

A timeline is a chronological structure and is frequently the way cases are presented to juries and judges of fact. Visual representations are important and they make it easy to share the details of your case with others. It sometimes becomes the underlying foundation for the flow of all information related to a case. Therefore, it is important that care be given in the creation of visual timelines.

Example of a good timeline:

1. July 2005 Plaintiff took out loan with Bank of America
2. July 2008 interest rate increased
3. August 2008 Plaintiff applied for a loan modification
4. September 2008 BOA denied loan modification
5. March 2009 BOA filed Notice of Default (NOD)
6. June 2009 Plaintiff reapplied for loan modification
7. Prior to November 2009 Plaintiff made countless calls, submitted all appropriate documentation to Defendant, and hired a modification workout specialist to negotiate with Defendant in an attempt to initiate a modification, while current on their loan payments.
8. November 2009 Plaintiff was told by Defendant that Defendant would not discuss a modification without Plaintiff first being in a default position by a minimum of 60 days and instructed Plaintiff to stop paying mortgage commitment in order to be considered for a modification.
9. February 17th, 2010 Plaintiff received letter from Defendant informing Plaintiff could be eligible for a modification to their loan.
10. February 26th, 2010 Plaintiff met with Defendant at Sacramento Convention Center, provided financial information, was told by Defendant that Plaintiff was approved for a modification, would receive a trial payment package in the mail within 30-45 days, and to not make further payments until that time.
11. April 15th, 2010 Plaintiff called Defendant for update and was told by Defendant that Plaintiff's account was under review.
12. April 22nd, 2010 Plaintiff received letter from Defendant requesting documentation for a modification.
13. April 23rd, 2010 Plaintiff called Defendant and provided additional information regarding income and expenses.
14. April 26th, 2010 Plaintiff called Defendant and again provided income and expenses and was told to provide additional information.
15. April 27th, 2010 Plaintiff received letter from Defendant requesting several documents of Plaintiff.
16. May 20th, 2010 Plaintiff mailed all required information to Defendant previously requested.
17. June 14th, 2010 Plaintiff called Defendant who informed Plaintiff that process was in review and all required documents were received.
18. June 15th, 2010 Defendant called Plaintiff to inform that erroneous Deed in Lieu of foreclosure was cancelled.

19. June 28th, 2010 Plaintiff called Defendant who informed Plaintiff that process was in review and no action was needed by Plaintiff.
20. July 8th, 2010 Plaintiff called Defendant who informed Plaintiff that process was in underwriting and no action was needed by Plaintiff.
21. July 22nd, 2010 Plaintiff called Defendant who informed Plaintiff that process was in review and no action was needed by Plaintiff.
22. July 30th, 2010 Plaintiff called Defendant who informed Plaintiff that process was in review and that Defendant was now missing "Request for Tax Return". Plaintiff re-faxed requested information to Defendant.
23. August 5th, 2010 Plaintiff called Defendant who informed Plaintiff that process was in review and no action was needed by Plaintiff.
24. August 13th, 2010 Plaintiff called Defendant who informed Plaintiff that process was in review and no action was needed by Plaintiff.
25. August 20th, 2010 Plaintiff called Defendant who informed Plaintiff that process was in review and no action was needed by Plaintiff.
26. August 26th, 2010 Plaintiff called Defendant who informed Plaintiff that process was in review and no action was needed by Plaintiff.
27. September 2nd, 2010 Plaintiff called Defendant who informed Plaintiff that the underwriting process was complete, was in the final quality control, and no action was needed by Plaintiff.
28. September 13th, 2010 Plaintiff called Defendant who informed Plaintiff that the workout was pending and no action was needed by Plaintiff.
29. September 29th, 2010 Plaintiff called Defendant left message for the underwriter assigned to Plaintiff's case.
30. October 1st, 2010 Plaintiff called Defendant who informed Plaintiff that the process was in review and no action was needed by Plaintiff.
31. October 8th, 2010 Plaintiff called Defendant who informed Plaintiff that underwriter determined that Plaintiff's new monthly payment would be \$1,605.00 to include principle, interest, taxes, and insurance, fixed for 5 years, and then be adjusted to 3.0% interest for the 6th year, 3.5% interest for the 7th year, and 4.0% interest for the remainder of the life of the loan. Defendant informed Plaintiff that Defendant would send a trial payment package in the mail. No additional action was needed by Plaintiff.
32. October 20th, 2010 Plaintiff informed Defendant that Plaintiff had not received the trial payment package. Defendant informed Plaintiff that Defendant would resend package and that no additional action was needed by Plaintiff.
33. November 3rd, 2010 Plaintiff called Defendant who informed Plaintiff that process was in review and no action was needed by Plaintiff.
34. November 12th, 2010 Plaintiff called Defendant who informed Plaintiff that process was in review and no action was needed by Plaintiff.

