

Part 1: Mortgage and Case Information		Part 2: Total Debt Calculation		Part 3: Arrearage as of Date of Petition		Part 4: Monthly Mortgage Payment	
Case Number:	18-15391	Principal Balance:	882217.88	Principal & Interest Due:	181788.75	Principal & Interest	4661.25
Debtor 1:	Christy M Slagle	Interest Due:	113164.89	Prepetition fees due:	16904.35	Monthly Escrow	893.78
Debtor 2:	NA	MIP Amount:	0.00	Escrow deficiency for funds advanced:	28196.01	Private Mortgage Insurance	0.00
Last 4 digits used to Identify	7713	Fees, Costs Due:	16904.35	Projected escrow shortage:	5362.72		
Creditor:	M&T Bank	Escrow deficiency for funds advanced:	28196.01	Less funds on hand:	0.00	Total Monthly Payment	5555.03
Servicer:	M&T Bank	Less total funds on hand:	0.00	Total prepetition arrearage	232251.83	1st Post Petition Payment Due	5/1/2018
Fixed accrual, Daily simple interest or other:	Fixed Accrual	Total Debt:	1040483.13				

Part 5: Loan Payment History from First Date of Default

Account Activity				How funds were applied/Amount Incurred								Balance after amount received or incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual Payment amount	Funds received	Amount Incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal Balance	Accrued interest balance	Escrow Balance	Fees / Charges Balance	Unapplied Funds Balance
				Beginning Balance	3/1/2014	0.00						901,773.59		2,841.42	0.00	0.00
3/1/14	5,469.91			Contractual Payment Due	3/1/2014	5,469.91						901,773.59		2,841.42	0.00	0.00
3/17/14			233.06	Late Charge	3/1/2014	5,469.91				233.06		901,773.59		2,841.42	233.06	0.00
4/1/14	5,469.91			Contractual Payment Due	3/1/2014	10,939.82						901,773.59		2,841.42	233.06	0.00
4/15/14		5,469.91		Payment Applied	3/1/2014	5,469.91	1,749.27	2,911.98	808.66			900,024.32		3,650.08	233.06	0.00
4/15/14		233.06		Late Charge	4/1/2014	5,469.91				(233.06)		900,024.32		3,650.08	0.00	0.00
4/16/14			233.06	Late Charge	4/1/2014	5,469.91				233.06		900,024.32		3,650.08	233.06	0.00
5/1/14	5,469.91			Contractual Payment Due	4/1/2014	10,939.82						900,024.32		3,650.08	233.06	0.00
5/16/14			233.06	Late Charge	4/1/2014	10,939.82				233.06		900,024.32		3,650.08	466.12	0.00
6/1/14	5,469.91			Contractual Payment Due	4/1/2014	16,409.73						900,024.32		3,650.08	466.12	0.00
6/2/14		5,469.91		Payment Applied	4/1/2014	10,939.82	1,754.92	2,906.33	808.66			898,269.40		4,458.74	466.12	0.00
6/2/14		233.06		Late Charge	5/1/2014	10,939.82				(233.06)		898,269.40		4,458.74	233.06	0.00
6/16/14			233.06	Late Charge	5/1/2014	10,939.82				233.06		898,269.40		4,458.74	466.12	0.00
6/25/14		5,469.91		Payment Applied	5/1/2014	5,469.91	1,760.59	2,900.66	808.66			896,508.81		5,267.40	466.12	0.00
6/25/14		233.06		Late Charge	6/1/2014	5,469.91				(233.06)		896,508.81		5,267.40	233.06	0.00
6/30/14				County Tax	6/1/2014	5,469.91			-3,296.53			896,508.81		1,970.87	233.06	0.00
7/1/14	5,469.91			Contractual Payment Due	6/1/2014	10,939.82						896,508.81		1,970.87	233.06	0.00
7/11/14			90.00	BPO	6/1/2014	10,939.82				90.00		896,508.81		1,970.87	323.06	0.00
