

SUPPLEMENTAL EXHIBITS A AND B

To: 204 Truitt Avenue Evidence Summary and HUD OIG Complaint

Borrower	Rouena M. Konkiel
Loan Number	4752202195126
Property	204 Truitt Ave, Milford, Delaware 19963
Main Packet Exhibits	EX-01 through EX-26
This Document	Supplemental EX-A and EX-B
Submitted By	Shannon L. Truitt - July 2026

SUPPLEMENTAL EXHIBIT CONTENTS

Supplemental EX-A: Mr. Cooper correspondence concerning a fraud-related forbearance request

Supplemental EX-B: Proton account-event export and IP comparison analysis

SUPP
EX-A**Mr. Cooper Correspondence Concerning Fraud-Related Forbearance Request****Date:** September 7–9, 2022 | Forwarded October 31, 2025 **Parties:** Steve Safavi (Mr. Cooper VP) / Shannon Truitt / Rouena Konkiel / Mr. Cooper Loss & Mediation

WHAT THE RECORD SHOWS: The correspondence documents that the forbearance request was presented to Mr. Cooper as fraud-related, that Vice President Steve Safavi made an internal request, and that he continued working on the matter. The correspondence does not establish that Mr. Cooper completed an investigation or issued a final finding confirming fraud.

This email chain was forwarded from Shannon Truitt's Proton Mail account (the.a.saurus.rex@protonmail.com) to her Gmail account on October 31, 2025. The original exchange was between german.8@protonmail.com (Shannon Truitt) and steve.safavi@mrcooper.com (Steve Safavi, VP, Mr. Cooper). The chain spans September 7–9, 2022.

Email 1 — September 7, 2022 (Shannon to Safavi)**FROM:** german.8@protonmail.com (Shannon Truitt)**TO:** steve.safavi@mrcooper.com**DATE:** Wednesday, September 7, 2022, 7:30 PM**SUBJECT:** A copy and paste from the last email sent / Regarding Possible Forbearance for Rouena Konkiel

Shannon writes on behalf of Rouena Konkiel requesting a forbearance, referencing a prior phone conversation in which Safavi mentioned the possibility of a forbearance. Shannon describes Rouena's financial situation in detail:

- Two tax bills received: Kent County claiming Rouena never paid 2021 county tax (despite the mortgage showing she paid DiTomasso's past-due taxes); City of Milford tax bill for \$463.68 due September 30, 2022
- 'With the title loan, the mortgage payment, the utilities, and now these two confusing tax bills, my mother will not be able to keep up without going into default with at least one of those mentioned.'
- **'Neither of us have heard from anyone regarding the fraud surrounding the mortgage which has only added to our concerns, especially hers.'**
- House number: 302-503-7502

Email 2 — September 8, 2022 (Safavi to Shannon)**FROM:** Steve Safavi <steve.safavi@mrcooper.com>**TO:** german.8@protonmail.com**DATE:** Thursday, September 8, 2022, 10:41 AM

"Good morning, I have made the request internally, however, please have your mother also call in to make the request since she is the primary account holder."

— Steve Safavi, Mr. Cooper

Email 3 — September 9, 2022 (Shannon to Safavi, 5:32 PM)

Shannon confirms Rouena called Mr. Cooper's loss and mediation department at 5:30 PM EST using the number Safavi provided. The department representative's response is critical:

"The woman we both spoke with asked for your information and stated she would reach out

to you since the request was based upon fraud and not COVID related."

"She reiterated that because the matter was fraud related she didn't want to 'step on anyone's toes' or act in a way that may disrupt what's going on with the account which my mother understood."

"My mother explained that if she were to submit her payment this month she wouldn't have enough to buy her groceries nor her diabetic medication so as of right now she's pretty worried about everything."

Email 4 — September 9, 2022 (Safavi to Shannon, 6:33 PM)

FROM: Steve Safavi <steve.safavi@mrcooper.com>

DATE: Friday, September 9, 2022, 6:33 PM

"I'm working on this now."

