

Attention Customer Service

September 17, 2003- date executed

Loan # 1671
Quick Loan Funding-Lender, 2600 Michelson Dr. #1100 Irvine, Ca 92612
Kelly Vuong- loan rep

Robert and Karina Tapia
4316 Boise Ct.
Palmdale, Ca 93552
661-435-3936

This is a "qualified written request" under the Section 6 of the Real Estate Settlement Procedures Act (RESPA).

I am writing you because I have found numerous predatory lending practices and Mortgage Fraud in my Loan. A fair and amicable settlement should be reached ASAP.

Bank Fraud- Libor Index off by .6815. **EXHIBIT'S 1 AND 2** Historical 6 Mo. Libor index @ 1.1795 on **EXHIBIT'S 3, 5** 9/2003 on Loan docs: 1.861. Margin already set @ 6.00 % and a YSP of 1.389%

- Deceptive and Unfair Practices in Home Equity Lending.
- HUD 1 and Borrowers Final Statement shows: Total points and Fees are off also Buyer refund off by \$4,155.58, **EXHIBIT'S 4, 7.** only received \$21,416.53 not \$25,572.11
- No disclosures of the monthly payments on each succeeding rate change and that the interest rate would never be lower than the last rate change.
- We could have had a lower interest rate if a YSP was not charged, **EXHIBIT 6.**
- This Loan subject to HOEPA/reg Z: Disclosure Violations. No consideration of our capacity to repay the Loan, total points and fees exceed 8%, our payments are greater than 50% our gross monthly income.

February 2, 2004- date executed

New Century Mortgage Corp.
Loan# 0001344683

Refinancing a HOEPA Loan to another HOEPA loan without any noticeable gains for the borrower. Asset based Lending not income.

Present
EMC
Loan# 0014292155

I understand that under Section 6 of RESPA you are required to acknowledge my request within 20 business days and must try to resolve the issue within 60 business days.

Sincerely,

Robert and Karina Tapia



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Historical ARM Indexes - Monthly Values

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You searched for historical values of the following indexes:

6-Month LIBOR

Time Period: January, 2003 - January, 2004

Date	1-Year CMT	3-Year CMT	5-Year CMT	3-Month T-Bill	6-Month T-Bill	6-Month LIBOR
Jan 2003	1.36	2.18	3.05	1.20	1.26	1.353
Feb 2003	1.30	2.05	2.90	1.16	1.18	1.336
Mar 2003	1.24	1.98	2.78	1.13	1.12	1.262
Apr 2003	1.27	2.06	2.93	1.14	1.15	1.290
May 2003	1.18	1.75	2.52	1.08	1.09	1.2232
Jun 2003	1.01	1.51	2.27	0.95	0.94	1.1239
Jul 2003	1.12	1.93	2.87	0.89	0.94	1.1507
Aug 2003	1.31	2.44	3.37	0.95	1.02	1.2098
Sep 2003	1.24	2.23	3.18	0.95	1.02	1.1795
Oct 2003	1.25	2.26	3.19	0.93	1.01	1.2207
Nov 2003	1.34	2.45	3.29	0.94	1.02	1.2295
Dec 2003	1.31	2.44	3.27	0.90	1.00	1.2192
Jan 2004	1.24	2.27	3.12	0.89	0.98	1.2107

→ 9/03 6 mo LIBOR

Note: These historical index values are compiled by Mortgage-X. Mortgage-X makes every reasonable effort to present complete, accurate information, but assumes no liability for errors or omissions.

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Dec-01	1.876	1.883	1.983	2.445
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	1-Month	3-Month	6-Month	1-Year
Jan-02	1.829	1.862	1.989	2.420
Feb-02	1.883	1.920	2.068	2.496
Mar-02	1.880	2.031	2.332	3.006
Apr-02	1.842	1.913	2.100	2.613
May-02	1.844	1.896	2.090	2.634
Jun-02	1.836	1.860	1.948	2.251
Jul-02	1.818	1.829	1.863	2.070
Aug-02	1.820	1.816	1.815	1.943
Sep-02	1.819	1.806	1.751	1.813
Oct-02	1.741	1.702	1.618	1.664
Nov-02	1.380	1.432	1.471	1.705
Dec-02	1.382	1.383	1.383	1.447

	1-Month	3-Month	6-Month	1-Year
Jan-03	1.339	1.348	1.353	1.477
Feb-03	1.334	1.336	1.336	1.368
Mar-03	1.306	1.288	1.262	1.340
Apr-03	1.318	1.308	1.290	1.362
May-03	1.3189	1.2782	1.2232	1.2214
Jun-03	1.1232	1.1164	1.1239	1.2014
Jul-03	1.1036	1.1176	1.1507	1.2789
Aug-03	1.1170	1.1420	1.2098	1.4714
Sep-03	1.1214	1.1598	1.1795	1.2857
Oct-03	1.1201	1.1657	1.2207	1.4551
Nov-03	1.1157	1.1701	1.2297	1.4867
Dec-03	1.1195	1.1570	1.2192	1.4582

9/03
 → 6 MO LIBOR

	1-Month	3-Month	6-Month	1-Year
Jan-04	1.0982	1.1320	1.2107	1.4607
Feb-04	1.0973	1.1251	1.2026	1.3645
Mar-04	1.0914	1.1107	1.1595	1.3401
Apr-04	1.1007	1.1764	1.3682	1.8082
May-04	1.1089	1.3082	1.5789	2.0764
Jun-04	1.3582	1.6039	1.9420	2.4682
Jul-04	1.4929	1.6945	1.9857	2.4632
Aug-04	1.6482	1.7901	1.9907	2.3001