7/16/14			233.06	Late Charge	6/1/2014	10,939.82				233.06		896,508.81		1,970.87	556.12	0.00
7/22/14		5,469.91		Payment Applied	6/1/2014	5,469.91	1,766.27	2,894.98	808.66			894,742.54		2,779.53	556.12	0.00
7/22/14		233.06		Late Charge	7/1/2014	5,469.91				(233.06)		894,742.54		2,779.53	323.06	0.00
8/1/14	5,469.91			Contractual Payment Due	7/1/2014	10,939.82						894,742.54		2,779.53	323.06	0.00
8/18/14			233.06	Late Charge	7/1/2014	10,939.82				233.06		894,742.54		2,779.53	556.12	0.00
8/19/14		5,469.91		Payment Applied	7/1/2014	5,469.91	1,771.98	2,889.27	808.66			892,970.56		3,588.19	556.12	0.00
8/19/14		233.06		Late Charge	8/1/2014	5,469.91				(233.06)		892,970.56		3,588.19	323.06	0.00
9/1/14	5,469.91			Contractual Payment Due	8/1/2014	10,939.82						892,970.56		3,588.19	323.06	0.00
9/16/14			233.06	Late Charge	8/1/2014	10,939.82				233.06		892,970.56		3,588.19	556.12	0.00
9/29/14		5,469.91		Payment Applied	8/1/2014	5,469.91	1,777.70	2,883.55	808.66			891,192.86		4,396.85	556.12	0.00

Part 5: Loan Payment History from First Date of Default

Account Activity				How funds were applied/Amount Incurred								Balance after amount received or incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual Payment amount	Funds received	Amount Incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal Balance	Accrued interest balance	Escrow Balance	Fees / Charges Balance	Unapplied Funds Balance
9/29/14		233.06		Late Charge	9/1/2014	5,469.91				(233.06)		891,192.86		4,396.85	323.06	0.00
9/30/14				Hazard Insurance	9/1/2014	5,469.91			-2,663.00			891,192.86		1,733.85	323.06	0.00
10/1/14	5,430.22			Contractual Payment Due	9/1/2014	10,900.13						891,192.86		1,733.85	323.06	0.00
10/16/14			233.06	Late Charge	9/1/2014	10,900.13				233.06		891,192.86		1,733.85	556.12	0.00
10/27/14		5,469.91		Payment Applied	9/1/2014	5,430.22	1,783.44	2,877.81	808.66			889,409.42		2,542.51	556.12	0.00
10/27/14		233.06		Late Charge	10/1/2014	5,430.22				(233.06)		889,409.42		2,542.51	323.06	0.00
11/1/14	5,430.22			Contractual Payment Due	10/1/2014	10,860.44						889,409.42		2,542.51	323.06	0.00
11/17/14			233.06	Late Charge	10/1/2014	10,860.44				233.06		889,409.42		2,542.51	556.12	0.00
11/28/14		5,430.22		Payment Applied	10/1/2014	5,430.22	1,789.20	2,872.05	768.97			887,620.22		3,311.48	556.12	0.00
12/1/14	5,430.22			Contractual Payment Due	11/1/2014	10,860.44						887,620.22		3,311.48	556.12	0.00
12/2/14				County Tax	11/1/2014	10,860.44				-3,356.29		887,620.22		-44.81	556.12	0.00
12/16/14			233.06	Late Charge	11/1/2014	10,860.44				233.06		887,620.22		-44.81	789.18	0.00
12/22/14		5,430.22		Payment Applied	11/1/2014	5,430.22	1,794.98	2,866.27	768.97			885,825.24		724.16	789.18	0.00
12/22/14		233.06		Late Charge	12/1/2014	5,430.22				(233.06)		885,825.24		724.16	556.12	0.00
12/31/14		3.32		Interest on Escrow	12/1/2014	5,430.22			3.32			885,825.24		727.48	556.12	0.00
1/1/15	5,430.22			Contractual Payment Due	12/1/2014	10,860.44						885,825.24		727.48	556.12	0.00
