

EXHIBIT G



Office of the Attorney General
Economic Crimes Division



**UNFAIR, DECEPTIVE
AND UNCONSCIONABLE
ACTS IN
FORECLOSURE CASES**

PREPARED BY: JUNE M. CLARKSON, THERESA B. EDWARDS AND RENE D. HARROD

Overview of Foreclosure Industry

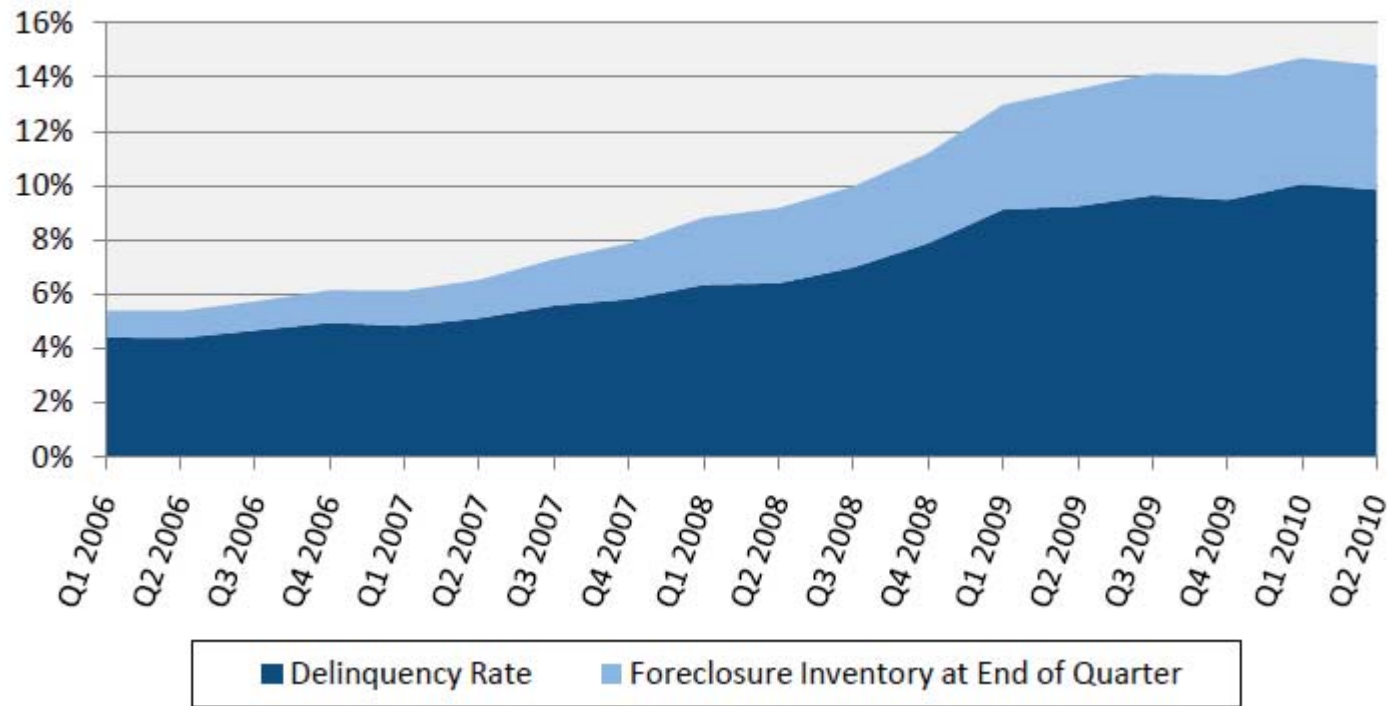


- Florida Attorney General investigation
- 50 State Multi-State Team Investigation
- Law firms began withdrawing documents
- Banks suspended foreclosures

