ALCHEMY LOOP

AN ALCHEMY LOOP PRODUCT

MORTGAGE PROOF OF CLAIM · OFFICIAL FORM 410A

410A Claim Assembly

Upload the servicer's payment histories, and your firm's attorney fees if you like, and get a draft 410A back as six spreadsheets. Every figure is traced to its page and every running balance is checked to the cent. A second, independent model then re-reads the pages and challenges what the first one found. Your team reviews one short list, then files.

Every balance to the cent | **Two independent models** | **Attorney fees included** | **Any servicer, text or scanned** | **Nothing kept after download**

FROM UPLOAD TO DOWNLOAD

Hours of spreadsheet work, done in minutes, and shown.

1 Upload

Payment histories as PDF (text or scanned) or Excel, from one servicer or several. Add the petition date and, optionally, your attorney-fee sheet.

2 Model 1 reads

Our advanced Model 1 reads every page and writes down every transaction with the page it came from. Scanned pages are also read by OCR.

3 Code proves it

Exact code works out what each column means and recomputes every running balance against the balances the servicer printed.

4 Model 2 challenges

Our auditing Model 2 re-reads the pages on its own and challenges any missed row, wrong amount or wrong date. Each challenge is checked against the page.

5 You review

Download one ZIP: Parts 1-5, the fee itemization, a Please Check list, every transaction, and the 2nd Auditor findings.

THE SIX LAYERS OF CHECKS

No figure reaches your pack on a single reading.

01

Every page read

Model 1 transcribes each page image. Every amount printed on the page is matched to a row, and anything left over is listed.

02

Every column proven

The meaning of each column (principal, interest, escrow, fees, suspense) is tested against the servicer's own balances, not assumed.

03

Balances to the cent

Code rebuilds every running balance. Any difference from a printed balance is a "break", and it is reported.

04

A second model challenges

Auditing Model 2 reads the same pages independently and disputes anything it disagrees with.

05

Every challenge verified

Code checks each challenge against the page text before you see it. Model 2 never changes a figure.

06

Your team decides

Anything flagged is listed first in Please Check: serious items, then items to confirm, then notes.

CALCULATED THE WAY THE FORM ASKS

Each line of the 410A, worked out and explained.

Part 2 interest

Each unpaid month's interest on the principal actually outstanding, plus the days to the petition. The working is printed beside the line.

Part 3 arrearage

Installments due since the first default, split into principal and interest, plus fees, escrow deficiency and projected shortage, less suspense.

Part 4 payment

Principal and interest, escrow and mortgage insurance, from your entry or the documents. Anything estimated is marked for review.

Part 5 history

All 17 columns, A to Q, from the first date of default. The final balances agree with Parts 2 and 3.

What you upload

- → Every servicer payment history: current and prior servicers, PDF or Excel
- → The petition date (or the case number)
- → The latest escrow analysis, if you have it
- → **Optional: your attorney fees and costs**, on our one-sheet template

What you get back

- → One ZIP of six spreadsheets, a draft for your team to verify
- → Every figure with its status and the page it came from
- → Servicer transfers, gaps, suspense and scanned pages handled by fixed rules, each one reported
- → Files held only while the job runs; nothing kept after you download

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WHAT'S IN THE KIT

ONE ZIP · SIX SPREADSHEETS

Exactly what your team receives

Files 1 and 2 are the form. Files 3 to 6 are the evidence and the review list behind it. Every file opens in Excel. The examples below are illustrative.

1 Parts 1-4

…_1_Form_410A_Parts_1-4.csv

Every line of the form's main page, with its status and how it was worked out.

Part	Form line	Value	Status	How it was worked out
Part 2	Principal balance	212,480.16	EXTRACTED	Servicer principal at petition 03/14/2026
Part 2	Interest due	9,861.42	REVIEW	9 unpaid months at 6.250% + 14 days
Part 2	Fees - servicer	1,486.50	CALCULATED	Fee itemization total
Part 2	Fees - attorney (firm)	1,250.00	SUPPLIED	Your fee sheet: 4 rows claimed
Part 2	Escrow deficiency	1,912.33	CALCULATED	Escrow advanced, not repaid
Part 2	Less funds on hand	402.00	CALCULATED	Suspense / unapplied
Part 2	**Total debt**	**226,588.41**	REVIEW	**Sum of the above**
Part 4	Total monthly payment	1,859.32	EXTRACTED	P&I 1,301.00 + escrow 486.22 + PMI 72.10

2 Part 5 payment history

…_2_Form_410A_Part_5.csv

The form's 17 columns from the first date of default, each row with its source (some columns hidden here).

A. Date	B. Due	C. Paid	D. Incurred	E. Description	P. Fees
06/01/2025				First default - carried forward	540.00
06/01/2025	1,859.32			Contractual installment due	540.00
06/17/2025			65.05	Late charge [Late Charges]	605.05
07/01/2025	1,859.32			Contractual installment due	605.05
07/09/2025		1,859.32		Payment (applied to 06/01)	605.05
08/12/2025			650.00	Referral review [Firm attorney fees]	1,255.05
09/03/2025			150.00	Property inspection [Inspection]	1,405.05
03/14/2026				**Last row = Parts 2 and 3**	**2,736.50**

3 Fees itemized

…_3_Fees_Itemized.csv

Every fee claimed by category with its source lines, your attorney-fee rows, and what was not claimed and why.