1/16/15			233.06	Late Charge	12/1/2014	10,860.44				233.06		885,825.24		727.48	789.18	0.00
1/29/15		5,430.22		Payment Applied	12/1/2014	5,430.22	1,800.77	2,860.48	768.97			884,024.47		1,496.45	789.18	0.00
1/29/15		233.06		Late Charge	1/1/2015	5,430.22				(233.06)		884,024.47		1,496.45	556.12	0.00
2/1/15	5,430.22			Contractual Payment Due	1/1/2015	10,860.44						884,024.47		1,496.45	556.12	0.00
2/17/15			233.06	Late Charge	1/1/2015	10,860.44				233.06		884,024.47		1,496.45	789.18	0.00
3/1/15	5,430.22			Contractual Payment Due	1/1/2015	16,290.66						884,024.47		1,496.45	789.18	0.00
3/16/15			233.06	Late Charge	1/1/2015	16,290.66				233.06		884,024.47		1,496.45	1,022.24	0.00
3/16/15			90.00	BPO	1/1/2015	16,290.66				90.00		884,024.47		1,496.45	1,112.24	0.00
3/27/15		5,430.22		Payment Applied	1/1/2015	10,860.44	1,806.59	2,854.66	768.97			882,217.88		2,265.42	1,112.24	0.00
4/1/15	5,430.22			Contractual Payment Due	2/1/2015	16,290.66						882,217.88		2,265.42	1,112.24	0.00
4/1/15			385.00	Appraisal	2/1/2015	16,290.66					385.00	882,217.88		2,265.42	1,497.24	0.00
4/16/15			233.06	Late Charge	2/1/2015	16,290.66				233.06		882,217.88		2,265.42	1,730.30	0.00
5/1/15	5,430.22			Contractual Payment Due	2/1/2015	21,720.88						882,217.88		2,265.42	1,730.30	0.00
5/18/15			233.06	Late Charge	2/1/2015	21,720.88				233.06		882,217.88		2,265.42	1,963.36	0.00
5/27/15		10,860.44		Payment Received	2/1/2015	21,720.88					10,860.44	882,217.88		2,265.42	1,963.36	10,860.44
5/27/15				Payment Applied	2/1/2015	16,290.66	1,812.42	2,848.83	768.97			880,405.46		3,034.39	1,963.36	5,430.22
5/27/15				Payment Applied	3/1/2015	10,860.44	1,818.27	2,842.98	768.97			878,587.19		3,803.36	1,963.36	0.00
6/1/15	5,430.22			Contractual Payment Due	4/1/2015	16,290.66						878,587.19		3,803.36	1,963.36	0.00
6/1/15				Transaction Reversal	3/1/2015	21,720.88	-1,818.27	-2,842.98	-768.97			880,405.46		3,034.39	1,963.36	0.00
6/1/15				Transaction Reversal	2/1/2015	27,151.10	-1,812.42	-2,848.83	-768.97			882,217.88		2,265.42	1,963.36	0.00
6/1/15			20.00	NSF Fees	2/1/2015	27,151.10					20.00	882,217.88		2,265.42	1,983.36	0.00
6/17/15			150.00	FC Costs-Title	2/1/2015	27,151.10					150.00	882,217.88		2,265.42	2,133.36	0.00
7/1/15	5,430.22			Contractual Payment Due	2/1/2015	32,581.32						882,217.88		2,265.42	2,133.36	0.00
8/1/15	5,430.22			Contractual Payment Due	2/1/2015	38,011.54						882,217.88		2,265.42	2,133.36	0.00
9/1/15	5,430.22			Contractual Payment Due	2/1/2015	43,441.76						882,217.88		2,265.42	2,133.36	0.00
9/11/15				County Tax	2/1/2015	43,441.76				-3,356.30		882,217.88		-1,090.88	2,133.36	0.00
9/15/15			90.00	BPO	2/1/2015	43,441.76					90.00	882,217.88		-1,090.88	2,223.36	0.00
9/28/15				Hazard Insurance	2/1/2015	43,441.76				-3,061.00		882,217.88		-4,151.88	2,223.36	0.00
10/1/15	5,430.22			Contractual Payment Due	2/1/2015	48,871.98						882,217.88		-4,151.88	2,223.36	0.00
11/1/15	5,430.22			Contractual Payment Due	2/1/2015	54,302.20						882,217.88		-4,151.88	2,223.36	0.00