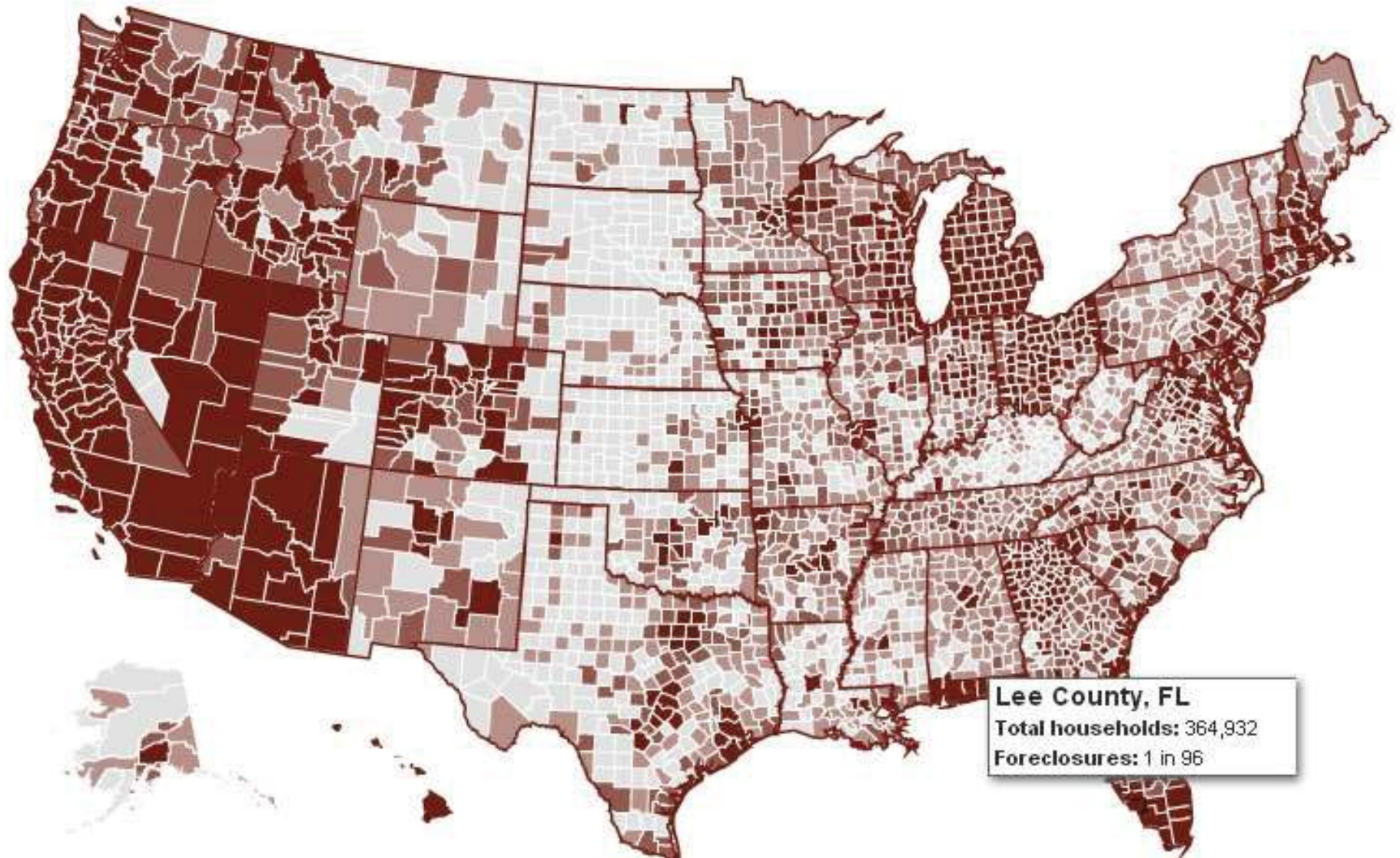
Delinquency & Foreclosure Rates 2006-2010



Figure 3: Delinquency and Foreclosure Rates (2006-2010)²⁰⁰



■ Data not available ■ Low foreclosure rate ■ Moderate foreclosure rate ■ High foreclosure rate



