

\*\* Second Affidavit starts on page 36

**COMMONWEALTH OF PENNSYLVANIA  
COMMON PLEAS OF YORK COUNTY PENNSYLVANIA**

**EMC MORTGAGE CORPORATION,**

NO. 2009-SU-005228-04  
CIVIL DIVISION

PLAINTIFF,

v.

STEPHEN G. CONKLIN, et al.,

DEFENDANTS.

**AFFIDAVIT OF LYNN E. SZYMONIAK  
AS EXPERT ON BEHALF OF DEFENDANTS**

STATE OF FLORIDA  
COUNTY OF PALM BEACH

LYNN E. SZYMONIAK, Esq., having been duly sworn, deposes and states that if sworn as a witness she can testify competently to the facts stated in this affidavit, based upon her personal knowledge:

1. I am an adult citizen of the United States, and have resided in Palm Beach County, Florida since 1979. My credentials are summarized in paragraphs 16 – 21 herein.

2. I have examined over 10,000 Mortgage Assignments and I am familiar with such documents, and how they are properly prepared and signed.

3. I have examined a copy of a document entitled "Assignment of Mortgage" a copy of which is attached hereto as Exhibit A. This Assignment was purportedly signed by Scott Jefferies on November 11, 2005, and notarized in Tarrant County, Texas. Scott Jefferies is identified as "Vice President for Saxon Mortgage Services, Inc., Attorney-In-Fact for JP Morgan Chase Bank, FKA The Chase Manhattan Bank Successor By Merger to Chase Bank of Texas, N.A., FKA Texas Commerce Bank, N.A. As Custodian."

4. It is my opinion that this Assignment is fraudulent and fatally defective for the following reasons:

a. an examination of the dates shows that the acts therein could not have taken place as represented. The document was supposedly signed by Scott Jefferies on November 11, 2005, but it was notarized on November 8, 2005 – three day prior to the purported date of the Jefferies signature. On its face, the document is invalid.

b. further, in this document, an officer of a corporation, Saxon Mortgage Services, Inc., acts as Attorney-In-Fact for another corporation, JP Morgan Chase Bank, which is acting as a custodian. No

Power of Attorney is attached showing the designation of Saxon Mortgage Services as Power of Attorney for JP Morgan Chase Bank. Such Power of Attorney is especially critical in this case because JP Morgan Chase is said to be acting as successor by merger to Chase Bank of Texas, N.A., formerly known as Texas Commerce Bank. There is no indication which entity appointed Saxon Mortgage Services, Inc. as its attorney-in-fact. No reference is made to any document filed in any public record of such appointment. It is not stated whether the appointment was made by JP Morgan Chase, Chase Bank of Texas, N.A. or Texas Commerce Bank, and whether such appointment survived the mergers and acquisitions and insolvencies involving these banks.

c. further, in this document, the Bank is not claiming to own the mortgage in question – the bank is acting as a custodian or trustee. Over two thirds of the residential mortgages in the United States are owned by residential, mortgage-backed securitized trusts (“RMBS”). Each such trust often holds as many as 5,000 mortgages. JP Morgan Chase Bank serves or served as Trustee/Custodian for hundreds of such trusts. In such circumstances, it is the particular trust that owns the mortgage, not the bank acting as Trustee or Custodian. In valid Assignments to and from mortgage-backed trusts, the actual trust is identified.

d. further, this is an attempt to retroactively assign a mortgage to a trust, making the Assignment that occurred in 2005 retroactive to June 18, 2002. Trusts have closing dates. Saxon Asset Securities Trust 2002-3, for example, had a closing date of November 8, 2002. Saxon Asset Securities Trust 2002-2 had a closing date of July 10, 2002.

Saxon Asset Securities Trust 2002-1 had a closing date of March 14, 2002. RMBS Trusts are static; the loans are identified and deposited into the trust by the designated closing date. Retroactive assignments are not permitted by the rules of the trusts. (It is likely not coincidental that Deutsche Bank Trust Company Americas, the Assignee on Assignment Exhibit A, is the Trustee for each of these Saxon Asset Securities Trusts.)

5. I have also examined a copy of a document entitled "Assignment of Mortgage" a copy of which is attached hereto as Exhibit B. This Assignment was purportedly signed by Sherry Doza on October 20, 2004, and notarized in Harris County, Texas. Sherry Doza is identified as "Assistant Vice President of Deutsche Bank Trust Company formerly known as Bankers Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc., as their attorney-in-fact." Other documents show that Chase Bank of Texas sold this property two days later on October 18, 2004.

6. It is my opinion that this Assignment is also fraudulent and fatally defective for the following reasons:

a. Deutsche Bank Trust Company, the entity that is identified as the Assignee, does not exist. There are two existing Deutsche Bank entities that regularly act as trustees: Deutsche Bank National Trust Company and Deutsche Bank Trust Company Americas. The Assignee on the prior Assignment was Deutsche Bank Trust Company Americas so the Assignor must be Deutsche Bank Trust Company Americas, (assuming that there were no intervening Assignments).

b. as in the first Assignment, Saxon Mortgage Services, Inc., formerly known as Meritech Mortgage Services, Inc. is a corporation claiming to have authority to act as Attorney-in-Fact for another corporation without attaching any Power of Attorney is attached showing the designation of Saxon Mortgage Services as Power of Attorney for "Deutsche Bank Trust Company." Such Power of Attorney is especially critical in this case because there is no way to know whether the intended authorizing entity was Deutsche Bank Trust Company Americas or Deutsche Bank National Trust Company, if in fact either entity actually designated Saxon Mortgage Services as its Attorney-In-Fact.

c. I have examined many other Mortgage Assignments signed by Sherry Doza in Harris County, Texas. From this examination, it is my opinion that Sherry Doza is not credible. Sherry Doza signs as an officer of many different mortgage companies on these Assignments. Titles used by Doza include the following:

- Vice President, ABN Amro Mortgage Group, Inc.;
- Vice President, Capstead, Inc.;
- Commercial Federal Mortgage Corporation;
- Attorney-In-Fact, CFN Liquidating Trust, as successor to Contimortgage Corporation;
- Vice President, First Citizens Bank and Trust Company, a North Carolina Corporation;
- Vice President, Flagstar Bank, FSB;
- Vice President, GE Mortgage Services, LLC FKA GE Capital Mortgage Services, Inc.;
- Vice President, Keybank National Association, a National Banking

Association;

- Vice President, Lomas Mortgage USA, f/k/a The Lomas & Nettleton Company;
- Vice President, Mortgage Electronic Registration Systems, Inc.;
- Vice President, Norwest Mortgage, Inc.;
- Authorized Agent, Ohio Savings Bank; and
- Vice President, Washington Mutual Bank, FA successor in interest to North American Mortgage Company.

Copies of Mortgage documents signed by Sherry Doza using many different titles are attached as Exhibit C.

d. The signature(s) attributed to Sherry Doza on many documents vary so significantly that it is my opinion that many different individuals signed the name "Sherry Doza." An summary of the different signatures for comparison purposes is attached hereto as Exhibit D.

7. On many documents, the following statement appears in or near the upper left hand corner:

After recording mail to:  
*SMI/Attn. Sherry Doza*  
*P.O. Box 540817*  
*Houston, Texas 77254-0817*  
*Tel. (800) 795-5263*

Based on my experience and knowledge of the mortgage servicing industry, it is my belief that when Sherry Doza signed mortgage documents as officers of various banks and other lenders, she was at all times employed by Stewart Mortgage Information, a/k/a SMI, a

mortgage servicing division of Stewart Information Services Corporation, a company located in Houston, Texas.

8. This pattern of signing many different job titles is consistent with the practices of other employees of mortgage servicing companies. I have written two articles on this practice: "An Officer of Too Many Banks" (January 14, 2010, *Fraud Digest*) and "Too Many Jobs" (January 19, 2010, *Fraud Digest*). This practice has also been questioned by various courts, particularly by the Honorable Arthur Schack in Kings County, New York. Most recently, this practice was identified as one of the fraud schemes in a report by the Florida Attorney General.

9. When Sherry Doza signs as an officer of Mortgage Electronic Registration Systems, Inc., and of various banks and mortgage companies, as on the Assignment in the present case, she fails to disclose that she was actually an employee of Stewart Mortgage Information.

10. Scott Jefferies' signature on Exhibit A was notarized by Natalie A. Flowers. On other documents, however, Natalie Flowers is identified as the Vice President of Bankers Trust Company, and as the Vice President of Mortgage Electronic Registration Systems. Examples of documents with other titles claimed by Natalie Flowers are attached hereto as Exhibit E. Because Natalie Flowers has represented herself to be the vice president of several companies – on the very same day – I do not find documents signed by Flowers to be credible.

11. I am familiar with the mortgage industry and the mortgage

securitization process and I have written several articles regarding mortgage securitization. I know that there is a widespread problem of missing documents in securitized trusts, including notes, assignments and mortgages. I also know that many mortgages were sold repeatedly, sometimes over a dozen times, in a very short period of time. In the securitization process, the endorsed note and mortgage and assignment should have been transferred from the originator to the depositor to the sponsor/securities company and finally to the document custodian for the trust, by the closing date of the Trust. This procedure was recently discussed by Massachusetts Supreme Court Justice Ralph Gants as the required chain of assignments in a January 7, 2011, decision, No. SJC- 10694, affirming the *Ibanez* decision discussed below. 11. The failure of certain mortgage-backed securitized trusts to produce critical documents has been noted by several Courts, including Massachusetts Land Court Judge Keith Long, reaffirming a 2009 ruling (*Ibanez*) that invalidated foreclosures on two properties because the lenders did not hold clear title to the properties at the time of the foreclosure sale. See, *U.S. BANK, N.A. v. Antonio Ibanez, et al.*, Commonwealth of Massachusetts, Land Court Dept., 08 MISC 384283 (KCL).

12. New York Supreme Court judges, particularly in Kings County, were among the first in the country to recognize that mortgage-backed trusts were often missing critical documents to establish ownership of a mortgage and that documents submitted by these trusts, when prepared by mortgage servicing companies, were unreliable. The Brooklyn, New York Supreme Court judges were disallowing documents produced by “robo-signers” for several years before that term appeared in the media and court decisions.

13. In thousands of mortgage-related documents from trusts that I have examined, new "replacement" documents, including Notes and Assignments have been prepared and presented to Courts without any disclosure to the Court or to the Homeowner/Defendants that the original documents were lost. Trustees use mortgage servicing companies to provide the replacements for these missing documents.

14. Many courts have now recognized that documents produced by mortgage servicing companies are unreliable when such documents are signed *en masse* by robo-signers, clerical employees who sign without any actual knowledge, expertise, training and often without having even reading the documents they sign. These mass-produced documents have caused courts in Florida, Maryland, New Jersey and New York to implement rules to safeguard the Courts and litigants from unreliable documents submitted in foreclosures. On January 19, 2011, Sheila Bair, the head of the FDIC, called for the establishment of a foreclosure claims commission "to provide remedies for borrowers harmed by past practices."

15. For all of the reasons set forth above, it is my opinion that the Assignments in this case are fraudulent and/or fatally defective and *void ab initio*.

#### **SUMMARY OF CREDENTIALS**

16. I am an attorney and was admitted to the Florida Bar in 1980. My business address is: The Szymoniak Firm, P.A., The Metropolitan, PH2-05, 403 S. Sapodilla Avenue, West Palm Beach, Florida 33401.

Telephone: (561) 630-6928. I have practiced law in Palm Beach County for 31 years. I am a graduate of Bryn Mawr College in Bryn Mawr, Pennsylvania, and Villanova Law School in Villanova, Pennsylvania.

17. For the past twenty years, my practice has primarily been in cases involving white-collar crime allegations, particularly, in representing major insurance companies in claims that they have been defrauded by large policyholders.

