 6:59	Louis Krejci	Borrower Contact	Default	I contacted Mr Locke to answer his inquiry about does he qualify for a refund LM. I advised you are currently in loss mit review per your receipt, see documents. The refund LM is in addition to PC and the servicer decides which loss mit options will be offered to the bwr. he advised he was told by servicer rep on 10/26/21 and 11/23/21 he was current on SFB, however I reviewed VALERI and his last SFB ended in 11/2020. Bwr knows he's not on SFB wants the phone transcript from servicer for these dates so he can provide evidence to the court. I advised bwr I would email servicer to ask about current status of loss mit review. Briefed SO.
117182338	11/30/2021 5:57	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Michael Locke Sent: Tuesday, November 30, 2021 1:54 AM To: VAVBAWAS/CO/LGYLANATIONAL Subject: [EXTERNAL] 127 Delvalle St Melbourne Beach, FL 32951, Michael Locke Hello, I missed my first payment on 10/1/2019. My loan servicer filed for a foreclosure on 9/30/21. My loan servicer is currently processing a loss mitigation package that was accepted on 11/4/2021. Would it be possible for me to qualify for the Covid-19 Refund Modification program? If I were to make a payment, would that payment go towards the payment that was due on 10/1/2019? Michael Locke
117169737	11/30/2021 8:44	Louis Krejci	Document Uploaded	General	Other - 054881 175 Paige Caregiver Assistance Application.pdf
117169726	11/30/2021 8:44	Louis Krejci	Document Uploaded	General	Other - 8122015 VA Aid and Attendance Record.pdf

117169722	11/30/2021 8:43	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Monday, November 29, 2021 1:50 PM To: Matthew Wasinger Cc: Krejci, Louis, VBAPHNX ; VAVBAWAS/CO/VALERI_HELPDESK ; iris_service@custhelp.com Subject: [EXTERNAL] Re: PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX 1. Please see attached documents "8122015 VA Aid and Attendance Record.pdf" and "054881 175 Paige Caregiver Assistance Application". Please consider the information contained therein with the following information: 2. In 10 Fla.Jur., Divorce, Separation and Annulment , ? 308, it is stated: "A marriage may be annulled for any cause which has prevented the parties from contracting a valid marriage . The invalidity of a marriage may arise from (1) a want of legal capacity to contract, or a statutory prohibition against the type of marriage in question, (2) a want of mental capacity to contract, (3) a lack of actual consent to the contract, (4) a consent wrongfully procured
117169692	11/30/2021 8:41	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Sunday, November 28, 2021 4:17 AM To: Matthew Wasinger Cc: Krejci, Louis, VBAPHNX ; VAVBAWAS/CO/VALERI_HELPDESK Subject: [EXTERNAL] PLANET HOME LENDING LLC vs. Michael Locke Et Al, 05-2021-CA-047073-XXXX-XX 1. Defendants Michael Locke and Paige Locke are currently involved in an ongoing divorce (case #05-2017-DR-054881). 2. The parties were granted Bifurcated Partial Final Judgments dissolving the marriage (Docket #139) and resolving the property issues (Docket #145). 3. An order entitled Supplemental Partial Final Judgment of Dissolution of Marriage - Property Issues Only (Docket #145) was entered herein on July 23, 2020. 4. The Supplemental Partial Final Judgment was based on a Marital Settlement Agreement signed by the parties and filed on July 20, 2020 (Docket #140). 5. Defendant Michael Locke has filed a motion to set aside the Marital Settlement Agreement (05-2017-054881, Docket #265).