Foreclosure Rates

Unemployment Rates

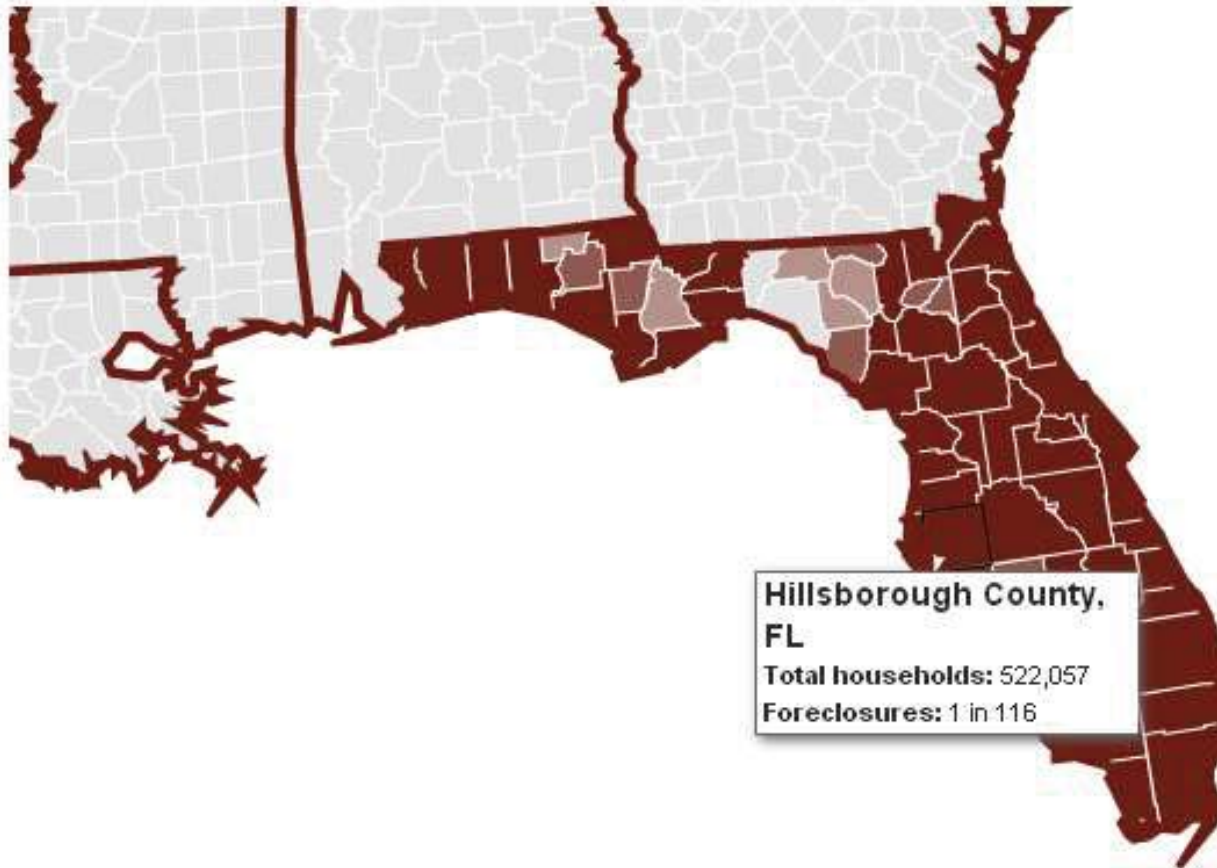
Median Household Income

Data not available

Low foreclosure rate

Moderate foreclosure rate

High foreclosure rate



**Hillsborough County,
FL**
Total households: 522,057
Foreclosures: 1 in 116

Foreclosure Rates

Unemployment Rates