18. In the last ten years, I have also served as an expert witness in civil and criminal cases. In criminal cases, I have served as an expert witness for the United States of America and the State of California. I have testified at trial in four federal court cases including two in Jacksonville, Florida, where the allegations involved false and fabricated documents including fabricated insurance policies and certificates of insurance. The two Jacksonville cases were United States v. Thomas King, Case No. 3:05-cr-52-J-99MMH, Middle District of Florida, Jacksonville Division and United States v. Donald Touchet, et al., Case No. 3:2007cr00090, Middle District of Florida, Jacksonville Division. My designation as an expert and the use of my testimony were affirmed in an 11<sup>th</sup> Circuit opinion, United States v. Robert D. Jennings, Case No. 08-13434 (11<sup>th</sup> Cir. Jan. 5, 2010). I also submitted an expert opinion for the government in a New York Northern District federal case that ended in a guilty plea: United States v. James Kernan, Case No. 5:2008cr00061. I have also been designated an expert on insurance regulatory matters in Florida and testified at trial in April, 2010, in a federal criminal trial involving financial guaranty insurance, United States v. Michael Zapetis, et al., Case No.

8:2006cr00026, Middle District of Florida, Tampa Division. This case also resulted in a guilty verdict. On July 19, 2010, I testified in a criminal insurance fraud trial in Charleston, South Carolina, that also ended in a guilty verdict, United States v. Robert Kohn, Case No. 2:2009cr01127. I have also worked as a consultant/expert for the South Carolina Department of Consumer Affairs and the South Carolina Department of Insurance. I also submitted an expert opinion in a California state case involving fraudulent insurance practices and documents that resulted in a guilty plea in March, 2010, the People of the State of California v. Mitchell Zogob, Orange County, California. I have testified as an expert in a foreclosure case in Harris County, Texas.

19. I have written several articles on mortgage foreclosures and residential mortgage-backed securitized trusts, including the following: "An Officer of Too Many Banks," *Fraud Digest*, January 14, 2010; "Too Many Jobs," *Fraud Digest*, January 19, 2010; "Mortgage Assignments As Evidence of Fraud," *Fraud Digest*, February 9, 2010; "Inroads on Foreclosure Fraud by Mortgage Servicers" *Fraud Digest*, April 7, 2010; "Mass-Produced Affidavits Filed by Foreclosure Firms," *Fraud Digest*, April 13, 2010; "How Lender Processing Services, Inc. Solves Deutsche Bank's Missing Paperwork Problem in Foreclosures," *Fraud Digest*, April 16, 2010 and "The Real Employers of the Signers of Mortgage Assignments to Trusts," *Fraud Digest*, May 14, 2010. I have also lectured at a Continuing Legal Education Seminar approved for credit by the Florida Bar Association on forged and fraudulent documents used in foreclosures and on mortgage securitization.

20. I was formerly a Certified Fraud Examiner, and have had nine hours training by the National Association of Certified Fraud Examiners in identifying forged and fabricated documents, in a course taught by retired agents of the FBI.

21. I have submitted expert opinions in over 100 cases involving suspect mortgage documents prepared by mortgage servicing companies.

FURTHER AFFIANT SAYETH NOT.

  
\_\_\_\_\_  
LYNN E. SZYMONIAK

COUNTY OF PALM BEACH

STATE OF FLORIDA

Before me, the undersigned authority, on this 16th day of March, 2011, personally appeared LYNN SZYMONIAK, known to me to be the person whose name is subscribed to the foregoing Affidavit, and acknowledged that she executed the same for the purposes therein contained.

In witness whereof, I have unto set my hand and official seal.

  
\_\_\_\_\_  
ROBERT V. BROWNLEE



ROBERT V. BROWNLEE  
MY COMMISSION # DD 720610  
EXPIRES: October 1, 2011  
Bonded Thru Budget Notary Services

# EXHIBIT A

706

Recording Requested by and Return to:  
EMC MORTGAGE CORPORATION  
2780 Lake Vista Drive  
Lewisville, TX 75067  
ATTN: COLLATERAL MANAGEMENT DEPT.

This document prepared by:  
HANOVER CAPITAL PARTNERS Ltd.

4P  
7/1

Tracking #1: 0003095890      Tracking #2: SAMX/SAX4      FL

9/1/05

ASSIGNMENT OF MORTGAGE

Know that JPMORGAN CHASE BANK FKA THE CHASE MANHATTAN BANK SUCCESSOR BY MERGER TO CHASE BANK OF TEXAS, N.A. FKA TEXAS COMMERCE BANK, N.A., AS CUSTODIAN:SAXON MORTGAGE SERVICES, INC as their Attorney-In-Fact, with a business address of 1111 Fannin 12th Floor, Houston, TX 77002, "Assignor", for value received and other good and valuable consideration paid by DEUTSCHE BANK TRUST COMPANY AMERICAS, FKA BANKERS TRUST COMPANY, AS CUSTODIAN, a Delaware corporation, whose address is 1761 East Saint Andrew Place, Santa Ana, CA 92705, "Assignee", the receipt and sufficiency of which is hereby acknowledged, the Assignor does hereby grant, bargain, sell, assign, transfer and convey unto the Assignee the following described MORTGAGE, duly recorded in the office of real property records in the County of YORK, State of PENNSYLVANIA, together with the indebtedness or obligation described in said instrument, and the monies due and to grow due thereon with the interest, as follows:

Parcel # 49-000-NF-0074.00-00000 SEE EXHIBIT "A"

To have and to hold the same unto the Assignee, and to the successors, legal representatives and assigns of the Assignee forever.

This Assignment is made without recourse to Assignor and without representation or warranty by Assignor, express or implied.

IN WITNESS WHEREOF, the Assignor has hereunto set its hand this 11th day of November, 2005, but effective this 18th day of June, 2002.

In Presence of:

Jimmié Hernandez  
Witness 1: Jimmié Hernandez

Carren Ridge  
Witness 2: Carren Ridge

JPMORGAN CHASE BANK FKA THE CHASE MANHATTAN BANK SUCCESSOR BY MERGER TO CHASE BANK OF TEXAS, N.A. FKA TEXAS COMMERCE BANK, N.A., AS CUSTODIAN:SAXON MORTGAGE SERVICES, INC as their Attorney-In-Fact  
By: Scott J. [Signature]  
Its: Vice President

Book 1782 Page 3029



## EXHIBIT B

PREPARED BY: SM.  
RECORDED REQUESTED BY 3095890  
AFTER RECORDING RETURN TO:

Stewart Mortgage Information  
Attn. Sherry Doza  
P.O. Box 540817  
Houston, Texas 77254-0817  
Tel. (800) 795-5283



Pool: 0  
Loan Number: 10008444

188\_9999 1 (Space Above this Line For Recorder's Use Only)

### ASSIGNMENT of MORTGAGE

STATE OF PENNSYLVANIA  
COUNTY OF YORK

KNOW ALL MEN BY THESE PRESENTS:

That Deutsche Bank Trust Company formerly known as Bankers Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact (Assignor), acting herein by and through a duly authorized officer, the owner and holder of one certain promissory note executed by STEPHEN G. CONKLIN (Borrower(s)) secured by a Mortgage of even date therewith executed by Borrower(s) for the benefit of the holder of the said note, which was recorded on the lot(s), or parcel(s) of land described therein situated in the County of York, State of Pennsylvania:

Recording Ref: Recorded on 5/19/1997, Instrument/Document No. 1997028898 Book 1291, Page No. 4401

Township: Warrington

Last Assignee: Deutsche Bank Trust Company Americas, f/k/a Bankers Trust

Original Beneficiary: EMC Mortgage, Inc.

Property Address: 100 SPANGLERS RD, LEWISBERRY, PA 17339

For and in consideration of the sum of Ten and No/100 dollars (\$10.00), and other good valuable and sufficient consideration paid, the receipt of which is hereby acknowledged, does hereby transfer and assign, set over and deliver unto EMC MORTGAGE CORPORATION (Assignee) all beneficial interest in and to title to said Mortgage, together with the note and all other liens against said property securing the payment thereof, and all title held by the undersigned in and to said land.

PIN#: 49-000-NF-0074.00-00000

TO HAVE AND TO HOLD unto said Assignee said above described Mortgage and note, together with all and singular the liens, rights, equities, title and estate in said real estate therein described securing the payment thereof, or otherwise.

Executed this the 20th day of October A.D. 2004. Deutsche Bank Trust Company formerly known as Bankers Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact

Book 1781 Page 7230

By: [Signature]  
SHERRY DOZA  
ASSISTANT VICE PRESIDENT

THE STATE OF TEXAS  
COUNTY OF HARRIS

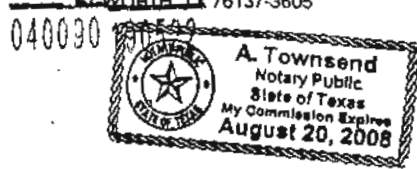
On this the 20th day of October A.D. 2004, before me, a Notary Public, appeared SHERRY DOZA to me personally known, who being by me duly sworn, did say that (s)he is the ASSISTANT VICE PRESIDENT of Deutsche Bank Trust Company formerly known as Bankers Trust Company, as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said SHERRY DOZA acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

I DO CERTIFY THAT THE  
PRECISE RESIDENCE OF  
THE WITHIN ASSIGNEE IS:

Assignee's Address:  
909 Hidden Ridge Dr, Suite 200  
Irving, TX 75038

Assignor's Address:  
4708 MERCANTILE DRIVE NORTH  
ST WORTH TX 76137-3605



EMC  
IMAGED

Record and Return to:  
EMC Mortgage Corporation  
2780 Lake Vista Drive  
Lewisville, TX 75067-3884  
Attn: Legal Vault Custodian



# EXHIBIT C



THIS IS NOT  
CERTIFIED COPY

INSTR # 2002353535  
OR BK 12017 PG 1771  
RECORDED 10/16/2002 01:35 PM  
RICHARD-AKE CLERK OF COURT  
HILLSBOROUGH COUNTY  
DEPUTY CLERK J. Anglin

PREPARED BY: SMI  
RECORDING REQUESTED BY  
/AFTER RECORDING RETURN TO:  
Stewart Mortgage Information  
Attn. Sherry Doza  
P.O. Box 540817  
Houston, Texas 77254-0817  
Tel. (800) 795-5263

**AFFIDAVIT REGARDING LOST OR MISPLACED ASSIGNMENT**

LOAN NO: FS980051506  
STATE OF: FL  
COUNTY OF: Hillsborough

Before me, the undersigned authority, personally appeared Sherry Doza who upon being duly sworn deposes and says as follows:

1. That she is Vice President of Flagstar Bank the Custodian of the document which is the subject of this affidavit and the holder of that certain Note and Mortgage / Deed of Trust dated 5/1/98 from VADEN B. HINES AND KRISTIN K. HINES To DUNNE MORTGAGE BROKERAGE, INC., D/B/A DUNNE MORTGAGE COMPANY, in the original amount of \$132800 (hereinafter the Mortgage / Deed of Trust and Note):
2. The Mortgage/ Deed of Trust was recorded on N/A in Book 09025 on Page 0370 as Instrument No. 98122795 County of Hillsborough. There are no assignments of record:

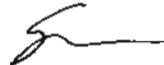
Property Address: 906 RIVER RAPIDS AVENUE  
BRANDON, FL 33511

Legal Description: N/A

3. That the Mortgage/Deed of Trust and Note was purchased by Flagstar Bank etc, But the Assignment from DUNNE MORTGAGE BROKERAGE, INC., D/B/A DUNNE MORTGAGE COMPANY to Flagstar Bank cannot be located for the recording:
4. That DUNNE MORTGAGE BROKERAGE, INC., D/B/A DUNNE MORTGAGE COMPANY was administratively dissolved and/or that after a diligen search, the former officers of DUNNE MORTGAGE BROKERAGE, INC., D/B/A DUNNE MORTGAGE COMPANY could not be located to obtain a replacement assignment for recording:
5. That at all times Flagstar Bank has been the holder of the Mortgage/Deed of Trust and Note with full Authority to exercise the right of a Lender thereunder.
6. This Affidavit is given with the knowledge that it will be relied upon by the Purchasers, Sellers, Lender, Attorneys, and Title Insurance Companies.