116731250	11/9/2021 8:20	Louis Krejci	Document Uploaded	General	Other - LOCKE LM receipt.pdf
116731209	11/9/2021 8:18	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Michael Locke Sent: Monday, November 8, 2021 3:29 PM To: Krejci, Louis, VBAPHNX Cc: Matthew Wasinger Subject: [EXTERNAL] 127 Delvalle St. Melbourne Beach, FL 32951 PLANET HOME VS MICHAEL LOCKE 05-2021-CA-047073-XXXX-XX Hello, Attached for your records is a copy of a receipt for a loss mitigation package provided by my mortgage servicer. Thank you. Michael Locke uploaded document

116583736	11/2/2021 9:24	Louis Krejci	Borrower Contact	Default	From: Krejci, Louis, VBAPHNX Sent: Tuesday, November 2, 2021 6:24 AM To: mbl22885@msn.com Subject: RE: Question Good Morning: That?s a great legal question. You may need to seek legal advice in your state. The VA does not own your loan. Your loan is a VA guaranty loan which means if you default the servicer can file a claim against your eligibility. Sincerely, Lou Krejci Loan Technician Dept. of Veterans Affairs Phoenix Regional Office Phone: 1-877-827-3702, ext: 3455016 Email: louis.krejci@va.gov NOTICE--The information is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material, the disclosure of which is governed by applicable law. Any review, retransmission, dissemination or
116123637	10/12/2021 4:55	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT I spoke to Michael Locke 3215069557. He received my email responses. I spoke with him about a year ago. I wanted to get an update. He is on house arrest. He was incarcerated and was released in Dec 2020. He's been going through nasty divorce and child custody case. He has been on SFB when I asked about extended it he replied the servicer has exhausted that option. He requested an assistance application and received it 2 days ago. He will submit. He makes about $5300 net income per month from VA dis and SSA Dis. I suggested he submit quickly. I went over home retention and avoiding FC options. He said he would keep me informed. FU scheduled.
116117963	10/12/2021 11:36	Louis Krejci	Task Opened		Follow-up Date: 2021-11-17 Assigned To: Louis Krejci Subject: LM Update Comments:
116116993	10/12/2021 10:56	Louis Krejci	Document Uploaded	General	Other - MODIFICATION.pdf
116116972	10/12/2021 10:55	Louis Krejci	Document Uploaded	General	Other - correspondence scheme to defraud full.pdf
116116897	10/12/2021 10:52	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Michael Locke Sent: Monday, October 4, 2021 6:32 PM To: Matthew Wasinger Cc: Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Re: 127 Delvalle St Melbourne Beach, FL 32951 _____ From: Michael Locke Sent: Monday, October 4, 2021 8:03 PM To: Matthew Wasinger Subject: Re: 127 Delvalle St Melbourne Beach, FL 32951 I'm waiting for PHL to send me a loss mitigation package.

116116885	10/12/2021 10:52	Louis Krejci	Borrower Contact	Default	From: Krejci, Louis, VBAPHNX Sent: Tuesday, October 12, 2021 7:00 AM To: mbl22885@msn.com Subject: RE: 127 Delvalle St Melbourne Beach, FL 32951 Good Morning Mr. Locke: Your servicer is the one who will review you for loss mitigation options and they will determine which options are available to you. Please contact them and get that started. When is the last time you spoke to them? We discussed refunding in our last email. This is a last resort option the servicer has if no other loss mitigation options are available. You haven't even applied for assistance yet. I reviewed your loan file and your forbearance ended on 11/20/20 you may want to discuss extending that if needed. Sincerely, Lou Krejci Loan Technician Dept. of Veterans Affairs Phoenix Regional Office
111344419	2/18/2021 4:43	Louis Krejci	Task Completed	""	emailed servicer for lm update, bwr has npot contact servicer as instructed to apply for loss mit or extend SFB
111344406	2/18/2021 4:43	Louis Krejci	Servicer Contact	Default	From: valoanlevelinfo Sent: Thursday, February 18, 2021 2:24 PM To: Krejci, Louis, VBAPHNX Subject: [EXTERNAL] RE: Loss Mitigation Update Hello Borrower applied for COVID forbearance, however, Planet has been unable to reach to see if extending the forbearance, the Borrower has been non-responsive Thanks TIMIKO RIVERS Mitigation Team Lead P: 855 884 2250 T: 1 855 884 2250 F: 1 813 364 1830