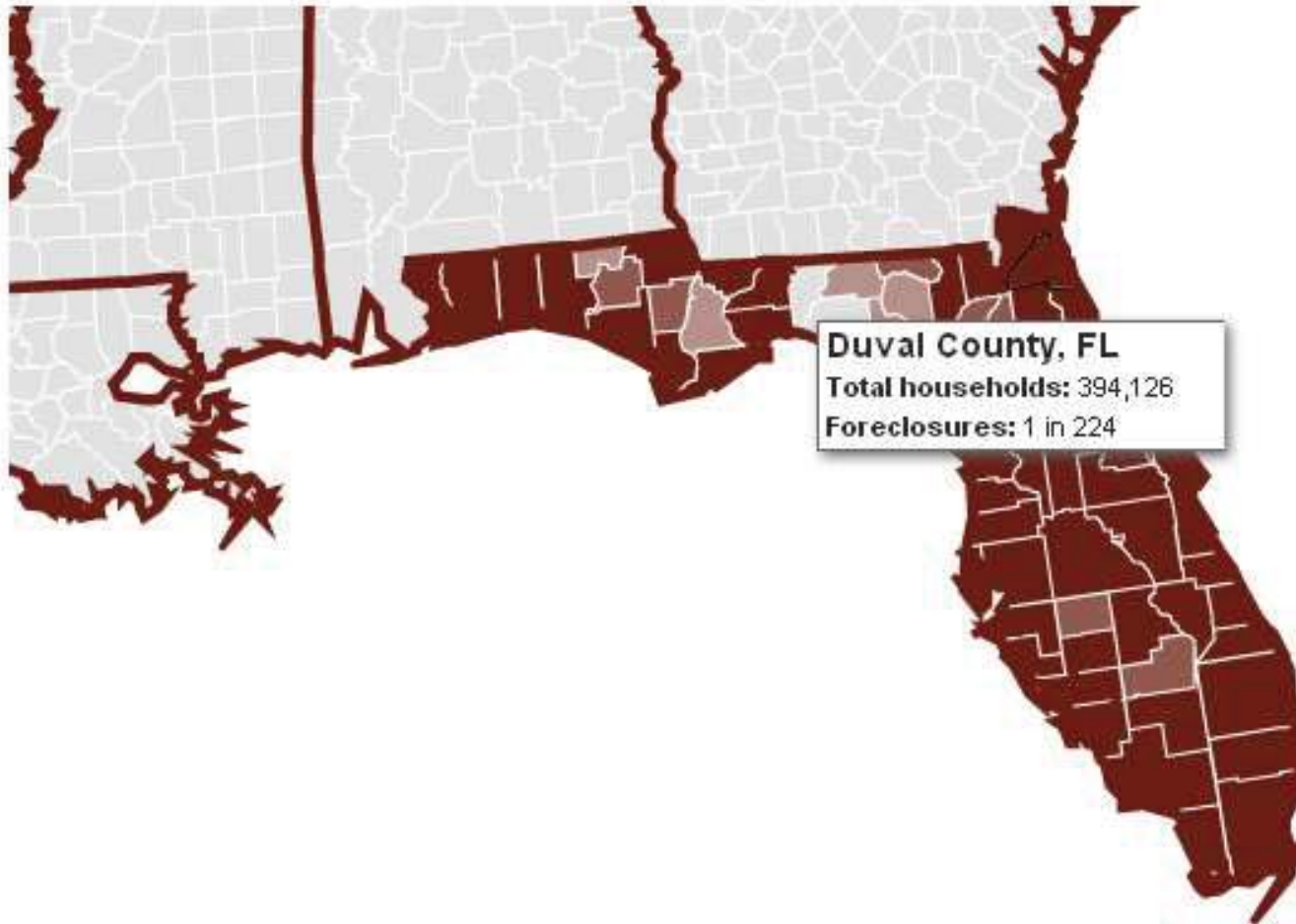
Median Household Income

Data not available

Low foreclosure rate

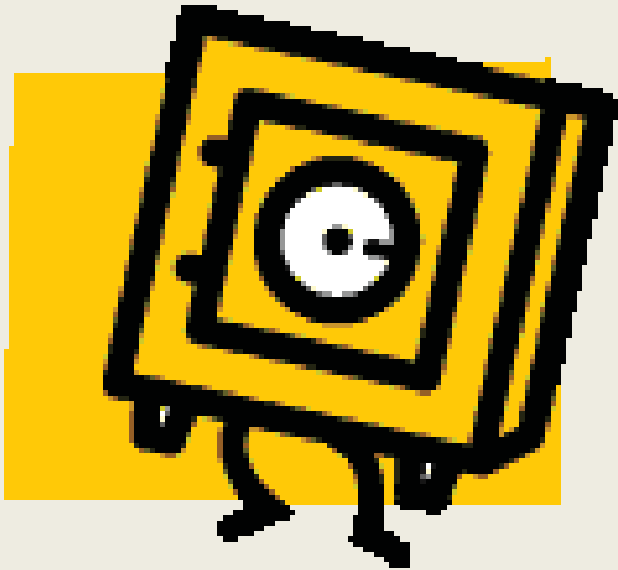
Moderate foreclosure rate

High foreclosure rate



The History of Mortgages in America

- Bankers used to take the original note and mortgage and secure it in the bank vault.