Category	Amount	Status	Source rows
Late Charges	386.50	CALCULATED	6 charges, History.pdf p.3-6
Inspection Fees	150.00	CALCULATED	09/03/2025, p.4
F/C Attny Fees (servicer)	950.00	CALCULATED	Corporate advances p.5-6
Servicer fees - total	**1,486.50**		
Firm attorney fees	900.00	CLAIMED	Rows 2, 3, 5 of your sheet
Firm attorney costs	350.00	CLAIMED	Title search, recording
Row 6: 02/02/2026 Sale fee	435.00	NOT CLAIMED	Possibly already in servicer history
Form total fees	**2,736.50**		**= Part 2 / Part 3 fees**

4 Please Check

…_4_Please_Check.csv

What to confirm before filing, most important first. Usually the only file a reviewer has to work through.

Priority	Item	What to check
SERIOUS	Attorney fees	Row 6 (435.00) may be the servicer's 02/20 advance
REVIEW	Interest day count	Actual/365 used; confirm against the note
REVIEW	Monthly escrow	From recent payments: confirm with escrow analysis
REVIEW	Servicing transfer	Balances restart at the new servicer, 11/01/2025
REVIEW	Entry type to approve	"Corp Adv Misc" read as a recoverable cost
INFO	Balances checked	412 printed balances, 0 differences
INFO	Attorney fees uploaded	6 rows; 4 claimed, 1,250.00

5 Transactions

…_5_Transactions.csv

Every transaction read, split into its parts, with the file and page, so any figure traces back.

Date	Description	Amount	Principal	Interest	Escrow	Page
05/05/2025	Payment	1,859.32	195.42	1,105.58	558.32	p.2
05/21/2025	Insurance disb.	-1,640.00			-1,640.00	p.2
06/17/2025	Late charge	65.05				p.3
07/09/2025	Payment	1,859.32	197.03	1,103.97	558.32	p.3
09/03/2025	Inspection	150.00				p.4
10/30/2025	County tax disb.	-2,474.55			-2,474.55	p.5

6 2nd Auditor findings

…_6_Second_Auditor.csv

Each challenge from auditing Model 2, and what checking it against the page showed.

Outcome	Page	Issue	Page shows	We read	Code check
CONFIRMED	4	Wrong amount	1,250.00	1,205.00	Found on that row's line
FOR A PERSON	7	Missed row	33.50	-	Scanned page: check by eye
DISMISSED	5	Wrong amount	212,677.19	197.03	That is the balance column
UNSUPPORTED	2	Wrong date	05/06	05/05	Quote not on the page

Statuses: SUPPLIED - entered by your firm · EXTRACTED - read from the documents, with its page · CALCULATED - computed from figures checked against the servicer's balances · REVIEW - a person should confirm (the reason is stated) · MISSING - not in the documents.

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ATTORNEY FEES INCLUDED

YOUR FEES, IN THE SAME PACK

Upload your attorney fees. We place them, and we check them.

Add one spreadsheet of your firm's fees and costs to the upload. Claimed rows go into the fees line of Parts 2 and 3 and onto Part 5 on their dates, so the form adds up. Every row is listed in the fee itemization with its outcome. They are kept apart from the servicer's balances, so the servicer check is unaffected.

HOW EACH ROW IS HANDLED

- ✓ **Claimed** when it was incurred on or before the petition date and was still unpaid on it.
- ✓ **Credits and write-offs** are entered as negative amounts and reduce the total.
- ✕ **Not claimed, with the reason:** after the petition date, marked paid, for another loan, repeated, incomplete, or not a Fee or Cost.
- ! **Possible double count:** servicers often pay the firm and record it as a corporate advance, sometimes later or combined with other charges. A matching row is held out of the claim and listed as SERIOUS until you answer Yes (drop it) or No (claim it).
- ! **Unknowns are never claimed:** a row that does not say whether it was unpaid at the petition waits for your answer.
- ! **Invoices must add up:** when you give an invoice total, its lines must match it.
- ✓ **Your rules apply:** count fees from a date, mark a charge type not recoverable, or exclude a single item.

THE TEMPLATE: ONE ROW PER FEE OR COST

Loan or case no.	So each row attaches to the right claim
Date incurred	When the work was done (not the invoice date)
Description · Type	e.g. title search · Fee or Cost
Amount	Negative for a credit
Invoice no., date, total	Your invoice or matter number
Unpaid at petition	Yes or No (required)
Already in servicer history	Leave blank; answer if the pack asks

Excel or CSV. Download the template from the upload page.

WHAT STAYS WITH YOUR FIRM

We do the reading and the arithmetic. The legal judgments stay yours.

Recoverability
Whether each fee is reasonable and allowed under the loan documents. The pack shows what was claimed and what was not.

Escrow shortage
Taken from the escrow analysis when it is uploaded; otherwise left for you, never guessed.

Anything marked REVIEW
Day-count convention, rate, current payment, entry types: each with the reason it needs a look.

Filing
Every pack is a draft. Your team verifies it against the servicer documents and files.

YOUR DATA

Used for the job, then gone.

Held only while it runs
Uploaded files are processed in our secure cloud account and are not shared with anyone else.

Nothing kept after download
When you download the pack, the job's files are destroyed and you get a receipt. Only a billing record remains: firm, user, pages.

Your existing sign-in
Runs inside your Alchemy Loop platform account, with no separate login to manage.

Built for the cases that slow you down

- → Two or more servicers, with balances restarted at each transfer
- → Scanned and faxed histories, read twice
- → Dates printed without a year, and coded columns
- → Suspense, escrow advances and late payments for earlier months

See it on your own files

- → Send a few closed files with their filed 410As
- → We run them and compare line by line with what you filed
- → You see every difference, and the reason for it
- → Ask your Alchemy Loop representative to arrange it