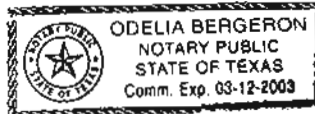
Further Affiant Saith Not.

DATE: 10/1/02  
State of TEXAS  
County of HARRIS

By:   
Sherry Doza  
VICE PRESIDENT

On 10/1/02 before me, Odellia Bergeron, notary public, personally, appeared Sherry Doza, personally know to me ( or porved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies) on the instrument their person(s), or the entity upon behalf of

  
Notary Public





Loan Number: 02-07-58088  
FNMC Number: 136706

ERNEST...  
CLERK OF THE CIRCUIT COURT  
Escambia County,  
Florida

Job Number: 225\_9502 / 61367

(Space Above this Line For Recorder's Use Only)

# ASSIGNMENT of MORTGAGE

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

KNOW ALL MEN BY THESE PRESENTS:

That LOMAS MORTGAGE USA, F/K/A THE LOMAS & NETTLETON COMPANY (Assignor) acting herein by and through a duly authorized officer, the owner and holder of one certain promissory note executed by SHEILA MICHELLE MURPHY ("Borrower(s)") secured by a Mortgage of even date therewith executed by Borrower(s) for the benefit of the holder of the said note, which was recorded on the lot(s), or parcel(s) of land described therein situated in the County of Escambia, State of Florida:

Recording Ref: Book 3211, Page No. 483

For and in consideration of the sum of Ten and No/100 dollars (\$10.00), and other good valuable and sufficient consideration paid, the receipt of which is hereby acknowledged, does hereby transfer and assign, set over and deliver unto FIRST NATIONWIDE MORTGAGE CORPORATION (Assignee) all beneficial interest in and to title to said Mortgage, together with the note and all other liens against said property securing the payment thereof, and all title held by the undersigned in and to said land.

TO HAVE AND TO HOLD unto said Assignee said above described Mortgage and note, together with all and singular the liens, rights, equities, title and estate in said real estate therein described securing the payment thereof, or otherwise.

Executed this the 31 day of January A.D. 1996

Witness: *Polly Husband*  
POLLY HUSBAND

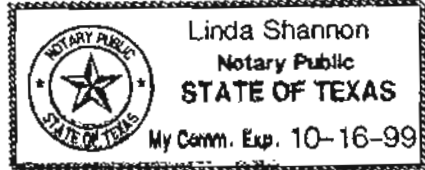
Witness: *Cheryl Swinsinski*  
CHERYL SWINSINSKI

LOMAS MORTGAGE USA, F/K/A THE LOMAS & NETTLETON COMPANY  
By: *Sherry Doza*  
SHERRY DOZA  
VICE PRESIDENT

THE STATE OF TEXAS  
COUNTY OF HARRIS

On this the 31 day of January A.D. 1996, before me, a Notary Public, appeared SHERRY DOZA to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of LOMAS MORTGAGE USA, F/K/A THE LOMAS & NETTLETON COMPANY, a corporation, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said SHERRY DOZA acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



*Linda Shannon*

Assignee's Address:  
5280 CORPORATE DRIVE  
FREDERICK, MD 21701

Assignor's Address:  
8600 HARRY HINES BLVD.  
DALLAS, TEXAS 75235

Stewart Mortgage Information  
Attn. Sherry Doza  
P.O. Box 540817  
Houston, Texas 77254-0817

Pool 0      Loan Number: 0615613302      (Space Above this Line For Recorder's Use Only)  
Other Loan Number: 1692583590      Investor Number: 0719544441      405\_2249

### ASSIGNMENT of DEED OF TRUST

STATE OF WASHINGTON  
COUNTY OF SKAGIT

KNOW ALL MEN BY THESE PRESENTS:

That ABN AMRO MORTGAGE GROUP, INC. ('Assignor'), acting herein by and through a duly authorized officer, the owner and holder of one certain promissory note executed by ROBERT E. BARDEN AND MARIANNE D. BARDEN ('Borrower(s)') secured by a Deed of Trust of even date therewith from Borrower(s) for the benefit of the holder of the said note, which was recorded on the lot(s), or parcel(s) of land described therein situated in the County of Skagit, State of Washington:

Recording Ref: Instrument/Document No. 200106290118, Date of Mortgage 6/18/01  
Loan Amount: \$220,000.00  
Property Address: 4891 DEER HAVEN LANE, BOW, WA 98232

For and in consideration of the sum of Ten and No/100 dollars (\$10.00), and other good valuable and sufficient consideration paid, the receipt of which is hereby acknowledged, does hereby transfer and assign, set over and deliver unto MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (Assignee), all beneficial interest in and to title to said Deed of Trust, together with the note and all other liens against said property securing the payment thereof, and all title held by the undersigned in and to said land.

TO HAVE AND TO HOLD unto said Assignee said above described Deed of Trust and note, together with all and singular the liens, rights, equities, title and estate in said real estate therein described securing the payment thereof, or otherwise.

Executed this the 29th day of October A.D. 2002.

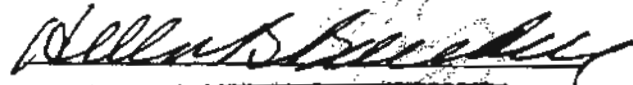
ABN AMRO MORTGAGE GROUP, INC.

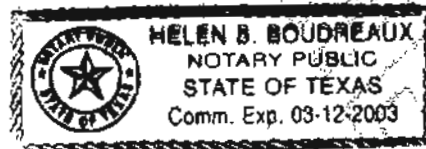
By:   
SHERRY DOZA  
VICE PRESIDENT

THE STATE OF TEXAS  
COUNTY OF HARRIS

On this the 29th day of October A.D. 2002, before me, a Notary Public, appeared SHERRY DOZA to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of ABN AMRO MORTGAGE GROUP, INC., and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said SHERRY DOZA acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.





Assignee's Address:  
P.O. BOX 2026  
FLINT, MICHIGAN 48501-2026

Assignor's Address:  
2800 WEST BIG BEAVER ROAD  
TROY, MI 48007-3703

SML/Attn. Sherry Doza  
P.O. Box 540817  
Houston, Texas 77254-0817

Washington  
County of Skagit

Loan #: 5674348  
Index: 57802  
Job #: 110\_2225

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, the undersigned is the holder of the note and the present Beneficiary under the Deed of Trust described as follows:

Original Trustor:	JAMES R. BURTON AND STACIA M. BURTON
Original Beneficiary:	MORTGAGE MASTER SERVICE CORPORATION
Original Trustee:	LAND TITLE COMPANY OF SKAGIT COUNTY
Original Loan Amount:	\$240,000.00
Property Address:	12464 PARKSIDE LANE, MOUNT VERNON, WA 98273
Date of DOT:	6/5/2000
Recorded On:	6/12/2000
Auditor File No.:	200006120151
FIN:	35033040080300 001

AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a successor Trustee under said Deed of Trust in the Place and stead of present Trustee thereunder.

Now, therefore, the undersigned hereby appoints STEWART TITLE GUARANTY COMPANY, whose address is , as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

STEWART TITLE GUARANTY COMPANY HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor trustee and pursuant to the request of the said owner and holder and in accordance with the provisions of said Deed, of Trust. DOES HEREBY RECONVEY WITHOUT WARRANTY to the person or persons legally entitled thereto, all the estate now held by it under the terms of said Deed of Trust.

In witness whereof the parties hereto have caused this instrument to be duly executed this 21st day of May 2003 A.D. .

STEWART TITLE GUARANTY COMPANY

OHIO SAVINGS BANK, a Federal Savings Bank, Formerly known as Ohio Savings Bank, FSB

BK

By: BARBARA KASZA  
Title: ASSISTANT VICE PRESIDENT

SD

By: SHERRY DOZA  
Title: AUTHORIZED AGENT

SMI/Attn. Sherry Doza  
P.O. Box 540817  
Houston, Texas 77254-0817  
Tel. (800) 795-5263

BK 1174 PG 127  
W.F. DAVIDS CH. CLK.

Pool: 481694 Index.  
Loan Number: 684117493  
GMAC Number 306559304  
Investor #: 1669567748

700\_9903 SMI

(Space Above this Line For Recorder's Use Only)

03 - 57604

204

### ASSIGNMENT of DEED OF TRUST

STATE OF MISSISSIPPI  
COUNTY OF DE SOTO

KNOW ALL MEN BY THESE PRESENTS:

That CAPSTEAD INC., a Delaware Corporation ('Assignor'), acting herein by and through a duly authorized officer, the owner and holder of one certain promissory note executed by CHARLES F. WHITESIDES AND TERESA L. WHITESIDES ('Borrower(s)') secured by a Deed of Trust of even date therewith from Borrower(s) for the benefit of the holder of the said note, which was recorded on the lot(s), or parcel(s) of land described therein situated in the County of De Soto, State of Mississippi.

Recording Ref: Book 795, Page No. 259

Original Beneficiary: PULASKI MORTGAGE COMPANY

For and in consideration of the sum of Ten and No/100 dollars (\$10.00), and other good valuable and sufficient consideration paid, the receipt of which is hereby acknowledged, does hereby transfer and assign, set over and deliver unto GMAC MORTGAGE CORPORATION, A PENNSYLVANIA CORPORATION, ORGANIZED UNDER THE LAWS OF PENNSYLVANIA (Assignee) all beneficial interest in and to title to said Deed of Trust, together with the note and all other liens against said property securing the payment thereof, and all title held by the undersigned in and to said land.

TO HAVE AND TO HOLD unto said Assignee said above described Deed of Trust and note, together with all and singular the liens, rights, equities, title and estate in said real estate therein described securing the payment thereof, or otherwise.

Executed this the 1st day of July, 1999 A.D.

CAPSTEAD INC.

By: \_\_\_\_\_

SHERRY DOZA  
VICE PRESIDENT

THE STATE OF TEXAS  
COUNTY OF HARRIS

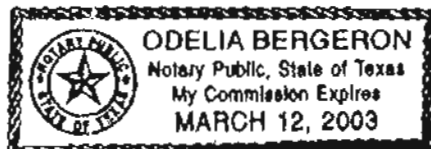
On this the 1st day of July, 1999 A.D., before me, a Notary Public, appeared SHERRY DOZA to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of CAPSTEAD INC., and that said instrument was signed and delivered on behalf of said corporation by authority of its Board of Directors, and said SHERRY DOZA acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

*Odelia Bergeron*

Assignee's Address:  
3451 HAMMOND AVENUE  
WATERLOO, IA 50702

Assignor's Address:  
2711 N. HASKELL AVE., SUITE 1000  
DALLAS, TEXAS 75204





# ASSIGNMENT of DEED OF TRUST

STATE OF NORTH CAROLINA  
COUNTY OF HENDERSON

KNOW ALL MEN BY THESE PRESENTS:

That FIRST-CITIZENS BANK AND TRUST COMPANY, A NORTH CAROLINA CORPORATION ("Assignor"), acting herein by and through a duly authorized officer, the owner and holder of one certain promissory note executed by LARRY RUSSELL AND SUSAN RUSSELL ("Borrower(s)") secured by a Deed of Trust of even date therewith from Borrower(s) for the benefit of the holder of the said note, which was recorded on the lot(s), or parcel(s) of land described therein situated in the County of Henderson, State of North Carolina:

Recording Ref: Book 857, Page No. 18

Original Beneficiary: FIRST-CITIZENS BANK AND TRUST COMPANY

For value received, the undersigned grants, assigns and transfers to GMAC Mortgage Corporation (Assignee), a Pennsylvania Corporation with an office located at 3451 Hammond Avenue, Waterloo, IA 50702, all beneficial interest in and to title of said Deed of Trust, together with the note and all other liens against said property securing the payment thereof, and all title held by the undersigned in and to said land.