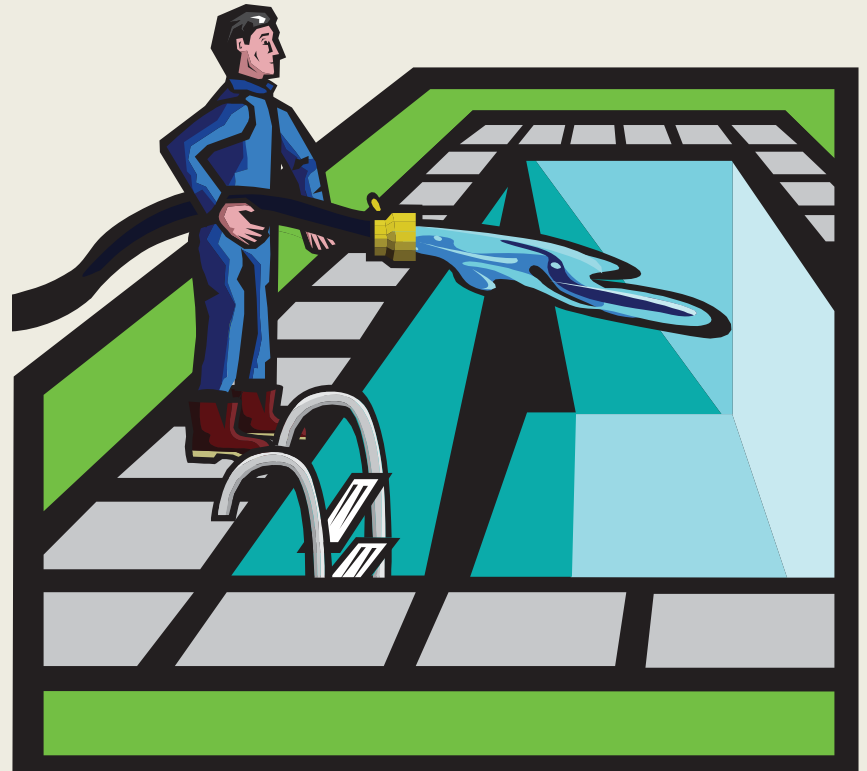
Mortgage-Backed Trusts

- As the mortgage industry grew, bankers began securing the notes in mortgage-backed trusts
- Trusts are a bundle of 5,000 notes secured by mortgages
- A bundle of notes may contain 5,000 notes and mortgages with a face value of \$1.5 Billion