11/24/15			475.00	FC Costs-Filing	2/1/2015	54,302.20					475.00	882,217.88		-4,151.88	2,698.36	0.00
12/1/15	5,430.22			Contractual Payment Due	2/1/2015	59,732.42						882,217.88		-4,151.88	2,698.36	0.00
12/2/15				County Tax	2/1/2015	59,732.42				-3,356.29		882,217.88		-7,508.17	2,698.36	0.00
12/3/15			60.00	FC Costs-Recording	2/1/2015	59,732.42					60.00	882,217.88		-7,508.17	2,758.36	0.00
12/4/15			40.00	FC Costs-Filing	2/1/2015	59,732.42					40.00	882,217.88		-7,508.17	2,798.36	0.00
12/29/15			265.00	FC Costs-Service	2/1/2015	59,732.42					265.00	882,217.88		-7,508.17	3,063.36	0.00
12/31/15			1,875.00	FC Atty Fees	2/1/2015	59,732.42					1,875.00	882,217.88		-7,508.17	4,938.36	0.00

Part 5: Loan Payment History from First Date of Default

Account Activity				How funds were applied/Amount Incurred							Balance after amount received or incurred					
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual Payment amount	Funds received	Amount Incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal Balance	Accrued interest balance	Escrow Balance	Fees / Charges Balance	Unapplied Funds Balance
12/31/15		3.38		Interest on Escrow	2/1/2015	59,732.42			3.38			882,217.88		-7,504.79	4,938.36	0.00
1/1/16	5,430.22			Contractual Payment Due	2/1/2015	65,162.64						882,217.88		-7,504.79	4,938.36	0.00
1/6/16			65.00	FC Costs-Title	2/1/2015	65,162.64				65.00		882,217.88		-7,504.79	5,003.36	0.00
1/13/16			100.00	BPO	2/1/2015	65,162.64				100.00		882,217.88		-7,504.79	5,103.36	0.00
1/18/16			64.98	FC Costs-Service	2/1/2015	65,162.64				64.98		882,217.88		-7,504.79	5,168.34	0.00
2/1/16	5,430.22			Contractual Payment Due	2/1/2015	70,592.86						882,217.88		-7,504.79	5,168.34	0.00
2/4/16			175.00	FC Costs-Auctioneer	2/1/2015	70,592.86			175.00			882,217.88		-7,504.79	5,343.34	0.00
2/4/16			980.61	FC Costs-Publication	2/1/2015	70,592.86				980.61		882,217.88		-7,504.79	6,323.95	0.00
2/8/16			125.00	FC Atty Fees	2/1/2015	70,592.86				125.00		882,217.88		-7,504.79	6,448.95	0.00
2/24/16			350.00	BK Atty Fees-Proof of Claim	2/1/2015	70,592.86				350.00		882,217.88		-7,504.79	6,798.95	0.00
3/1/16	5,475.71			Contractual Payment Due	2/1/2015	76,068.57						882,217.88		-7,504.79	6,798.95	0.00
3/14/16			65.00	FC Costs-Title	2/1/2015	76,068.57				65.00		882,217.88		-7,504.79	6,863.95	0.00
3/24/16			64.98	FC Costs-Service	2/1/2015	76,068.57				64.98		882,217.88		-7,504.79	6,928.93	0.00
3/25/16			100.00	BPO	2/1/2015	76,068.57				100.00		882,217.88		-7,504.79	7,028.93	0.00
4/1/16	5,475.71			Contractual Payment Due	2/1/2015	81,544.28						882,217.88		-7,504.79	7,028.93	0.00
4/12/16			750.00	FC Atty Fees	2/1/2015	81,544.28				750.00		882,217.88		-7,504.79	7,778.93	0.00
4/12/16			175.00	FC Costs-Auctioneer	2/1/2015	81,544.28				175.00		882,217.88		-7,504.79	7,953.93	0.00
4/12/16			1,025.64	FC Costs-Publication	2/1/2015	81,544.28				1,025.64		882,217.88		-7,504.79	8,979.57	0.00
5/1/16	5,475.71			Contractual Payment Due	2/1/2015	87,019.99						882,217.88		-7,504.79	8,979.57	0.00