TO HAVE AND TO HOLD unto said Assignee said above described Deed of Trust and note, together with all and singular the liens, rights, equities, title and estate in said real estate therein described securing the payment thereof, or otherwise.

Effective the 1st day of September A.D. 2000 and executed this the 31st day of January A.D. 2002.

FIRST-CITIZENS BANK AND TRUST COMPANY,  
A NORTH CAROLINA CORPORATION

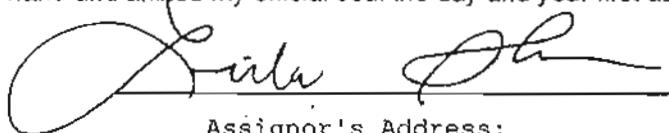
By: 

SHERRY DOZA  
VICE PRESIDENT

THE STATE OF TEXAS  
COUNTY OF HARRIS

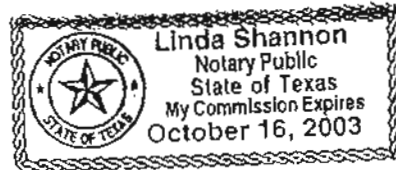
On this the 31st day of January A.D. 2002, before me, a Notary Public, appeared SHERRY DOZA to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of FIRST-CITIZENS BANK AND TRUST COMPANY, A NORTH CAROLINA CORPORATION, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said SHERRY DOZA acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



Assignee's Address:  
3451 HAMMOND AVENUE  
WATERLOO, IA 50702

Assignor's Address:  
SECONDARY MARKETING DEPARTMENT  
P.O. BOX 4500  
HENDERSONVILLE, NC 28793



Loan Number



GMAC Number

North Carolina, Henderson County The foregoing certificate of

Linda Shannon

Notary Public (~~Notary Public~~) is ~~not~~ certified to be correct, this instrument presented for registration and recorded in this office this 6th day of February, 2002

SMI/Attn. Sherry Doza  
P.O. Box 540817  
Houston, Texas 77254-0817

Washington  
County of Skagit

Loan #: 0628596536  
Index:  
Job #: 405\_2517

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, the undersigned is the holder of the note and the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: JAMES M. HAWKINS AND SHARRON O. HAWKINS  
Original Beneficiary: ABN AMRO MORTGAGE GROUP, INC.  
Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY  
Original Loan Amount: \$110,000.00  
Property Address: 4210 MONTGOMERY PL., MOUNT VERNON, WA 98274  
Date of DOT: 10/21/2002  
Auditor File No.: 200301130210

AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a successor Trustee under said Deed of Trust in the Place and stead of present Trustee thereunder.

Now, therefore, the undersigned hereby appoints STEWART TITLE GUARANTY COMPANY , whose address is 1980 Post Oak, Suite 300, Houston, Tx 77056 , as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

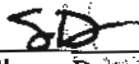
STEWART TITLE GUARANTY COMPANY HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor trustee and pursuant to the request of the said owner and holder and in accordance with the provisions of said Deed of Trust. DOES HEREBY RECONVEY WITHOUT WARRANTY to the person or persons legally entitled thereto, all the estate now held by it under the terms of said Deed of Trust.

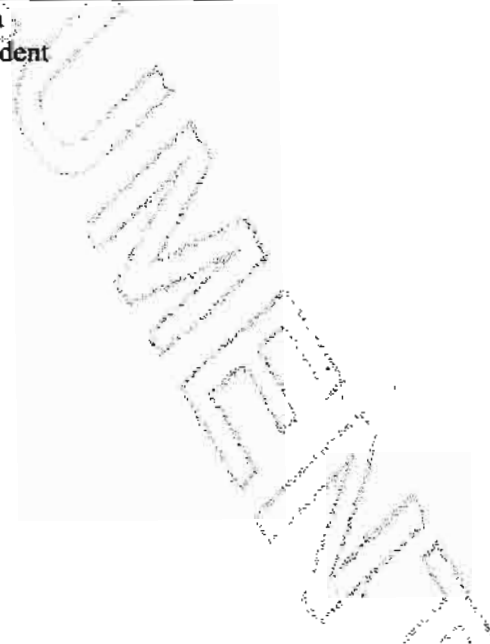
In witness whereof the parties hereto have caused this instrument to be duly executed this 1st day of March 2004 A.D. .

STEWART TITLE GUARANTY COMPANY

ABN AMRO MORTGAGE GROUP, INC.

  
By: Barbara Kasza  
Title: Assistant Vice President

  
By: Sherry Doza  
Title: Vice President



**COMPARED**

**ASSIGNMENT of MORTGAGE**

**PREPARED BY: SMI**  
**RECORDING REQUESTED BY**  
**/AFTER RECORDING RETURN TO:**

**Stewart Mortgage Information**  
Attn. Sherry Doza  
P.O. Box 540817  
Houston, Texas 77254-0817  
Tel. (800) 795-5263

Pool: 0      Index:      Investor Number: 1675425411  
Loan Number: 15012564  
WFHM Number: 251894028

01 - 18294  
860\_2503

**STATE OF IOWA**

**KNOW ALL MEN BY THESE PRESENTS:**

**COUNTY OF POTTAWATTAMIE**

That **COMMERCIAL FEDERAL MORTGAGE CORPORATION** ("Assignor"), acting herein by and through a duly authorized officer, the owner and holder of one certain promissory note executed by **SYDNEY F. CARNE, JR. AND SHIRLEY L. HENRY** ("Borrower(s)") secured by a Mortgage therewith executed by Borrower(s) for the benefit of the holder of the said note, which Mortgage was recorded on the lot(s), or parcel(s) of land described therein situated and recorded in the County of Pottawattamie, State of Iowa:

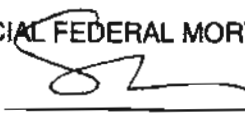
Recording Ref: Instrument/Document No. 16543Book 99, Page No. 46244

For and in consideration of the sum of Ten and No/100 dollars (\$10.00), and other good valuable and sufficient consideration paid, the receipt of which is hereby acknowledged, does hereby transfer and assign, set over and deliver unto **WELLS FARGO BANK, N.A.** (Assignee), all beneficial interest in and to title to said Mortgage, together with the note and all other liens against said property securing the payment thereof, and all title held by the undersigned in and to said land.

TO HAVE AND TO HOLD unto said Assignee said above described Mortgage and note, together with all and singular the liens, rights, equities, title and estate in said real estate therein described securing the payment thereof, or otherwise.

Executed this the 1st day of July A.D. 2005.

**COMMERCIAL FEDERAL MORTGAGE CORPORATION**

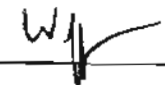
By:   
**SHERRY DOZA**  
**VICE PRESIDENT**

**THE STATE OF TEXAS**

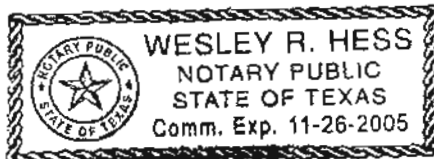
**COUNTY OF HARRIS**

On this the 1st day of July A.D. 2005, before me, a Notary Public, appeared **SHERRY DOZA** to me personally known, who being by me duly sworn, did say that (s)he is the **VICE PRESIDENT** of **COMMERCIAL FEDERAL MORTGAGE CORPORATION**, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said **SHERRY DOZA** acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

  
\_\_\_\_\_

Assignee's Address:  
1 HOME CAMPUS  
DES MOINES, IA 50328




Assignor's Address:  
450 REGENCY PKWY - 2E  
OMAHA, NE 68114

# EXHIBIT D

# SIGNATURE VERSIONS OF SHERRY DOZA

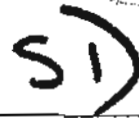
1.

CFN LIQUIDATING TRUST, as successor to  
CONTIMORTGAGE CORPORATION

By:   
SHERRY DOZA  
ITS ATTORNEY IN FACT


4.

OHIO SAVINGS BANK, a Federal Savings  
Bank, Formerly known as Ohio Savings Bank,  
FSB

  
By: SHERRY DOZA  
Title: AUTHORIZED AGENT

2.

ABN AMRO MORTGAGE GROUP, INC.

By:   
SHERRY DOZA  
VICE PRESIDENT

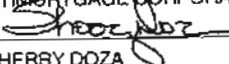
5.

LOMAS MORTGAGE USA, INC. FKA THE LOMAS &  
NETTLETON

By:   
SHERRY DOZA  
VICE PRESIDENT


3.

CFN LIQUIDATING TRUST, as successor to  
CONTIMORTGAGE CORPORATION

By:   
SHERRY DOZA  
ITS ATTORNEY IN FACT

6.

LOMAS MORTGAGE PARTNERSHIP, L.P. BY  
LOMAS MORTGAGE SERVICES, MANAGING  
GENERAL PARTNER

By:   
SHERRY DOZA  
VICE PRESIDENT

1. INSTRUMENT #2005142831 HILLSBOROUGH COUNTY, FL
2. INSTRUMENT #2003208115 HILLSBOROUGH COUNTY, FL
3. INSTRUMENT #2005118509 HILLSBOROUGH COUNTY, FL
4. INSTRUMENT #200306090071 SKAGIT COUNTY, WASHINGTON
5. BOOK 8620; PAGE 1862 HILLSBOROUGH COUNTY, FL
6. BOOK 8015; PAGE 571 HILLSBOROUGH COUNTY, FL

# EXHIBIT E

THIS IS NOT A CERTIFIED COPY

09-161828

Document Prepared By:

Res Mehrz, 888-362-9638

When Recorded/Mail To:

Saxon Mortgage Services Inc

4708 Mercantile Drive North

Ft. Worth, TX 76137

SAXCM 000 152854840

Secondary Ref. #: 0011253708

CR#: 01/13/2010-PR#: A063-POF

Date: 12/29/2009-Print Batch ID: 10374

Property Address:

3301 RIVER COVE DR

TAMPA, FL 33614

FLnot-eR2.0 12/10/2009 Copyright (c) 2009 by DOCX LLC

This Space for Recorder's Use Only



ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which is hereby acknowledged, Bankers Trust Company, whose address is 4708 Mercantile Drive N Fort Worth, TX 76137, does by these presents hereby grant, bargain, sell, assign, transfer, convey, set over and deliver unto Deutsche Bank Trust Company Americas fka Banker's Trust Company, as Trustee for Saxon Asset Securities Trust 2000-3, whose address is 1761 East St. Andrew Place, Santa Ana, CA 92705-4934, the following described mortgage, securing the payment of a certain promissory note(s) for the sum listed below, together with all rights therein and thereto, all liens created or secured thereby, all obligations therein described, the money due and to become due thereon with interest, and all rights accrued or to accrue under such mortgage.

Original Borrower(s): RONALD L. LARISCY AND KATHERINE LARISCY, HIS WIFE

Original Mortgagee: AMERICA'S MONEYLINE, INC.

Date of Mortgage: 08/24/2000

Loan Amount: \$68,000.00

Recording Date: 09/18/2000 Book: 10376 Page: 1983 Document #: NA

and recorded in the official records of the County of Hillsborough, State of Florida affecting Real Property and more particularly described on said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 1-25-10.