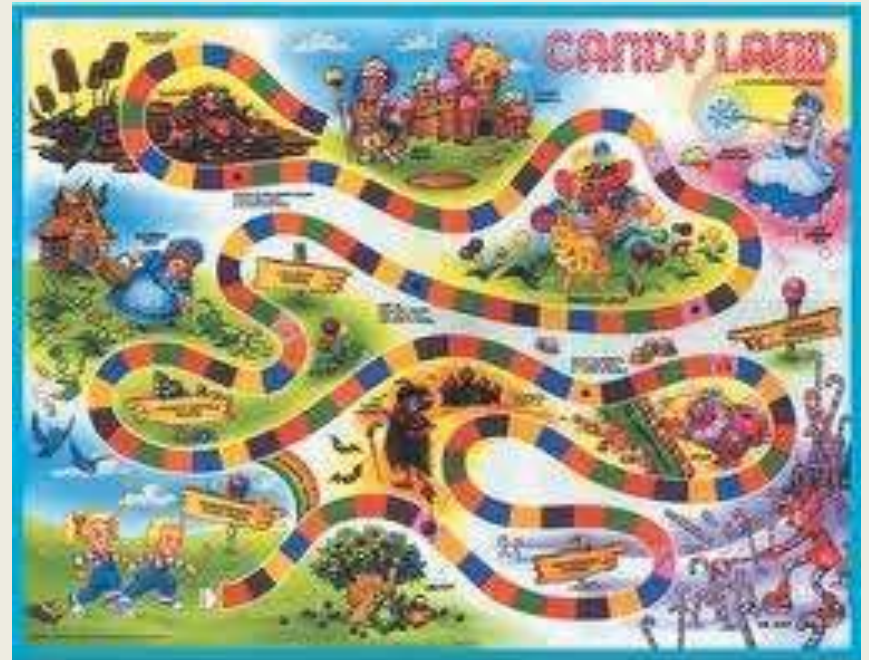
Sales & Servicing of Trusts

- These Trusts were packaged as Residential Mortgage-Backed Securities ("RMBS") and could be sold to investors in bite-sized pieces
- The rules for the operation of these RMBS trusts were set forth in "Pooling and Servicing Agreements"



The Travels of a RMBS bundle

- Trust bundles travel from:
 - The Lender
 - To the Depositor
 - To the Securities Company
 - To the Trustee



When it doesn't work quite right . . .



- Sometimes a note or a mortgage gets lost.



When it doesn't work quite right . . .



- Sometimes the document custodians are lax about their procedures.
- That appears to be the situation here in Florida as well as across the nation.



When it doesn't work quite right . . .

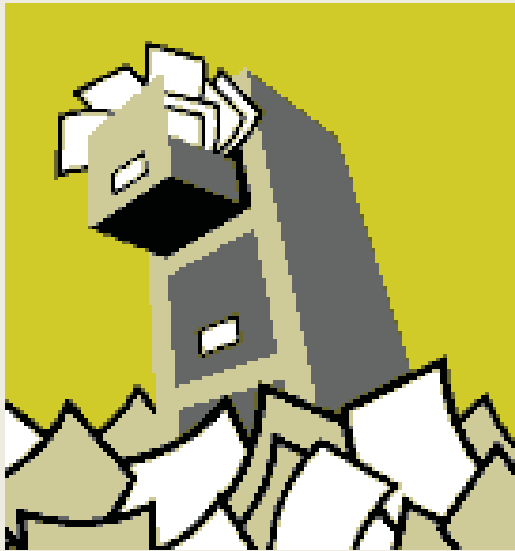


- Sometimes there are just too many documents to keep track of any single Note or Mortgage.



When it doesn't work quite right . . .

- Keep in mind these are some of the largest banks in the country . . . losing ownership paperwork!!



IMPORTANT: The Key



- The key to the problems regarding foreclosures of mortgages are the **ASSIGNMENTS** of mortgage.



IMPORTANT: The Key



- Assignments of mortgage operate to transfer ownership of the mortgage from one bank to another.
- You sue on the note but foreclose under the mortgage.

What if there is no valid assignment?