111342418	2/18/2021 3:21	Louis Krejci	Servicer Contact	Default	From: Krejci, Louis, VBAPHNX Sent: Thursday, February 18, 2021 1:21 PM To: 'valoanlevelinfo@planethomelending.com' Subject: Loss Mitigation Update Servicer Loan Number: 9102007812 VA Loan Number: 171761792052 Borrower: Michael Locke Good Morning, Please provide a loss mitigation update for this loan. Do you have an active review in progress? Made a recent decision? Any issues? Please advise. Thank you for your assistance. Sincerely, Lou Krejci Loan Technician Dept. of Veterans Affairs Phoenix Regional Office Phone: 1-877-827-3702, ext: 3455016 Email: louis.krejci@va.gov

110596888	1/19/2021 12:45	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Krejci, Louis, VBAPHNX Sent: Tuesday, January 19, 2021 10:45 AM To: Michael Locke Subject: RE: 127 Delvalle St Melbourne Beach, FL 32951 Good Morning: Mr. Locke I thought you could benefit from this site: www.needhelppayingbills.com Once you have it up go to your state and review all the benefits and assistance available to you. I thought you could contact a local counselor to assist you. Sincerely, Lou Krejci Loan Technician Dept. of Veterans Affairs Phoenix Regional Office Phone: 1-877-827-3702, ext: 3455016 Email: louis.krejci@va.gov
110489104	1/14/2021 12:00	Louis Krejci	Borrower Contact	Default	From: Krejci, Louis, VBAPHNX Sent: Thursday, January 14, 2021 9:58 AM To: Michael Locke Subject: RE: 127 Delvalle St Melbourne Beach, FL 32951 Mr. Locke: The borrower has to apply for other options first, that?s why it?s important to submit an assistance application. The servicer decides whether to request refunding, it?s a last resort option and many servicer don?t use it because they have to write-off funds. Sincerely, Lou Krejci Loan Technician Dept. of Veterans Affairs Phoenix Regional Office Phone: 1-877-827-3702, ext: 3455016 Email: louis.krejci@va.gov
110456146	1/13/2021 10:54	Louis Krejci	Task Opened		Follow-up Date: 2021-02-19 Assigned To: Louis Krejci Subject: LM UPDATE Comments:
110456125	1/13/2021 10:53	Louis Krejci	Borrower Contact	Default	From: Krejci, Louis, VBAPHNX Sent: Wednesday, January 13, 2021 8:52 AM To: 'Michael Locke' Subject: RE: Orlando VA Dom Provider Notes Michael Locke Good Morning: If you have not contacted your servicer, please contact them. If you need assistance find someone who can help you. Also, I provided a local state contact for you. Sincerely, Lou Krejci Loan Technician Dept. of Veterans Affairs Phoenix Regional Office Phone: 1-877-827-3702, ext: 3455016 Email: louis.krejci@va.gov From: Michael Locke Sent: Wednesday, January 13, 2021 8:44 AM To: Krejci, Louis, VBAPHNX

110451677	1/13/2021 8:12	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Krejci, Louis, VBAPHNX Sent: Wednesday, January 13, 2021 6:12 AM To: 'Michael Locke' Subject: RE: Orlando VA Dom Provider Notes Michael Locke Mr. Locke, Thanks for sending your information. What I need to know is since we spoke on 8/19/20, have you contacted your servicer to start assistance to keep your home? Did you speak/call the Florida Dept. of Veterans Affairs, 850-487-1533 to have someone assist you with the paperwork? Did I see in your notes you plan to file bankruptcy? Please advise. Sincerely, Lou Krejci Loan Technician Dept. of Veterans Affairs Phoenix Regional Office Phone: 1-877-827-3702, ext: 3455016 Email: louis.krejci@va.gov
110413195	1/12/2021 9:09	Louis Krejci	Document Uploaded	General	Other - mhv_LOCKE_20210106_1431.pdf
110413187	1/12/2021 9:09	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Michael Locke Sent: Sunday, January 10, 2021 12:10 PM To: Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Fw: Orlando VA Dom Provider Notes Michael Locke uploaded document
107894838	12/2/2020 1:30	Fernando Rodriguez	Update Borrower Information	General	Mailing Street Address 1 Old Value: New Value: 127 DELVALLE ST | Mailing Street Address 2 Old Value: 127 DELVALLE ST New Value: |
106025575	9/18/2020 1:21	Louis Krejci	Task Completed	""	tried calling, sent email to bwr, any reply.
105110134	8/26/2020 9:50	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Tuesday, August 25, 2020 4:56 PM To: Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Re: TODAY-BCSO answer FW: SERVICE OF COURT DOCUMENT CASE NUMBER 052020CA034489XXXXXX COURIER-JOURNAL VS BREVARD CO I have a pretty good handle on the family law stuff now. I should have the ability to get the stuff together. _____ From: Krejci, Louis, VBAPHNX Sent: Tuesday, August 25, 2020 7:20 PM To: Michael Locke Subject: RE: TODAY-BCSO answer FW: SERVICE OF COURT DOCUMENT CASE NUMBER 052020CA034489XXXXXX COURIER-JOURNAL VS BREVARD CO Good Afternoon: You may want to contact them at 850-487-1533 to find out someone locally who can assist you with your application.