Bankers Trust Company

Misty Anthony  
Witness: Misty Anthony

Natalie Flowers  
Natalie Flowers  
Vice President

TBS  
Witness: Takerisha Boone

Lisa Sly  
Lisa Sly  
Asst. Vice President

State of TX  
County of Tarrant

On this date of 1-25-10, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named Natalie Flowers and Lisa Sly, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Asst. Vice President respectively of Bankers Trust Company, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and in behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Erika Wells  
Notary Public:



THIS IS NOT A  
CERTIFIED COPY

Document Prepared By:  
Ron Meharg, 888-362-9638  
When Recorded: Mail To:  
Saxon Mortgage Services, Inc.  
4708 Mercantile Drive North  
Ft. Worth, TX 76137

SAXCM	000	160676020
-------	-----	-----------

Secondary Ref. #: 2000559788  
CRef#: 01/28/2010-PRef#: A063-POF  
Date: 01/13/2010-Print Batch ID: 10402  
Property Address:  
15715 BEREA DR  
ODESSA, FL 33556  
FLAeas-eR2.0 12/10/2009 Copyright (c) 2009 by DOCX LLC

This Space for Recorder's Use Only



ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which is hereby acknowledged, Mortgage Electronic Registration Systems, whose address is 4708 Mercantile Dr. N, Fort Worth, TX 76137, does by these presents hereby grant, bargain, sell, assign, transfer, convey, set over and deliver unto Saxon Mortgage Services, Inc., whose address is 4708 Mercantile Dr. N, Fort Worth, TX 76137, the following described mortgage, securing the payment of a certain promissory note(s) for the sum listed below, together with all rights therein and thereto, all liens created or secured thereby, all obligations therein described, the money due and to become due thereon with interest, and all rights accrued or to accrue under such mortgage.

Original Borrower(s): MARTHA WAGENBRENNER  
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP.  
Date of Mortgage: 02/22/2005 Loan Amount: \$316,800.00  
Recording Date: 02/28/2005 Book: 14725 Page: 0877 Document #: 2005080762

and recorded in the official records of the County of Hillsborough, State of Florida affecting Real Property and more particularly described on said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 01-25-10.

Mortgage Electronic Registration Systems

Misty Anthony  
Witness: Misty Anthony

Natalie Flowers  
Natalie Flowers  
Vice President

Amanda Martin  
Witness: Amanda Martin

Lisa Sly  
Lisa Sly  
Asst. Vice President

State of TX  
County of Tarrant

On this date of 1/25/10, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named Natalie Flowers and Lisa Sly, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Asst. Vice President respectively of Mortgage Electronic Registration Systems, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and in behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Cortney Hooton  
Notary Public



1000270

**COMMONWEALTH OF PENNSYLVANIA  
COMMON PLEAS OF YORK COUNTY PENNSYLVANIA**

EMC MORTGAGE CORPORATION,

NO. 2009-SU-005228-04  
CIVIL DIVISION

PLAINTIFF,

v.

STEPHEN G. CONKLIN, et al.,

DEFENDANTS.

**AFFIDAVIT OF LYNN E. SZYMONIAK  
AS EXPERT ON BEHALF OF DEFENDANTS**

STATE OF FLORIDA

COUNTY OF PALM BEACH

LYNN E. SZYMONIAK, Esq., having been duly sworn, deposes and states that if sworn as a witness she can testify competently to the facts stated in this affidavit, based upon her personal knowledge:

1. I am an adult citizen of the United States, and have resided in Palm Beach County, Florida since 1979. My credentials are summarized in paragraphs 12 – 17 herein.

2. I have examined over 10,000 Mortgage Documents and I am familiar with such documents, and how they are properly prepared and signed.

3. I have examined a copy of a document entitled "Original Verification for Civil Action – Complaint in Mortgage Foreclosure Per Order of Court Dated December 28, 2006." This pleading was dated January 7, 2007. This verification was signed by Rick Wilken as "Assistant Secretary, EMC Mortgage Corporation."

4. It is my opinion that this Verification is fraudulent because Rick Wilken was not a corporate officer of EMC Mortgage Corporation as represented. From my experience with the mortgage industry and mortgage documents, I know that Rick Wilken was actually a clerical employee for Lender Processing Services, a mortgage servicing document mill in Mendota Heights, Dakota County, Minnesota.

5. I am familiar with a magazine entitled The Summit, a copy of which is attached hereto as Exhibit A. This magazine was the in-house magazine for FIS Foreclosure Solutions, Inc., which is identified as a Division of Fidelity National Default Solutions. This company was the predecessor company to Lender Processing Services, Inc. On page 9 of this magazine, Rick Wilken is identified as an employee who is celebrating his anniversary of five or more years' employment with FIS Foreclosure Solutions. This issue was printed in December, 2007.

Since Wilken was employed for five years' or more at FIS Foreclosure Solutions in December, 2007, he was not an officer of **EMC Mortgage** in January, 2007, the approximate date of the verification.

6. Rick Wilken has signed other mortgage documents using many different conflicting job titles. Some of the titles claimed by Rick Wilken and the dates he used such titles include the following:

- Vice President, Mortgage Electronic Registration Systems, Inc. as Nominee for Aegis Wholesale Corporation (March 10, 2008);
- Assistant Secretary, Mortgage Electronic Registration Systems, Inc. as Nominee for First Horizon Home Loan Corporation (April 3, 2008);
- Assistant Secretary, Mortgage Electronic Registration Systems, Inc. as Nominee for Amnet Mortgage, Inc. d/b/a American Mortgage Network of Florida (April 25, 2008);
- Assistant Secretary, Mortgage Electronic Registration Systems, Inc. as Nominee for Fremont Investment and Loan (September 24, 2008);
- Vice President, Mortgage Electronic Registration Systems, Inc. as Nominee for First NLC Financial Corporation (November 3, 2008);
- Vice President, Mortgage Electronic Registration Systems, Inc. as Nominee for EquiFirst Corporation (December 17, 2008);
- Vice President, Mortgage Electronic Registration Systems, Inc. as Nominee for GE Money Bank (February 12, 2009);

- Attorney-in-Fact, HSBC Mortgage Corporation (May 12, 2009); and
- Attorney-in-Fact, JP Morgan Chase Bank, N.A. Successor In Interest To Washington Mutual Bank, Successor in Interest to Long Beach Mortgage Company (October 7, 2009).

Copies of Mortgage Assignments signed by Rick Wilken using these many different titles, often within days of each other, are attached hereto as Exhibit B.

7. In its quarterly statement to the Securities & Exchange Commission, filed August 9, 2010, Lender Processing Services ("LPS") reported that its document production operations were the subject of state and federal investigations and that it had also conducted its own investigation and taken certain "remediation" procedures. Specifically, LPS reported as follows:

Due to the heavily regulated nature of the mortgage industry, from time to time we receive inquiries and requests for information from various state and federal regulatory agencies, including state insurance departments, attorneys general and other agencies, about various matters relating to our business. These inquiries take various forms, including informal or formal requests, reviews, investigations and subpoenas. We attempt to cooperate with all such inquiries. As previously disclosed, the U.S. Attorney's office for the Middle District of Florida has been conducting an inquiry concerning certain business processes of our document solutions business. The Florida Attorney General has initiated a similar civil inquiry. We have been cooperating and we have expressed our willingness to continue to fully cooperate with these inquiries, and we do not believe that the outcome of these

inquiries will have a material adverse impact on our business or results of operations.

8. To the best of my knowledge, LPS has not disclosed or identified the specific mortgage-related documents that it produced that were wrong and necessitated "remediation efforts" as reported in its Quarterly and Annual Statement.

9. The services provided by Lender Processing Services include "drafting missing documents" to facilitate foreclosures for over 50 large banks, including Deutsche Bank. The price list of Lender Processing Services includes customary charges to "Create Missing Assignments" (\$35) and to "Cure Defective Assignment" (\$12.95).

10. On June 14, 2010, the Florida Attorney General's Office announced that it was conducting a civil investigation of Lender Processing Services. To the best of my knowledge, that investigation is ongoing.

11. Because of the high volume of documents produced by Lender Processing Services, the many errors on these documents, the many different job titles claimed by employees of Lender Processing Services on documents and the lack of candor with courts in disclosing the actual employer of these signers of documents, it is my conclusion that documents signed by employees of Lender Processing Services, including Rick Wilken, the signer of the Verified Complaint herein ,are fraudulent.

## **SUMMARY OF CREDENTIALS**

12. I am an attorney and was admitted to the Florida Bar in 1980. My business address is: The Szymoniak Firm, P.A., The Metropolitan, PH2-

05, 403 S. Sapodilla Avenue, West Palm Beach, Florida 33401. Telephone: (561) 630-6928. I have practiced law in Palm Beach County for 31 years. I am a graduate of Bryn Mawr College in Bryn Mawr, Pennsylvania, and Villanova Law School in Villanova, Pennsylvania.

13. For the past twenty years, my practice has primarily been in cases involving white-collar crime allegations, particularly, in representing major insurance companies in claims that they have been defrauded by large policyholders.

14. In the last ten years, I have also served as an expert witness in civil and criminal cases. In criminal cases, I have served as an expert witness for the United States of America and the State of California. I have testified at trial in four federal court cases including two in Jacksonville, Florida, where the allegations involved false and fabricated documents including fabricated insurance policies and certificates of insurance. The two Jacksonville cases were United States v. Thomas King, Case No. 3:05-cr-52-J-99MMH, Middle District of Florida, Jacksonville Division and United States v. Donald Touchet, et al., Case No. 3:2007cr00090, Middle District of Florida, Jacksonville Division. My designation as an expert and the use of my testimony were affirmed in an 11<sup>th</sup> Circuit opinion, United States v. Robert D. Jennings, Case No. 08-13434 (11<sup>th</sup> Cir. Jan. 5, 2010). I also submitted an expert opinion for the government in a New York Northern District federal case that ended in a guilty plea: United States v. James Kernan, Case No. 5:2008cr00061. I have also been designated an expert on insurance regulatory matters in Florida and testified at trial in April, 2010, in a federal criminal trial involving financial guaranty


insurance, United States v. Michael Zapetis, et al., Case No. 8:2006cr00026, Middle District of Florida, Tampa Division. This case also resulted in a guilty verdict. On July 19, 2010, I testified in a criminal insurance fraud trial in Charleston, South Carolina, that also ended in a guilty verdict, United States v. Robert Kohn, Case No. 2:2009cr01127. I have also worked as a consultant/expert for the South Carolina Department of Consumer Affairs and the South Carolina Department of Insurance. I also submitted an expert opinion in a California state case involving fraudulent insurance practices and documents that resulted in a guilty plea in March, 2010, the People of the State of California v. Mitchell Zogob, Orange County, California. I have testified as an expert in a foreclosure case in Harris County, Texas.

15. I have written several articles on mortgage foreclosures and residential mortgage-backed securitized trusts, including the following: "An Officer of Too Many Banks," *Fraud Digest*, January 14, 2010; "Too Many Jobs," *Fraud Digest*, January 19, 2010; "Mortgage Assignments As Evidence of Fraud," *Fraud Digest*, February 9, 2010; "Inroads on Foreclosure Fraud by Mortgage Servicers" *Fraud Digest*, April 7, 2010; "Mass-Produced Affidavits Filed by Foreclosure Firms," *Fraud Digest*, April 13, 2010; "How Lender Processing Services, Inc. Solves Deutsche Bank's Missing Paperwork Problem in Foreclosures," *Fraud Digest*, April 16, 2010 and "The Real Employers of the Signers of Mortgage Assignments to Trusts," *Fraud Digest*, May 14, 2010. I have also lectured at a Continuing Legal Education Seminar approved for credit by the Florida Bar Association on forged and fraudulent documents used in foreclosures and on mortgage securitization.

16. I was formerly a Certified Fraud Examiner, and have had nine hours training by the National Association of Certified Fraud Examiners in identifying forged and fabricated documents, in a course taught by retired agents of the FBI.

17. I have submitted expert opinions in over 100 cases involving suspect mortgage documents prepared by mortgage servicing companies.

FURTHER AFFIANT SAYETH NOT.

  
\_\_\_\_\_  
LYNN E. SZYMONIAK

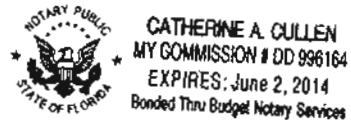
COUNTY OF PALM BEACH

STATE OF FLORIDA

Before me, the undersigned authority, on this 4<sup>TH</sup> day of April, 2011, personally appeared LYNN E. SZYMONIAK, known to me to be the person whose name is subscribed to the foregoing Affidavit, and swore that the information therein was true and executed the same for the purposes therein contained.