5/10/16			350.00	BK Atty Fees-Proof of Claim	2/1/2015	87,019.99				350.00		882,217.88		-7,504.79	9,329.57	0.00
5/10/16			300.00	BK Atty Fees-Plan Review	2/1/2015	87,019.99				300.00		882,217.88		-7,504.79	9,629.57	0.00
5/19/16			500.00	BK Atty Fees-Plan Objection	2/1/2015	87,019.99				500.00		882,217.88		-7,504.79	10,129.57	0.00
6/1/16	5,475.71			Contractual Payment Due	2/1/2015	92,495.70						882,217.88		-7,504.79	10,129.57	0.00
7/1/16	5,475.71			Contractual Payment Due	2/1/2015	97,971.41						882,217.88		-7,504.79	10,129.57	0.00
7/13/16				County Tax	2/1/2015	97,971.41			-3,358.41			882,217.88		-10,863.20	10,129.57	0.00
8/1/16	5,475.71			Contractual Payment Due	2/1/2015	103,447.12						882,217.88		-10,863.20	10,129.57	0.00
9/1/16	5,475.71			Contractual Payment Due	2/1/2015	108,922.83						882,217.88		-10,863.20	10,129.57	0.00
10/1/16	5,476.05			Contractual Payment Due	2/1/2015	114,398.88						882,217.88		-10,863.20	10,129.57	0.00
10/3/16				Hazard Insurance	2/1/2015	114,398.88			-3,249.00			882,217.88		-14,112.20	10,129.57	0.00
11/1/16	5,476.05			Contractual Payment Due	2/1/2015	119,874.93						882,217.88		-14,112.20	10,129.57	0.00
11/2/16			65.00	FC Costs-Title	2/1/2015	119,874.93				65.00		882,217.88		-14,112.20	10,194.57	0.00
11/8/16			100.00	BPO	2/1/2015	119,874.93				100.00		882,217.88		-14,112.20	10,294.57	0.00
11/9/16			86.28	FC Costs-Service	2/1/2015	119,874.93				86.28		882,217.88		-14,112.20	10,380.85	0.00
11/18/16			175.00	FC Costs-Auctioneer	2/1/2015	119,874.93				175.00		882,217.88		-14,112.20	10,555.85	0.00
11/28/16			993.30	FC Costs-Publication	2/1/2015	119,874.93				993.30		882,217.88		-14,112.20	11,549.15	0.00
11/28/16			750.00	FC Atty Fees	2/1/2015	119,874.93				750.00		882,217.88		-14,112.20	12,299.15	0.00
12/1/16	5,491.56			Contractual Payment Due	2/1/2015	125,366.49						882,217.88		-14,112.20	12,299.15	0.00
12/7/16				County Tax	2/1/2015	125,366.49			-3,358.41			882,217.88		-17,470.61	12,299.15	0.00
1/1/17	5,491.56			Contractual Payment Due	2/1/2015	130,858.05						882,217.88		-17,470.61	12,299.15	0.00
1/20/17			350.00	BK Atty Fees-Proof of Claim	2/1/2015	130,858.05				350.00		882,217.88		-17,470.61	12,649.15	0.00
2/1/17	5,491.56			Contractual Payment Due	2/1/2015	136,349.61						882,217.88		-17,470.61	12,649.15	0.00
3/1/17	5,491.56			Contractual Payment Due	2/1/2015	141,841.17						882,217.88		-17,470.61	12,649.15	0.00
4/1/17	5,491.56			Contractual Payment Due	2/1/2015	147,332.73						882,217.88		-17,470.61	12,649.15	0.00
5/1/17	5,491.56			Contractual Payment Due	2/1/2015	152,824.29						882,217.88		-17,470.61	12,649.15	0.00
5/15/17			300.00	BK Atty Fees-Plan Review	2/1/2015	152,824.29				300.00		882,217.88		-17,470.61	12,949.15	0.00

**Part 5: Loan Payment History from First Date of Default**

Account Activity				How funds were applied/Amount Incurred								Balance after amount received or incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual Payment amount	Funds received	Amount Incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal Balance	Accrued interest balance	Escrow Balance	Fees / Charges Balance	Unapplied Funds Balance