105092688	8/25/2020 7:21	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Krejci, Louis, VBAPHNX Sent: Tuesday, August 25, 2020 4:20 PM To: 'Michael Locke' Subject: RE: TODAY-BCSO answer FW: SERVICE OF COURT DOCUMENT CASE NUMBER 052020CA034489XXXXXX COURIER-JOURNAL VS BREVARD CO Good Afternoon: You may want to contact them at 850-487-1533 to find out someone locally who can assist you with your application. Sincerely, Lou Krejci Loan Technician Dept. of Veterans Affairs Phoenix Regional Office Phone: 1-877-827-3702, ext: 3455016 Email: louis.krejci@va.gov
105076097	8/25/2020 12:35	Louis Krejci	Borrower Contact	Default	From: Krejci, Louis, VBAPHNX Sent: Tuesday, August 25, 2020 9:35 AM To: 'Michael Locke' Subject: RE: TODAY-BCSO answer FW: SERVICE OF COURT DOCUMENT CASE NUMBER 052020CA034489XXXXXX COURIER-JOURNAL VS BREVARD CO Good Morning Mr. Locke: Please review me from your legal action email chain. Did the Florida Dept. of Veterans Affairs representative contact you? Please advise. Sincerely, Lou Krejci Loan Technician Dept. of Veterans Affairs Phoenix Regional Office Phone: 1-877-827-3702, ext: 3455016 Email: louis.krejci@va.gov From: Michael Locke Sent: Saturday, August 22, 2020 11:41 AM To: Krejci, Louis, VBAPHNX ; Loss Mitigation
105076008	8/25/2020 12:33	Louis Krejci	Document Uploaded	General	Other - Answer And Affirmative Defenses.pdf
105075997	8/25/2020 12:32	Louis Krejci	Document Uploaded	General	Other - MiddleMotionToReconsiderWestlawMaterialFactAnalysis.pdf
105075984	8/25/2020 12:32	Louis Krejci	Document Uploaded	General	Other - ResponseToOpposing .pdf
105075974	8/25/2020 12:32	Louis Krejci	Document Uploaded	General	Other - SummaryJudgmentHearingsADA.pdf
104989432	8/21/2020 11:02	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Krejci, Louis, VBAPHNX Sent: Friday, August 21, 2020 8:02 AM To: 'Michael Locke' Subject: RE: Department of Veteran Affairs Good Morning: I spoke to Chris at the Florida Dept. of Veterans Affairs, 850-487-1533. He will have some closer to your make contact to assist you. You may want to share your email from the servicer so someone can help you submit the paperwork. Please tell me when someone reaches out to you.
104989344	8/21/2020 11:00	Louis Krejci	Other	Default	Florida Dept of VA tele: 850-487-1533

104988039	8/21/2020 10:34	Louis Krejci	Other	Default	I spoke to Chris at FLA Dept of Veterans Affairs and explained the situation. I gave him Mr Locke's telephone number and email address. he said he would contact a rep locally and see if he can get him some assistance.
104987456	8/21/2020 10:21	Louis Krejci	Borrower Contact	Default	From: Michael Locke Sent: Thursday, August 20, 2020 2:07 PM To: Krejci, Louis, VBAPHNX ; Loss Mitigation Subject: [EXTERNAL] Fw: Jail Complex Virtual Tour From: Michael Locke Sent: Thursday, August 20, 2020 2:11 PM To: Harper, Anna (Corporates) Cc: Young, Mary Subject: Fw: Jail Complex Virtual Tour Hey, Sorry, I?m t trying to get the sheriffs office to upload this 3D tour of the jail for Mr. Birks. The county uses TEAMS and other Microsoft services, so I?m waiting to hear back. I assume it shouldn?t take long and I didn?t want to be disturbed, but I haven?t heard anything back. Michael Locke _____ From: Edward L. Birk Sent: Thursday, August 20, 2020 11:40 AM
104987413	8/21/2020 10:20	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Michael Locke Sent: Friday, August 21, 2020 4:00 AM To: Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Re: Department of Veteran Affairs Definitely. Thank you. _____ From: Krejci, Louis, VBAPHNX Sent: Thursday, August 20, 2020 11:39 AM To: Michael Locke Subject: RE: Department of Veteran Affairs I understand you have a lot of things going on. Can I have someone call you from the Florida Department of Veteran affairs and give out your information to reach you?