In witness whereof, I have unto set my hand and official seal.

  
CATHY A. CULLEN



# **EXHIBIT A**

# **EXHIBIT B**

THIS IS NOT A  
CERTIFIED COPY

Prepared by: Nicholas Sties  
Ben-Ezra & Katz, P.A.  
2901 Stirling Road, Suite 300  
Fort Lauderdale, Florida 33312  
(305) 770-4100

**ASSIGNMENT OF MORTGAGE**

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION SUCCESSOR IN INTEREST TO WASHINGTON MUTUAL BANK, SUCCESSOR IN INTEREST TO LONG BEACH MORTGAGE COMPANY, "Assignor" whose address is 1400 S. DOUGLASS RD., SUITE 100, ANAHEIM, CA 92806, in consideration for the sum of Ten Dollars and 00/100 cents, and other valuable considerations received from or on behalf of:

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR LONG BEACH MORTGAGE LOAN TRUST 2005-WL2, "Assignee" whose address is 1761 E. ST. ANDREW PLACE SANTA ANA, CA 92705, at or before the ensembling and delivery of these presents the receipt whereof is hereby acknowledged, did grant, bargain, sell, assign, transfer and set over unto the Assignee a certain mortgage bearing the date of April 21, 2005 by BOB R. PAUL AKA BOBBY R. PAUL in favor of JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS PURCHASER OF THE LOANS AND OTHER ASSETS OF WASHINGTON MUTUAL BANK AS SUCCESSOR IN INTEREST TO LONG BEACH MORTGAGE COMPANY

and recorded in Official Record Book 14935; Page 1665 of the Public Records of HILLSBOROUGH County, Florida upon the following land in said county:

LOT 13, IN BLOCK 2, ARMENIA TERRACE, AS PER MAP OR PLAT THEREOF RECORDED IN PLAT BOOK 17, AT PAGE 42, OF THE PUBLIC RECORDS OF HILLSBOROUGH COUNTY, FLORIDA.

Together with the note or obligation described in said mortgage and the moneys due and to become due thereon, with interest.

TO HAVE AND TO HOLD the same unto the Assignee, heirs, legal representatives, successors and assigns forever.

IN WITNESS WHEREOF the assignor has caused signed (and sealed, as applicable) this Assignment of Mortgage, which assignment was effective on or before September 22, 2009.

Witnesses: Assignor(s)

Sties  
witness signature

Stephen Walker  
printed name

Christina Keegan  
witness signature

Christina Keegan  
printed name

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION SUCCESSOR IN INTEREST TO WASHINGTON MUTUAL BANK, SUCCESSOR IN INTEREST TO LONG BEACH MORTGAGE COMPANY  
1400 S. DOUGLASS RD., SUITE 100,  
ANAHEIM, CA 92806

by: Rick Wilken  
printed name:  
Attorney in Fact

Corporate Seal:

STATE OF Minnesota  
COUNTY OF Dakota

The foregoing instrument was acknowledged before me this 7 day of Oct, 2009 by Rick Wilken as Attorney in Fact of JPMORGAN CHASE BANK, NATIONAL ASSOCIATION SUCCESSOR IN INTEREST TO WASHINGTON MUTUAL BANK, SUCCESSOR IN INTEREST TO LONG BEACH MORTGAGE COMPANY on behalf of the assignor. S/he is personally known to me or has produced \_\_\_\_\_ as identification.

THIS IS NOT A  
CERTIFIED COPY



THIS IS NOT A  
CERTIFIED COPY

Prepared by and return to:  
Shapiro & Fishman, LLP/Hollan M. Fintel  
10004 N. Dale Mabry Highway, Suite 112  
Tampa, FL 33618  
S&F No.: 09-125973

2  
A

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This area above this line is for the use of recording official

ASSIGNMENT OF MORTGAGE

**Mortgage Electronic Registration Systems, Inc., as Nominee for GE Money Bank,** ("Assignor"), C/O Shapiro & Fishman, LLP, 10004 N. Dale Mabry Highway, Suite 112, Tampa, FL 33618, in consideration from **Saxon Mortgage Services, Inc.,** ("Assignee"), C/O Shapiro & Fishman, LLP, 10004 N. Dale Mabry Highway, Suite 112, Tampa, FL 33618, has granted, bargained, sold, assigned, transferred and set over, and by these presents does grant, bargain, sell, transfer and set over unto Assignee the following described Mortgage(s) recorded in the Public Records of Hillsborough County, State of Florida, together with the note of obligation described in said Mortgage(s), and the money due and to become, due thereon, with interest as therein provided.

Date of Mortgage: January 17, 2007  
Mortgage Recording Date: February 6, 2007  
Clerk's File Number: 2007-065448  
Book Number: 17436  
Page Number: 69

Legal Description:

THE SOUTH 144.09 FEET OF THE NORTH 321.36 FEET OF THE EAST 1/4 OF THE NW 1/4 OF THE SE 1/4, LESS THE EAST 25.00 FEET THEREOF FOR ROAD, IN SECTION 8, TOWNSHIP 27 SOUTH, RANGE 19 EAST, HILLSBOROUGH COUNTY, FLORIDA.

Original Mortgagors: Melanie L. Worton, a Single Woman

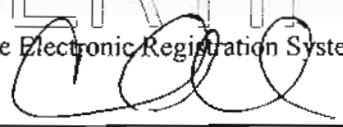
This Assignment of Mortgage is made without recourse against Assignor.

IN WITNESS WHEREOF, Assignor has caused these presents to be executed this day of Feb 5, 2009.

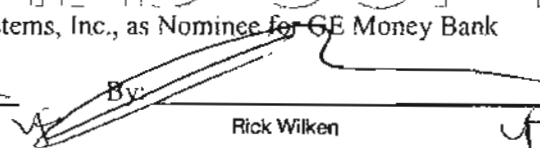
# THIS IS NOT A CERTIFIED COPY

Mortgage Electronic Registration Systems, Inc., as Nominee for GE Money Bank

By: \_\_\_\_\_



By: \_\_\_\_\_



Rick Wilken

(CORPORATE SEAL)

STATE OF MI  
COUNTY OF DAKOTA SS.

I HEREBY CERTIFY, That on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements of the above referenced duly authorized signatories of \_\_\_\_\_ who are personally known to me and did take an oath and who are to me well known to be the persons described herein and who executed the foregoing Assignment of Mortgage and duly acknowledged before me and executed the same for the purposes therein expressed as the act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, said County and State, this 5 day of Feb, 2009



\*NOTARY PUBLIC \_\_\_\_\_  
Name of Notary: Mark Bischof  
Commission NO. \_\_\_\_\_  
My Commission Expires: 1/31/13

(SEAL)



THIS IS NOT A  
VERIFIED COPY

RECORD & RETURN TO:  
Law Office of Marshall C. Watson  
1800 NW 49th Street, Suite 120  
Fort Lauderdale, Florida 33309  
Telephone: (954) 452-0365  
Facsimile: (954) 771-6052

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS:

THAT HSBC MORTGAGE CORPORATION (USA) residing or located at 452 5<sup>TH</sup> Ave, New York, NY 10018 herein designated as the assignor, for and in consideration of the sum of \$1.00 Dollar and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby grant, bargain, sell, assign, transfer and set over unto FEDERAL NATIONAL MORTGAGE ASSOCIATION residing or located at: 64000 Legacy Dr., Plano, TX 75021 herein designated as the assignee, the mortgage executed by CARMEN BUREK recorded January 15, 2008 in Hillsborough County, Florida at Book 18379 and Page 934 encumbering the property more particularly described as follows:

CONDOMINIUM UNIT NO. 2118 THE PRESERVE AT TEMPLE TERRACE CONDOMINIUM, A CONDOMINIUM, ACCORDING TO THE DECLARATION THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 16546, AT PAGE 1686, AND ALL AMENDMENTS THERETO, OF THE PUBLIC RECORDS OF HILLSBOROUGH COUNTY, FLORIDA. TOGETHER WITH AN UNDIVIDED INTEREST IN AND TO THE COMMON ELEMENTS APPURTENANT THERETO.

Together with the note and each and every other obligation described in said mortgage and the money due and to become due thereon

TO HAVE AND TO HOLD the same unto the said assignee, its successors and assigns forever, but without recourse on the undersigned.

In Witness Whereof, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its attorney in fact and its corporate seal to be hereto affixed this 12 day of May 2009.

HSBC MORTGAGE CORPORATION (USA)

ATTEST:  
PRINT NAME: Rick Wilken Attorney in Fact

Signed in the presence of:

WITNESS: [Signature]  
Print Name: Rachel Crandall

WITNESS: [Signature]  
Print Name: Kelly Clark

STATE OF MN

COUNTY OF Dakota

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the aforesaid county and state, on this the 12 day of May 2009, within my jurisdiction, the within named who acknowledged to me that (s)he is \*Attorney in Fact and who are personally known to me or has provided \_\_\_\_\_ as identification, that for and on behalf of HSBC MORTGAGE CORPORATION (USA) and as its act and deed (s)he executed the above and foregoing instrument, after first having been duly authorized by HSBC MORTGAGE CORPORATION (USA) to do so.

WITNESS my hand and official seal in the County and State last aforesaid this 12 day of May 2009. \* Rick Wilken

[Signature]  
NOTARY PUBLIC



Prepared by and return to:  
Shapiro & Fishman, LLP/Allegra Knopf  
10004 N. Dale Mabry Highway, Suite 112  
Tampa, FL 33618  
08-094903

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### ASSIGNMENT OF MORTGAGE

**Mortgage Electronic Registration Systems, Inc., as Nominee for First Horizon Home Loan Corporation**, ("Assignor"), C/O Shapiro & Fishman, LLP, 10004 N. Dale Mabry Highway, Suite 112, Tampa, FL 33618, in consideration from **LaSalle Bank NA as trustee for Washington Mutual Mortgage Pass-Through Certificates WMALT Series 2006-AR5 Trust**, ("Assignee"), C/O Shapiro & Fishman, LLP, 10004 N. Dale Mabry Highway, Suite 112, Tampa, FL 33618, has granted, bargained, sold, assigned, transferred and set over, and by these presents does grant, bargain, sell, transfer and set over unto Assignee the following described Mortgage(s) recorded in the Public Records of Lee County, State of Florida, together with the note of obligation described in said Mortgage(s), and the money due and to become, due thereon, with interest as therein provided.

Date of Mortgage: March 21, 2006  
Mortgage Recording Date: March 24, 2006  
Clerk's File Number: 2006-000123461  
Book Number:  
Page Number:

Legal Description:

UNIT 115, OF ALTA MAR, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM DATED FEBRUARY 24, 2006, AND RECORDED IN INSTRUMENT NUMBER 20060000083303, OF THE PUBLIC RECORDS OF LEE COUNTY, FLORIDA; TOGETHER WITH THE UNDIVIDED SHARE IN THE COMMON ELEMENTS AND LIMITED COMMON ELEMENTS APPURTENANT TO SUCH UNIT AND ALL OTHER APPURTENANCES TO SUCH UNIT AS SET FORTH IN THE DECLARATION OF CONDOMINIUM (THE "PROPERTY").

Original Mortgagors: Lawrence P. Kelly and Gayle R. Kelly, Husband and Wife

This Assignment of Mortgage is made without recourse against Assignor.

IN WITNESS WHEREOF, Assignor has caused these presents to be executed this day of April, 2008.

Mortgage Electronic Registration Systems, Inc., as Nominee for First Horizon Home Loan Corporation

By: Liquorita Wilkey

By: Rick Wilken Assistant Secretary

(CORPORATE SEAL)

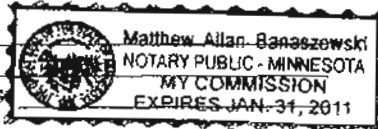
STATE OF mn ]  
COUNTY OF DeSoto ]SS.