35. November 19th, 2010 Plaintiff called Defendant who informed Plaintiff that process was in review and no action was needed by Plaintiff.
36. December 3rd, 2010 Plaintiff called Defendant who informed Plaintiff that process was in review and no action was needed by Plaintiff.
37. December 10th, 2010 Plaintiff called Defendant who informed
38. Plaintiff that modification was not approved and Defendant would send letter stating cause. Plaintiff received letter stating Plaintiff was not eligible due to negative net present value.
39. January 4th, 2011 Plaintiff called Defendant to appeal modification.
40. January 14th, 2011 Plaintiff called Defendant to again appeal modification.
41. January 22nd, 2011 Plaintiff received letter from Defendant stating that Plaintiff was not eligible due to negative net present value.
42. February 21st, 2011 Plaintiff called Defendant and provided income and expense information. Defendant qualified Plaintiff for a modification and informed Plaintiff of an information request package to be forthcoming in the mail.
43. February 24th, 2011 Plaintiff received Notice of Default from Defendant.
44. March 22nd, 2011 Plaintiff received package from Defendant requesting documentation for a modification.
43. March 30th, 2011 Plaintiff mailed all items requested to Defendant for modification.
42. March 31st, 2011 Plaintiff called Defendant to confirm receipt of all documents. Defendant claimed two documents were missing. Defendant looked up items in questions and noted account of receipt of supposed missing documents. No additional action was required of Plaintiff.
41. April 11th, 2011 Plaintiff called Defendant, confirmed receipt of all required documents, and no additional action was required of Plaintiff.
40. April 22nd, 2011 Plaintiff called Defendant to confirm nothing required. Defendant claimed same two documents were missing. Defendant looked up items in questions again and noted account of receipt of documents. No additional action was required of Plaintiff.
41. May 9th, 2011 Plaintiff called Defendant who informed Plaintiff that process was in review and no action was needed by Plaintiff.
42. May 12th, 2011 Plaintiff called Defendant who informed Plaintiff that process was in review and no action was needed by Plaintiff.
43. May 16th, 2011 Plaintiff called Defendant who informed Plaintiff that process was in review and no action was needed by Plaintiff.
45. May 20th, 2011 Plaintiff received Notice of Sale from Defendant.
46. May 24th, 2011 Plaintiff called Defendant who informed Plaintiff that process was in review and no action was needed by Plaintiff.
47. June 3rd, 2011 Plaintiff called Defendant who informed Plaintiff that process was in review and no action was needed by Plaintiff.

48. June 17th, 2011 Plaintiff called Defendant who informed Plaintiff that process was in underwriter and no action was needed by Plaintiff.
49. June 21st, 2011 Plaintiff called Defendant who informed Plaintiff that process was in underwriter and no action was needed by Plaintiff.
50. June 24th, 2011 Defendant called Plaintiff and requested all new documents for modification to be faxed to Defendant.
51. June 29th, 2011 Defendant called to follow up on Plaintiff's documents. Plaintiff faxed requested documents to Defendant.
52. July 7th, 2011 Plaintiff sent required documents to Defendant via FedEx.
53. July 22nd, 2011 Defendant contacted Plaintiff to inform Plaintiff that a new member of Defendant's team would be coordinating modification.
54. July 26th, 2011 Plaintiff faxed and FedEx required tax returns to Defendant.
55. August 16th, 2011 Plaintiff called Defendant who verified receipt of required documents. Defendant informed Plaintiff of one missing document.
56. August 17th, 2011 Plaintiff FedEx missing profit & loss statement to Defendant.
57. August 22nd, 2011 Plaintiff left message for Defendant to verify receipt of profit & loss statement.
58. August 24th, 2011 Plaintiff left message for Defendant to verify receipt of profit & loss statement.
59. August 25th, 2011 Plaintiff left message for Defendant to verify receipt of profit & loss statement.
60. August 26th, 2011 Defendant called Plaintiff and confirmed receipt of all required documents and nothing else was needed from Plaintiff.
61. September 28th, 2011 Plaintiff received letter from Defendant that the loan modification was denied due to negative net present value. Within the letter it stated that all values to calculate net present value were \$0 and to call Defendant if there were any errors.
62. October 21st, 2011 Plaintiff called Defendant to obtain explanation and inform Defendant of erroneous values. Defendant informed Plaintiff that Defendant would recalculate values and reevaluate.
63. November 7th, 2011 Plaintiff called Defendant and was transferred to Defendant's legal department who informed Plaintiff that Defendant would recalculate net present value numbers and requested that Plaintiff call back in 72 hours for an update for their modification status.
64. November 11th, 2011 Plaintiff called Defendant and was informed by Defendant that the requests by Plaintiff would take two weeks to process.
65. December 18th, 2001 Plaintiff called Defendant and was informed by Defendant that will no longer communicate with Plaintiff due to pending litigation. Defendant informed Plaintiff that Plaintiff was removed from modification process on October 13th due to missing documents.
66. January 13th, 2011 Defendant called Plaintiff and requested Plaintiff's updated information. Plaintiffs informed Defendant of Plaintiff's intent to provide Defendant with Plaintiff's required information and requested Defendant to

send Plaintiff a written correspondence with all items required. Defendant refused to send any written correspondence to Plaintiff.

67. February 10th, 2011 Plaintiff received letter from Defendant dated February 7th, 2011 informing Defendant that Plaintiff did not provide all requested documentation. Defendant's letter requested Plaintiff to contact Defendant by March 8th, 2011 if Plaintiff desired to avoid foreclosure.

68. February 20th, 2011 Plaintiff left message for Defendant to obtain a written list of required documents to cooperate with Defendant.

69. February 24th, 2011 Plaintiff called Defendant and was informed by Defendant that Defendant would not speak with Plaintiff due to pending litigation. Defendant would make attempt to contact Defendant's litigation department to obtain authorization for Defendant to speak with Plaintiff.

70. February 27th, 2011 Plaintiff called Defendant and was informed by Defendant that Defendant would not speak with Plaintiff due to pending litigation. Defendant made a third attempt to contact Defendant's litigation department to obtain authorization for Defendant to speak with Plaintiff.

71. February 28th, 2011 Plaintiff left message for Defendant.

72. February 29th, 2011 Plaintiff called Defendant and Defendant informed Plaintiff that Defendant would no longer consider modification of Plaintiff's loan and would force liquidation of property.