104964082	8/20/2020 3:41	Louis Krejci	Document Uploaded	General	Other - MotionForSummaryJudgmentMotionToReconsider.pdf
104964039	8/20/2020 3:40	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Krejci, Louis, VBAPHNX Sent: Thursday, August 20, 2020 8:40 AM To: Michael Locke Subject: RE: Department of Veteran Affairs I understand you have a lot of things going on. Can I have someone call you from the Florida Department of Veteran affairs and give out your information to reach you? From: Michael Locke Sent: Thursday, August 20, 2020 7:30 AM To: Krejci, Louis, VBAPHNX ; Loss Mitigation Subject: [EXTERNAL] Re: Department of Veteran Affairs This is what's going on in my life right now. It in part explains why I need the process simplified. If they can't accommodate that and I lose this house, so be it.

104948278	8/20/2020 9:31	Louis Krejci	Borrower Contact	Default	From: Krejci, Louis, VBAPHNX Sent: Thursday, August 20, 2020 6:31 AM To: Michael Locke Subject: RE: Department of Veteran Affairs Good Morning, You contacted the VA and asked what options do you have to keep your property. We discussed all options and I emailed information to review. The servicer responded to you and sent you an email with what is required to send to them for a completed package. They will not review your file until a completed package is received. I suggest reviewing their email and submit the requested documents. They own your loan and require a completed package to review. You can contact them if you have questions about the documents. If you need assistance you may want to ask a family member or nearby friend to assist you. Also, you may want to contact the local Florida Department of Veterans Affairs if you need assistance to fill out paperwork and gather it
104922702	8/19/2020 4:43	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Krejci, Louis, VBAPHNX Sent: Wednesday, August 19, 2020 1:04 PM To: Michael Locke Subject: RE: Department of Veteran Affairs Are you able to submit what they need to complete a review? From: Michael Locke Sent: Wednesday, August 19, 2020 12:16 PM To: Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Re: Department of Veteran Affairs The process needs to be more accessible per the ada _____ ___
104918690	8/19/2020 2:46	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Krejci, Louis, VBAPHNX Sent: Wednesday, August 19, 2020 11:46 AM To: 'mbl22885@msn.com' Subject: FW: Department of Veteran Affairs Good Afternoon: I tried calling but your phone just rang. I saw you received an email from servicer to submit some other documents for your package. How is it going? Please advise. Sincerely, Lou Krejci Loan Technician Dept. of Veterans Affairs Phoenix Regional Office Phone: 1-877-827-3702, ext: 3455016 Email: louis.krejci@va.gov
104918583	8/19/2020 2:43	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT I called Michael at 3215069957, just rang unable to leave message.