I HEREBY CERTIFY, That on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements of the above referenced duly authorized signatories of Liquorita Wilkey and Rick Wilken, who are personally known to me and did take an oath and who are to me well known to be the persons described herein and who executed the foregoing Assignment of Mortgage and duly acknowledged before me and executed the same for the purposes therein expressed as the act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, said County and State, this 5 day of April, 2008

\*NOTARY PUBLIC

Name of Notary: \_\_\_\_\_  
Commission NO. \_\_\_\_\_  
My Commission Expires \_\_\_\_\_



(SEAL)

1  
②

De + Lot  
(ENW) →  
18-58

Prepared by and return to:  
Shapiro & Fishman, LLP/KIMBERLY ANNE HUMPHREY  
10004 N. Dale Mabry Highway, Suite 112  
Tampa, FL 33618  
08-108480

COPY

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ASSIGNMENT OF MORTGAGE

Mortgage Electronic Registration Systems, Inc., as Nominee for Fremont Investment and Loan, ("Assignor"). C/O Shapiro & Fishman, LLP, 10004 N. Dale Mabry Highway, Suite 112, Tampa, FL 33618, in consideration from Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital Inc, MSAC 2007-HE3, ("Assignee"), C/O Shapiro & Fishman, LLP, 10004 N. Dale Mabry Highway, Suite 112, Tampa, FL 33618, has granted, bargained, sold, assigned, transferred and set over, and by these presents does grant, bargain, sell, transfer and set over unto Assignee the following described Mortgage(s) recorded in the Public Records of Saint Johns County, State of Florida, together with the note of obligation described in said Mortgage(s), and the money due and to become due thereon, with interest as therein provided.

Date of Mortgage: September 28, 2006  
Mortgage Recording Date: October 5, 2006  
Clerk's File Number: 2006-073845  
Book Number: 2794  
Page Number: 484

COPY

Legal Description.

THE EAST 210 FEET OF THE EAST 420 OF THE SOUTH 105 FEET OF THE NORTH 210 FEET OF THE FOLLOWING DESCRIBED LANDS LYING WEST OF THE RIGHT-OF-WAY LINE OF S.R. 13-A:

COMMENCING AT A POINT IN THE WEST LINE OF THE PACETTI DONATION IN SECTION 37, TOWNSHIP 6 SOUTH, RANGE 28 EAST, WHICH POINT IS 24 CHAINS AND 40 LINKS SOUTHERLY FROM THE NORTHWEST CORNER OF SAID SECTION; RUN THENCE SOUTHERLY ALONG THE WEST LINE OF SAID SECTION 420 FEET TO A POINT, RUN THENCE EASTERLY ALONG A LINE

COPY

PARALLEL TO THE NORTH LINE OF SAID SECTION, 15 CHAINS AND 81 LINKS TO A POINT; RUN THENCE NORTHERLY ALONG A LINE PARALLEL TO THE WEST LINE OF SAID SECTION 420 FEET TO A POINT; RUN THENCE WESTERLY ALONG LINE PARALLEL TO THE NORTH LINE OF SAID SECTION, 15 CHAINS AND 81 LINKS MORE OR LESS TO THE POINT OF BEGINNING.

Original Mortgagors: Steven P. McCann and Alison E. McCann, His Wife

This Assignment of Mortgage is made without recourse against Assignor.

IN WITNESS WHEREOF, Assignor has caused these presents to be executed this day of Sept 24, 2008.

Mortgage Electronic Registration Systems, Inc., as Nominee for Fremont Investment and Loan

By: Liquenda Allotey - U/D

By: Rick Wilken Assistant Secretary

(CORPORATE SEAL)

STATE OF MI  
COUNTY OF Dahota SS.

I HEREBY CERTIFY That on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements of the above referenced duly authorized signatories of Liquenda Allotey who are personally known to me and did take an oath and who are to me well known to be the persons described herein and who executed the foregoing Assignment of Mortgage and duly acknowledged before me and executed the same for the purposes therein expressed as the act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, said County and State, this 24 day of Sept, 2008

[Signature]  
\*NOTARY PUBLIC  
Name of Notary: SHOUA MOUA  
Commission NO. [Number]  
My Commission Expires JAN. 31, 2012

(SEAL)

COPY

Prepared by and return to:  
Shapiro & Fishman, LLP/Jonathan Rosser  
10004 N. Dale Mabry Highway, Suite 112  
Tampa, FL 33618  
S&F No.: 09-146278

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### ASSIGNMENT OF MORTGAGE

**Mortgage Electronic Registration Systems, Inc., solely as Nominee for Metrocities Mortgage, LLC. DBA No Red Tape Mortgage, ("Assignor"),** C/O Shapiro & Fishman, LLP, 10004 N. Dale Mabry Highway, Suite 112, Tampa, FL 33618, in consideration from Bank of America, National Association, as Successor by Merger to LaSalle Bank, N.A., as Trustee for WMALT 2007-OA5, ("Assignee"), C/O Shapiro & Fishman, LLP, 10004 N. Dale Mabry Highway, Suite 112, Tampa, FL 33618, has granted, bargained, sold, assigned, transferred and set over, and by these presents does grant, bargain, sell, transfer and set over unto Assignee the following described Mortgage(s) recorded in the Public Records of Lee County, State of Florida, together with the note of obligation described in said Mortgage(s), and the money due and to become, due thereon, with interest as therein provided.

Date of Mortgage: October 6, 2006  
Mortgage Recording Date: November 3, 2006  
Clerk's File Number: 2006000417065  
Book Number: \*\*\*REC\_MTG\_BOOK\_NUM\*\*\*  
Page Number: \*\*\*REC\_MTG\_PAGE\_NUM\*\*\*

**Legal Description:**

LOT 63, BLOCK A, OF BONITA BAY, UNIT 30, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 55, PAGE 42, OF THE PUBLIC RECORDS OF LEE COUNTY, FLORIDA.

**Original Mortgagors: Ugo A. Assi and Emanuela Assi, Husband and Wife**

Assignor hereby acknowledges that this assignment is being recorded as a formality pursuant to requirements set forth under § 701.02, but that such be the intention of the parties herein that delivery of the subject note and mortgage be established as evidenced

Mortgage Electronic Registration Systems, Inc., as Nominee for Amnet Mortgage, Inc.,  
d/b/a: American Mortgage Network of Florida

By: [Signature]  
Christine Anderson - VP

By: [Signature]  
Rick Wilken  
ASST. Secretary

(CORPORATE SEAL)

STATE OF MN ]  
COUNTY OF Dakota SS.

I HEREBY CERTIFY, That on this day personally appeared before me, an officer  
duly authorized to administer oaths and take acknowledgements of the above referenced  
duly authorized signatories of Christine Anderson and Rick Wilken,  
who are personally known to me and did take an oath and who are to me well known to  
be the persons described herein and who executed the foregoing Assignment of Mortgage  
and duly acknowledged before me and executed the same for the purposes therein  
expressed as the act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official  
seal, said County and State, this 29 day of April, 2008

[Signature]  
\*NOTARY PUBLIC  
Name of Notary: Mark Bischof  
Commission NO. \_\_\_\_\_  
My Commission Expires: 1/31/2013

(SEAL)



Bk: 9800Pg: 106 Page: 1 of 2  
Recorded: 05/07/2009 09:01 AM

SECRETARY'S CERTIFICATE


The undersigned, being the duly appointed and acting Secretary of LPS Default Solutions, Inc., a business division of Lender Processing Services, Inc., a Delaware corporation, (the "Corporation") does hereby certify that the following employees are authorized to execute documents under the Power of Attorney granted to the Corporation by HSBC Consumer and Mortgage Lending, Inc, f/k/a HSBC Mortgage Services, Inc.; HSBC Consumer Lending; Household Finance Corp., and Beneficial Mortgage:


- |                   |                        |
|-------------------|------------------------|
| Christina Allen   | Chris Hymcr            |
| Greg Allen        | Cecalia Knatz          |
| Liquenda Allotry  | Tara Lindholm          |
| Chris Anderson    | Topako Love            |
| Scott Barnes      | Reginald Lynch         |
| Mark Cardenas     | Laurel McDonald        |
| Matthew Casey     | Nathan Miller          |
| John Cody         | Bill Newland           |
| Frank Coon        | Sharyl Newman          |
| Lawrence Dingmann | Benky North            |
| Dory Goebel       | Peter Read             |
| Alfonso Greene    | Brent Reichow          |
| Craig Hanson      | Andrew Riemenschneider |
| Chuck Herrickson  | Matthew Rogina         |
| Laura Hescott     | Katy Soderberg         |
| Wayne Hensler     | Jodi Sobotta           |
| Bethany Hood      | Eric Tate              |
| Jill Horsch       | Keo Vang               |
| Chrys Houston     | Scott Walter           |
| Paula Houston     | Amy Weis               |
|                   | Rick Wilken            |

4471058  
(302)658-7581

LPS  
(302)636-5440  
0930153

In Witness Whereof, the undersigned has executed this Certificate this 1 day of February, 2009.

  
\_\_\_\_\_  
Scott Barnes, Acting Secretary

  
\_\_\_\_\_  
Witness

State of Minnesota    )  
                                  )  
County of Dakota     )

Acknowledged before me this 1 day of February, 2009, by Scott Barnes, who says that he is the Acting Secretary of the Corporation, named above and is authorized to execute this Secretary's Certificate in its behalf.

When Recorded, Return To:  
Doonan, Graves, & Longoria, LLC  
100 Cummings Center, Suite 2000  
Beverly, MA 01915

  
\_\_\_\_\_  
Notary Public

  
SHOUJA MOUA  
NOTARY PUBLIC - MINNESOTA  
MY COMMISSION  
EXPIRES JAN. 31, 2012



52

CFN 20090045660  
OR BK 23073 PG 1277  
RECORDED 02/10/2009 15:51:15  
Palm Beach County, Florida  
Sharon R. Bock, CLERK & COMPTROLLER  
Pgs 1277 - 1278; (2pgs)

Prepared by and return to:  
Shapiro & Fishman, LLP/Laura B. Fernandez  
2424 North Federal Highway, Suite 360  
Boca Raton, Florida 33431  
S&F No.: 08-117324

This is not a contract

2010

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ASSIGNMENT OF MORTGAGE

Mortgage Electronic Registration Systems, Inc., as Nominee for EquiFirst Corporation, ("Assignor"), C/O Shapiro & Fishman, LLP, 2424 North Federal Highway, Suite 360, Boca Raton, Florida 33431, in consideration from Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2006-EQ1, ("Assignee"), C/O Shapiro & Fishman, LLP, 2424 North Federal Highway, Suite 360, Boca Raton, Florida 33431, has granted, bargained, sold, assigned, transferred and set over, and by these presents does grant, bargain, sell, transfer and set over unto Assignee the following described Mortgage(s) recorded in the Public Records of Palm Beach County, State of Florida, together with the note of obligation described in said Mortgage(s), and the money due and to become, due thereon, with interest as therein provided.

Date of Mortgage: June 19, 2006  
Mortgage Recording Date: June 30, 2006  
Clerk's File Number: 2006-0386484  
Book Number: 20546  
Page Number: 0946

Legal Description:

THE NORTH 248 FEET OF THE SOUTH 2292 FEET OF THE EAST 200 FEET OF THE WEST 3430 FEET OF THE SECTION 13, TOWNSHIP 43 SOUTH, RANGE 40 EAST, PALM BEACH COUNTY, FLORIDA. SUBJECT TO AN EASEMENT FOR ROAD DRAINAGE PURPOSES TO INDIAN TRAIL WATER CONTROL DISTRICT OVER THE SOUTH 30 FEET. BEGIN TRACT NO. AM-286.

Original Mortgagors: Joseph D. Miller, a Single Person

This Assignment of Mortgage is made without recourse against Assignor.