"Thank you"

— Steve Safavi, Mr. Cooper

What This Chain Establishes

Fraud-related basis communicated	The correspondence records that the request was described as fraud-related; it does not establish a completed investigation or final finding.
Safavi's Internal Action	September 8, 2022: 'I have made the request internally' — Safavi formally submitted the forbearance request at Mr. Cooper
Active Processing	September 9, 2022: 'I'm working on this now' — Safavi was actively processing the matter
'Do Not Disrupt'	The representative reportedly wished to avoid disrupting another account-related process; the correspondence does not identify that process.
Humanitarian Basis	Rouena cannot afford food or diabetic medication if she makes her mortgage payment — establishing the severity of the harm and the urgency of forbearance
Physical Documents	Forbearance documentation should be added if located; the current correspondence is the available source record.

SUPP EX-B	Proton Account-Event Export and IP Comparison Analysis
	Date: February 2021 through May 2022 (full log) — CSV exported from Proton AG account Parties: Shannon L. Truitt / Proton AG (Swiss-based privacy provider)
WHAT THE RECORD SHOWS: The CSV was exported from Shannon Truitt's Proton account and records the account events appearing in that export. The disputed IP addresses do not appear in the available account-event data during the identified signing periods. The export assists comparison with Dotloop records but does not, standing alone, certify Shannon's physical location, identify a signer, or attribute an IP address to a particular person or device.	

About the ProtonVPN Log

Proton is a Swiss-based privacy provider. The enclosed CSV was exported from Shannon Truitt's account security interface. It should be described as an account-event export maintained in the private archive. Unless Proton supplies a custodian declaration or certification, the export should not be characterized as certified, tamper-evident, or a complete record of every possible network event.

The available export begins February 16, 2021 and includes events through the mortgage period. The file should be submitted in its native CSV form together with its acquisition date, file hash, and a plain-language data dictionary.

IP Addresses Appearing in Shannon's Account-Event Export

DATE	TIME (EDT)	IP IN ACCOUNT EXPORT	NOTE
March 21, 2022	12:20–12:47 PM	146.70.72.135	Shannon's IP during signing period
April 8, 2022	2:39–2:50 PM	67.246.2.179	Shannon's IP during signing period
April 21, 2022	3:38–6:16 PM	67.242.107.182	Account event on the day before the April 22 disputed signing records
April 24, 2022	9:13 AM	67.242.107.182	Shannon's IP day of Apr 22 carry-over
April 27, 2022	6:07–6:50 AM	89.187.171.243	89.187.171.243
April 28, 2022	5:32 AM–10:20 AM	193.148.18.86	Account event on April 28; compare exact time with disputed signing record
May 3, 2022	7:18 PM	89.187.180.42	89.187.180.42

IP Addresses Not Found in the Available Account-Event Export

IP ADDRESS	SOURCE ON DISPUTED DOCUMENT	SIGNIFICANCE / LIMITATION
73.39.242.35	Dotloop signature records dated March 10, April 5, 15, 19, 20, 22, 28, and May 4	Does not appear in Shannon's available Proton account-event export during the identified period. The current record does not independently establish who used this IP.
12.186.205.197	Dotloop gift letter — May 4, 2022, 6:32 PM	Does not appear in Shannon's available Proton account-event export. Signer and device attribution require native platform records.

Conclusion

The available Proton export does not associate Shannon's recorded account activity with several IP addresses appearing in the disputed signing records. This supports further examination of native Dotloop audit data, email routing, account records, device information, and platform logs. Attribution of a signature to a particular person requires additional evidence.

The complete CSV log (file: 'events') is available for forensic analysis and will corroborate all of the above upon review.

NOTE REGARDING PHYSICAL DOCUMENTS

Shannon Truitt has indicated that physical documents related to the forbearance — including the actual forbearance grant letter from Mr. Cooper — may be located at the Konkiel residence at 204 Truitt Ave, Milford, Delaware. These will be retrieved and submitted as Supplemental EX-A(2) upon location.

Additional supplemental exhibits may include:

- The complete car title loan agreement (13-page PDF, July 15, 2022)
- The complete Lender Closing Package (100 pages)
- The for-theresa-duncan annotated email compilation (targeted specifically at Theresa Duncan's awareness of the fraud)
- Dotloop complete audit trail for the loop 'Rouena Konkiel' (available via subpoena from Loop & Tie, Inc.)
- Alfonso Anderson Xfinity bill (4 pages) — confirming property was occupied, not vacant as certified by appraiser
- City of Milford Downtown Development District application by WaveCrest (3 pages) - compare claimed work with permits, invoices, photographs, and inspection records

All documentation is maintained in original digital and physical form. Permission to reproduce and reference all documents granted by Rouena M. Konkiel.