104883698	8/18/2020 1:35	Louis Krejci	Document Uploaded	General	Other - LOCKE Form 761 COVER LETTER DATEDD 081420.pdf
104883645	8/18/2020 1:33	Louis Krejci	Document Uploaded	General	Other - LOCKE2020 PHL 4506T Form.pdf
104883612	8/18/2020 1:32	Louis Krejci	Document Uploaded	General	Other - LOCKE2018 RMA_BAP_Forms.pdf

104883591	8/18/2020 1:31	Louis Krejci	Servicer Contact	Default	Fri, 14 Aug 2020 20:46:15 +0000 From LMTC To "Mbl22885@msn.com" Cc "Krejci, Louis, VBAPHNX" Subject Planet LLC Attachments 2018 RMA_BAP_Forms.pdf (527KB) image001.png (6KB) image002.png (370B) 2020 PHL 4506T Form.pdf (112KB) Locke BAP Cover Letter.pdf (348KB) Hello Mr. Locke, Per your request you asked Planet, to send you an email for what is needed to get assistance on your home. You will need to complete the financial package in order to see what Planet can do to assist you. Planet asked to update the financials, and you informedto send in an email. (attached)
104878096	8/18/2020 10:38	Louis Krejci	Borrower Contact	Default	BORROWER CONTACT EMAIL From: Michael Locke Sent: Saturday, August 15, 2020 3:42 PM To: Loss Mitigation ; Krejci, Louis, VBAPHNX Subject: [EXTERNAL] Re: ADA _____ From: Loss Mitigation Sent: Friday, August 14, 2020 6:26 PM To: Michael Locke Subject: Automatic reply: ADA documents uploaded
104878009	8/18/2020 10:35	Louis Krejci	Document Uploaded	General	Other - EmailMediationEdwardsVideo.pdf
104877994	8/18/2020 10:35	Louis Krejci	Document Uploaded	General	Other - Nd-Locke-PetitionforWritofMandamus.pdf
104811834	8/14/2020 3:28	Louis Krejci	Borrower Contact	Default	Sent: Friday, August 14, 2020 11:59 AM To: Michael Locke Subject: RE: 127 DELVALLE ST. MELBOURNE BEACH, FL 32951 FORECLOSURE 17-17-6-1792052 Good Afternoon, I have forwarded this to your assigned technician Louis Krejci. The VA Loan is:17-17-6-1792052. Thank you for serving our Veterans! Nancy L Perkins Loan Specialist Department of Veteran Affairs Loan Guaranty (877)827-3702 (215)713-1297 FAX Make it a good day, on purpose! From: Michael Locke Sent: Friday, August 14, 2020 12:28 PM
104810635	8/14/2020 2:50	Louis Krejci	Task Opened		Follow-up Date: 2020-08-19 Assigned To: Louis Krejci Subject: BWR UPDATE Comments:

104810628	8/14/2020 2:50	Louis Krejci	Borrower Contact	Default	From: Krejci, Louis, VBAPHNX Sent: Friday, August 14, 2020 11:50 AM To: 'mbl22885@msn.com' Subject: Department of Veteran Affairs VA Loan Number: 171761792052 Dear Mike: It was a pleasure talking with you today. Thanks for updating me about your loan. I have attached an options worksheet, VA COVID-19 circular and Cares Act factsheet. Per our conversation, you intend to apply for assistance with your servicer on their webpage. You are going to call me back with an update early next week. Then, we?ll decide what our course of action to take next. Any questions please call or email me. Sincerely, Lou Krejci Loan Technician Dept. of Veterans Affairs
104810478	8/14/2020 2:45	Louis Krejci	Borrower Contact	Default	IBC from Michael Locke 3215069957. ? Borrower provided following email address: mbl22885@msn.com ? Explained the following loss mit options to Veteran: I explained consideration for a Special Forbearance, Payment Plan, Modification, discussed possibility of Sale, Deed-In-Lieu or Compromise Sale. Emailed options worksheet, COVID 19 circular and Cares Act factsheet. Per conversation with borrower: I spoke to Michael Locke. He said he?s behind with his mortgage and doesn?t know what to do. I reviewed VALERI and his due dat is 10/1/19. He said he went through a bad divorce. He?s 100 VA disababled and his spouse was his caretaker. He has spent thousands of dollars on attorney fees. I asked him if he has spoken to servicer, he replied he submnitted an application 2-3 months ago but it?s no longer there. I asked when he last spoke to them he said they hung up on him. I went over options with him listed abover and emailed documents listed above. We decided to have him reapply for assistance on their website and he will call me back on Tues/Wed with an update. His net income is
103924618	7/7/2020 11:39	Oluwatobi Meduoye	Loan Information Update	General	Comments:
103923731	7/7/2020 11:33	Oluwatobi Meduoye	Alert Opened	General	Alert Type: NationalEmergencyDeclaration Comments: National Emergency Declaration
103923732	7/7/2020 11:33	Oluwatobi Meduoye	Loan Information Update	General	Primary Default Reason Old Value: Other New Value: NationalEmergencyDeclaration
101283808	2/7/2020 12:23	Louis Krejci	Step Complete	Adequacy of Servicing	Step Name: Approve or Deny Adequacy of Service Recommendation 1) Did the servicer perform adequate servicing? :Yes 2) Reason for inadequate servicing : 3) Comments :Servicing is adequate due to borrower's failure to respond.