IN WITNESS WHEREOF, Assignor has caused these presents to be executed this day of Dec 17, 2008.

Mortgage Electronic Registration Systems, Inc., as Nominee for EquiFirst Corporation

By: [Signature]

Christina Allen

VP

By: [Signature]

Rick Wilken

VP

(CORPORATE SEAL)

STATE OF MINN  
COUNTY OF DEKALB

I HEREBY CERTIFY, That on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements of the above referenced duly authorized signatories of Christina Allen who are personally known to me and did take an oath and who are to me well known to be the persons described herein and who executed the foregoing Assignment of Mortgage and duly acknowledged before me and executed the same for the purposes therein expressed as the act and deed of said corporation.

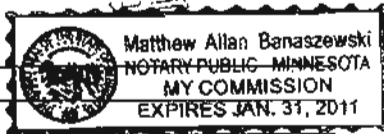
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, said County and State, this 17 day of Dec, 2008

\*NOTARY PUBLIC

Name of Notary: \_\_\_\_\_

Commission NO. \_\_\_\_\_

My Commission Expires: \_\_\_\_\_



(SEAL)

Prepared by and return to:  
Shapiro & Fishman, LLP/Heidi Mohammed  
2424 North Federal Highway, Suite 360  
Boca Raton, Florida 33431  
S&F No.: 08-112675

COPY

This area above this line is for the use of recording official

ASSIGNMENT OF MORTGAGE

Mortgage Electronic Registration Systems, Inc. as Nominee for First NLC Financial Services, LLC, ("Assignor"), C/O Shapiro & Fishman, LLP, 2424 North Federal Highway, Suite 360, Boca Raton, Florida 33431, in consideration from Deutsche Bank National Trust Company, as Trustee for NATIXIS 2007-HE2, ("Assignee"), C/O Shapiro & Fishman, LLP, 2424 North Federal Highway, Suite 360, Boca Raton, Florida 33431, has granted, bargained, sold, assigned, transferred and set over, and by these presents does grant, bargain, sell, transfer and set over unto Assignee the following described Mortgage(s) recorded in the Public Records of Saint Lucie County, State of Florida, together with the note of obligation described in said Mortgage(s), and the money due and to become due thereon, with interest as therein provided.

Date of Mortgage: December 1, 2006  
Mortgage Recording Date: December 14, 2006  
Clerk's File Number: 2006-2977900  
Book Number: 2720  
Page Number: 2505

Legal Description:

LOT 6, BLOCK 5 OF EMANCIPATION PARK, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 1, PAGE 38, OF THE PUBLIC RECORDS OF SAINT LUCIE COUNTY, FLORIDA; SUBJECT TO AN EASEMENT CONVEYED TO THE CITY OF FORT PIERCE RECORDED IN OFFICIAL RECORD BOOK 168, PAGE 140, OF THE PUBLIC RECORDS OF SAINT LUCIE COUNTY, FLORIDA

Original Mortgages: Dominique H. Guignard and Nadine Guignard, Husband and Wife

This Assignment of Mortgage is made without recourse against Assignor.

COPY

IN WITNESS WHEREOF, Assignor has caused these presents to be executed this day of \_\_\_\_\_, 2008.

Mortgage Electronic Registration Systems, Inc. as Nominee for First NLC Financial Services, LLC

By: Christina Allen -VP (CORPORATE SEAL)      By: Rick Wilken -VP

STATE OF Minnesota  
COUNTY OF Dakota SS.

**COPY**

I HEREBY CERTIFY. That on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements of the above referenced duly authorized signatories of Christina Allen / Rick Wilken who are personally known to me and did take an oath and who are to me well known to be the persons described herein and who executed the foregoing Assignment of Mortgage and duly acknowledged before me and executed the same for the purposes therein expressed as the act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, said County and State, this 3 day of NOV, 2008

[Signature]

\*NOTARY PUBLIC  
Name of Notary: \_\_\_\_\_  
Commission NO. \_\_\_\_\_  
My Commission Expires: \_\_\_\_\_

(SEAL)

**COPY**

**COPY**

EXHIBIT 29  
2 of 4

**STOCK and LEADER**  
ATTORNEYS AT LAW

STOCK AND LEADER LLP

D. REED ANDERSON  
JOHN J. SHORS  
WILLIAM C. GIERASCH, JR.  
W. BRUCE WALLACE  
MICHAEL W. KING  
TIMOTHY P. RUTH  
WILLIAM T. HAST  
STEPHEN S. RUSSELL  
THOMAS M. SHEDD  
RONALD L. HERSHNER  
JANE H. SCHUSSLER  
STEVEN M. HOVE  
JODY ANDERSON LEIGHTY\*  
NEIL A. SLENKER  
\* ALSO ADMITTED IN MARYLAND

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MELINDA B. KALFEMANN  
DAVID A. JONES II  
ELEN J. MILLER  
RICHARD K. LAWS

MCCLEAN STOCK  
(1887-1962)  
BASEL A. SHORS  
(1910-1988)

November 1, 2004

Direct Dial: (717) 849-4135  
E-Mail Address: truth@stockandleader.com

Leon P. Haller, Esquire  
Purcell, Krug & Haller  
1719 North Front Street  
Harrisburg, PA 17102-2305

COPY

Re: **Chase Bank of Texas s/k/a Texas Commerce Bank N.A., Assignee of Saxon Mortgage, Inc. v. Stephen G. Conklin and Barbara J. Conklin No. 98-SU-01632-06 In the Court of Common Pleas of York County, Pennsylvania Mortgage Foreclosure**

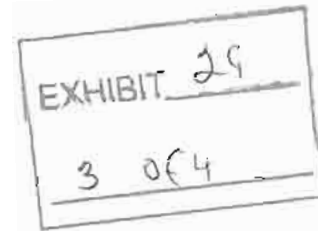
Dear Lee:

This letter will follow up our recent discussions concerning the Sheriff's Sale of real estate in the above-captioned mortgage foreclosure, wherein my client, Aldardan, Inc, was the high bidder. In our conversations, I alluded to my concern that the property known as 100 Spanglers Road in Warrington Township was not the subject of the above-captioned foreclosure action. From my review of the docket, it appears there was some confusion created by the filing of a Writ of Execution, and perhaps a Discontinuance, to the wrong caption. My concern, however, is that this was not properly resolved prior to the sale.

The facts appear to be as follows:

1. A Mortgage Foreclosure Complaint was filed on March 30, 1998, to Case No. 1998-SU-001632-Y06, referencing a mortgage in Record Book 1288, at Page 192, and property situate at 185 Central View Road, Franklin Township, York County, Pennsylvania, containing 1.448 acres.
2. Judgment is entered by default on May 28, 1998, in the amount of \$225,535.20 to 98-SU-001632-Y06.
3. On July 13, 1998, a second Complaint is filed by the same Plaintiffs to No. 1998-SU-003535-06 referencing a mortgage in Record Book 1291, at Page 4409, and property situate

Leon P. Haller, Esquire  
 Purcell, Krug & Haller  
 November 1, 2004  
 Page 2



at 100 Spanglers Road, Lewisberry, Pennsylvania. Because that file appears to no longer be available for review in the Prothonotary's Office, I have only been able to review the docket which I am enclosing with this letter.

4. On September 18, 1998, Judgment is entered by default in the amount of \$268,181.27 to No. 98-SU-003535-06 (presumably against the property at 100 Spanglers Road).

5. On November 18, 1998, the Sheriff's Sale scheduled (presumably of the Franklin Township, York County, property) is canceled as the result of the bankruptcy stay.

6. On October 17, 2000, the Plaintiff files a motion and obtains an Order in Case No. 98-SU-001632-Y06 stating, among other things, the following:

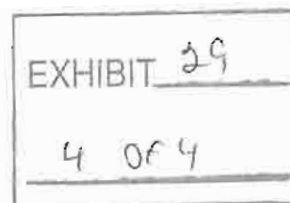
- A. "The Complaint filed at Case No. 98-SU-03535-06 seeking to foreclose on 100 Spanglers Road, Lewisberry, Pennsylvania, was discontinued."
- B. "A Writ of Execution was filed seeking to sell the property at 185 Central View Road pursuant to Case No. 98-SU-01632-06."
- C. "When the Writ of Execution was filed, it was filed with the Case No. 98-SU-03535-06 rather than the proper Case No. 98-SU-01632-06."
- D. Since the Praeipce for the Writ of Execution set for the correct description, and merely, along with the Deed which issued from the Sheriff's Office after the sale of the 185 Central View Road property, contained the wrong caption, and the Court ordered "that the Writ of Execution issued for the sale of property located at 185 Central View Road, Franklin Township, York County, Pennsylvania, on petition of Chase Bank of Texas shall be amended to reflect the proper Case No. 98-SU-01632-06. The Case No. 98-SU-03535-06 shall reflect that the case was discontinued and no property was sold pursuant to this case number."

6. On November 1, 2000, a docket entry is made in 98-SU-003535-06 stating "Case settled and discontinued. Verdicts judgments executions awards decrees equity liens counterclaims or crossclaims."

7. The next docket entry for 98-SU-01632-06 is a Praeipce for Judgment for failure to Answer an Assessment of Damages in the amount of \$336,213.81. This is entered July 11, 2001.

The "Praeipce to Reissue Writ of Execution - Mortgage Foreclosure" which your office filed in April of this year, while purporting to execute on this \$336,000 judgment and describing the 100 Spanglers Road, Warrington Township, property, is filed in a case which nowhere contains a

Leon P. Haller, Esquire  
Purcell, Krug & Haller  
November 1, 2004  
Page 3



Complaint to foreclose on that property. I can surmise that the Complaint was filed in the case filed at Docket No. 98-SU-03535-06, however, the Prothonotary claims that file no longer exists, and the Orders reflected on the dockets indicate that "The Case No. 98-SU-03535-06 shall reflect that the case was discontinued and no property was sold pursuant to this case number." By what authority then could the sale of the 100 Spanglers Road, Warrington Township, York County, property have been made on October 18, 2004?

I am enclosing a copy of the docket entries for both cases, along with a copy of the Motion to Amend Caption and the Order entered thereon, for your review. Please contact me to discuss this after you have had an opportunity to review it, and can perhaps figure out a solution to this issue.

I look forward to hearing from you.

Very truly yours,

STOCK AND LEADER

A handwritten signature in black ink, appearing to be "Timothy P. Ruth".

Timothy P. Ruth

TPR/kb  
Enclosures  
cc: Aldardan, Inc., Attn: Harry L. Ramage

\\USERS\KBT\PR\FILES\Aldardan\Haller ltr.doc

CORRECTED (if checked)

LENDER'S name, street address, city, state, ZIP code and telephone no.  
**SAXON MORTGAGE SERVICES, INC.**  
 4708 MERCANTILE DRIVE, NORTH  
 FT WORTH TX 76137-3605

CUSTOMER SERVICE: 1-800-537-2795

LENDER'S Federal Identification Number: 75-1071561  
 BORROWER'S Identification Number: 212-66-4321

BORROWER'S name, address (including apt. no.), city, state and ZIP code  
 STEPHEN G. CONKLIN 35538 000054 -001  
 BARBARA J. CONKLIN  
 PO BOX 94  
 ROSSVILLE PA 17358-0094

Account number (optional): 0010009444

OMB No. 1545-0877  
**2004**  
 Form 1099-A

**Acquisition or Abandonment of Secured Property**

**Copy B For Borrower**

1 Date of lender's acquisition or knowledge of abandonment	10/18/2004	2 Balance of principal outstanding	\$ 233,283.31	<p>This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction and the IRS determines that it has not been reported.</p>
3	4 Fair market value of property	5 Was borrower personally liable for repayment of the debt?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
6 Description of property			100 SPANGLERS RD LEWISBERRY PA 17339	

Form **1099-A**

(keep for your records)

Department of the Treasury - Internal Revenue Service