6/1/17	5,491.56			Contractual Payment Due	2/1/2015	158,315.85						882,217.88		-17,470.61	12,949.15	0.00
6/30/17			65.00	FC Costs-Title	2/1/2015	158,315.85				65.00		882,217.88		-17,470.61	13,014.15	0.00
7/1/17	5,491.56			Contractual Payment Due	2/1/2015	163,807.41						882,217.88		-17,470.61	13,014.15	0.00
7/11/17			100.00	BPO	2/1/2015	163,807.41				100.00		882,217.88		-17,470.61	13,114.15	0.00
7/17/17			86.28	FC Costs-Service	2/1/2015	163,807.41				86.28		882,217.88		-17,470.61	13,200.43	0.00
7/18/17				County Tax	2/1/2015	163,807.41			-3,596.70			882,217.88		-21,067.31	13,200.43	0.00
8/1/17	5,491.56			Contractual Payment Due	2/1/2015	169,298.97						882,217.88		-21,067.31	13,200.43	0.00
8/2/17			750.00	FC Atty Fees	2/1/2015	169,298.97				750.00		882,217.88		-21,067.31	13,950.43	0.00
8/2/17			175.00	FC Costs-Auctioneer	2/1/2015	169,298.97				175.00		882,217.88		-21,067.31	14,125.43	0.00
8/2/17			997.92	FC Costs-Publication	2/1/2015	169,298.97				997.92		882,217.88		-21,067.31	15,123.35	0.00
9/1/17	5,511.59			Contractual Payment Due	2/1/2015	174,810.56						882,217.88		-21,067.31	15,123.35	0.00
9/6/17			350.00	POC	2/1/2015	174,810.56				350.00		882,217.88		-21,067.31	15,473.35	0.00
9/25/17				Hazard Insurance	2/1/2015	174,810.56			-3,532.00			882,217.88		-24,599.31	15,473.35	0.00
9/27/17			300.00	Plan Review	2/1/2015	174,810.56				300.00		882,217.88		-24,599.31	15,773.35	0.00
10/1/17	5,511.59			Contractual Payment Due	2/1/2015	180,322.15						882,217.88		-24,599.31	15,773.35	0.00
11/1/17	5,511.59			Contractual Payment Due	2/1/2015	185,833.74						882,217.88		-24,599.31	15,773.35	0.00
12/1/17	5,511.59			Contractual Payment Due	2/1/2015	191,345.33						882,217.88		-24,599.31	15,773.35	0.00
12/13/17				County Tax	2/1/2015	191,345.33			-3,596.70			882,217.88		-28,196.01	15,773.35	0.00
1/1/18	5,511.59			Contractual Payment Due	2/1/2015	196,856.92						882,217.88		-28,196.01	15,773.35	0.00
1/31/18			181.00	BK-Costs Filing	2/1/2015	196,856.92				181.00		882,217.88		-28,196.01	15,954.35	0.00
2/1/18			850.00	MFR	2/1/2015	196,856.92				850.00		882,217.88		-28,196.01	16,804.35	0.00
2/1/18	5,511.59			Contractual Payment Due	2/1/2015	202,368.51						882,217.88		-28,196.01	16,804.35	0.00
3/1/18	5,511.59			Contractual Payment Due	2/1/2015	207,880.10						882,217.88		-28,196.01	16,804.35	0.00
4/1/18	5,511.59			Contractual Payment Due	2/1/2015	213,391.69						882,217.88		-28,196.01	16,804.35	0.00
4/20/18			100.00	BPO	2/1/2015	213,391.69				100.00		882,217.88		-28,196.01	16,904.35	0.00

Debtor(s) executed a promissory note secured by a mortgage or deed of trust. The promissory note is either made payable to Creditor or has been duly indorsed. Creditor, directly or through an agent, has possession of the promissory note. Creditor is the original mortgagee or beneficiary or the assignee of the mortgage or deed of trust.