101283761	2/7/2020 12:19	Louis Krejci	Step Complete	Adequacy of Servicing	Step Name: Make Adequacy of Service Recommendation Questions: 1) Has the servicer attempted contact with the borrower? : 2) Did the servicer consider a loss mitigation option? : 3) Did the servicer fail to establish a loss mitigation option agreed upon with the borrower? : 4) Is follow-up needed? : 5) Provide follow-up justification, if needed or not needed. : 6) Did the servicer perform adequate servicing? : 7) Reason for inadequate servicing : 8) Comments :
101283749	2/7/2020 12:19	Louis Krejci	Step Complete	Adequacy of Servicing	Step Name: If Needed, Contact Borrower 1) If borrower contact is needed, were you able to establish contact? :Yes, contact needed, but no response received. Sent Loss Mitigation letter. 2) If contact established, please provide phone number and/or email address : 3) If no response received, please provide the numbers attempted and/or search engine used to locate a valid number :3215069557 good number name Michael Locke on message 4) Has the borrower been in contact with the servicer? : 5) What is the reason for default? : 6) Has the reason for default changed? : 7) Has there been any change in the borrower's financial situation? : 8) Is the borrower aware of the options available to retain their home and the alternatives to foreclosure? : 9) Is the borrower qualified for SCRA protection? : 10) Comments :see notes posted for bwr contact
101283734	2/7/2020 12:18	Louis Krejci	Step Complete	Adequacy of Servicing	Step Name: Answer Adequacy of Service Questions 1) Has servicer talked to the borrower? :Yes 2) If so, what was the date of last contact? :9/5/2019 3) What was the reason for default? :Marital Difficulties 4) Is the borrower currently considering a loss mitigation option? :No 5) Why were any prior loss mitigation options considered not completed? :none 6) Does the servicer have any indication that the Veteran is protected under Servicemember Civil Relief Act (SCRA) eligible? :No 7) If so, what SCRA protections are being offered? : 8) Comments :see notes posted for servicer contact
101283730	2/7/2020 12:17	Louis Krejci	Step Complete	Adequacy of Servicing	Step Name: Receive Documents 1) Comments :servicer uploaded notes 2/6/20

101283724	2/7/2020 12:17	Louis Krejci	Borrower Contact	Adequacy of Servicing	BORROWER CONTACT CO BWR: NONE Attempted to contact borrower at NO VALERI telephone numbers SHARE: 3215069557-LM good number name Michael Locke on message Email: MBL22885@msn.com 411.com: no contact information ? Call Me Letter mailed to property address; list of options to foreclosure (reinstatement, repayment plan, special forbearance, loan modification, private sale, compromise sale, and deed-in-lieu of foreclosure) included with letter. FOLLOW-UP Follow-up prior to next AOS NOT required, due to no loss mit actions pending review, no f/c sale scheduled within 90 days, and no other unresolved matters. I left message for bwr. Mailed letter. Servicer reports not having contact with bwr since 9/5/19. TASK: N/A
101283717	2/7/2020 12:16	Louis Krejci	Servicer Contact	Adequacy of Servicing	SERVICER CONTACT Per servicer notes uploaded in VALERI on, 02/06/20: ? Loss Mit letter sent: 11/15/19 ? Last verbal contact was 09/05/19 no other information provided ? Last contact attempt was 02/05/20 ? RFD is not provided per EDN marital difficulties ? Current Loss Mit: No ? Prior Incomplete Loss Mit: No ? Per servicer notes, no indication borrower eligible for SCRA protection.
101283706	2/7/2020 12:16	Louis Krejci	Other	Adequacy of Servicing	LOAN REVIEW Reviewed loan for adequacy of servicing: No regulatory infractions / business rule failures ? Alerts identified: No ? BK: No ? Last payment due 10/01/19. ? Per EDN reported 12/02/19 for payment due 10/01/19, RFD is Marital Difficulties.
101241660	2/6/2020 9:00	NIRAH OCASIO	Document Uploaded	Adequacy of Servicing	Other - AOS 2-6-20 23.pdf
101154768	2/1/2020 11:57		Borrower Contact		VA sent Loss Mitigation Letter to Veteran
101096551	1/30/2020 12:24	Integration VALERI	Process Open	Adequacy of Servicing	Assigned Technician = Louis Krejci
100644767	12/2/2019 4:30	Integration VALERI	Assign Default	General	Assigned Technician = Louis Krejci