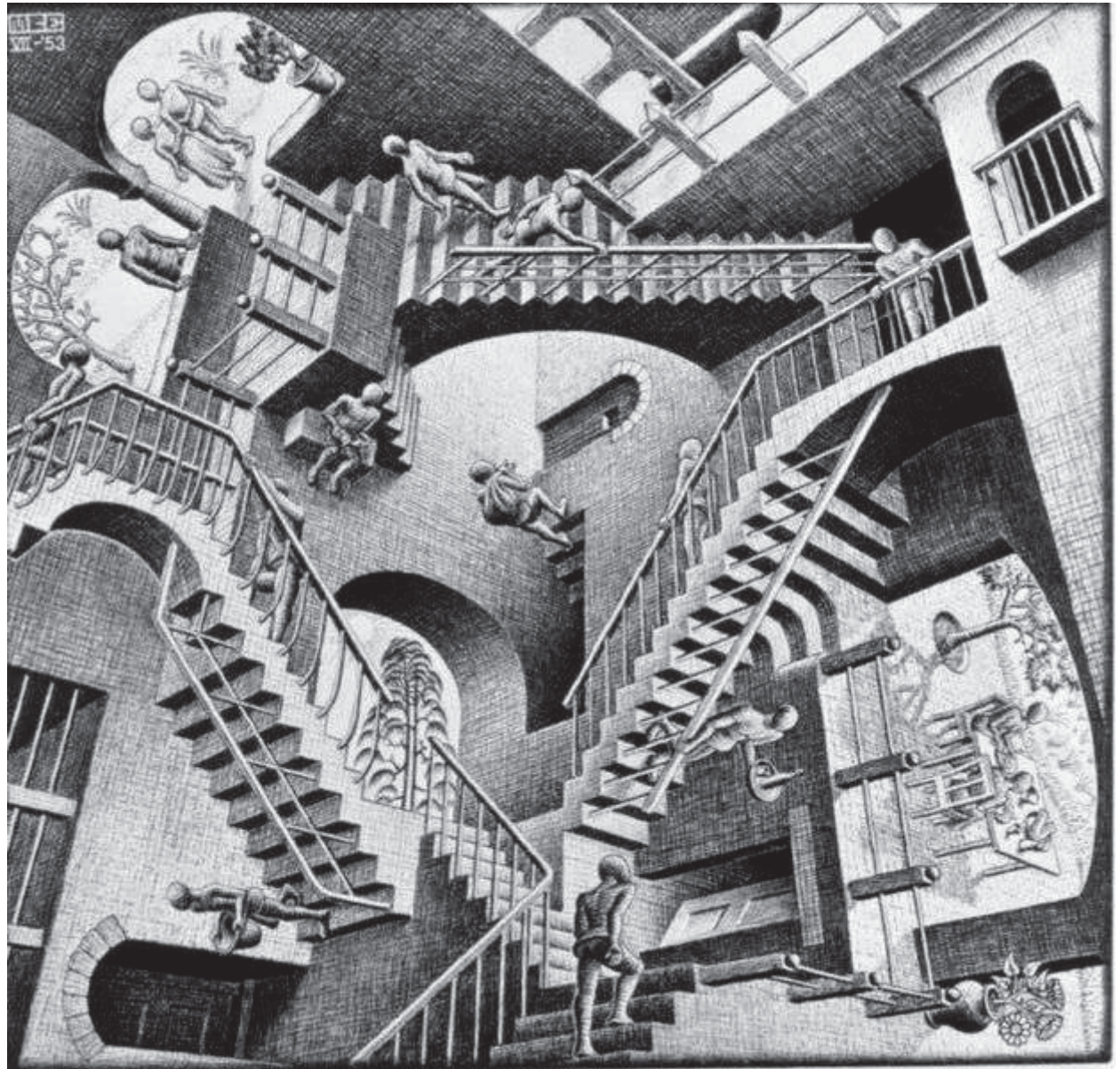


- A valid assignment transfers the ownership of the mortgage and allows the assignee of the assignment to begin a foreclosure action.
- Only the holder/owner of the note and mortgage can institute a foreclosure action if the homeowner stops making their mortgage payments.

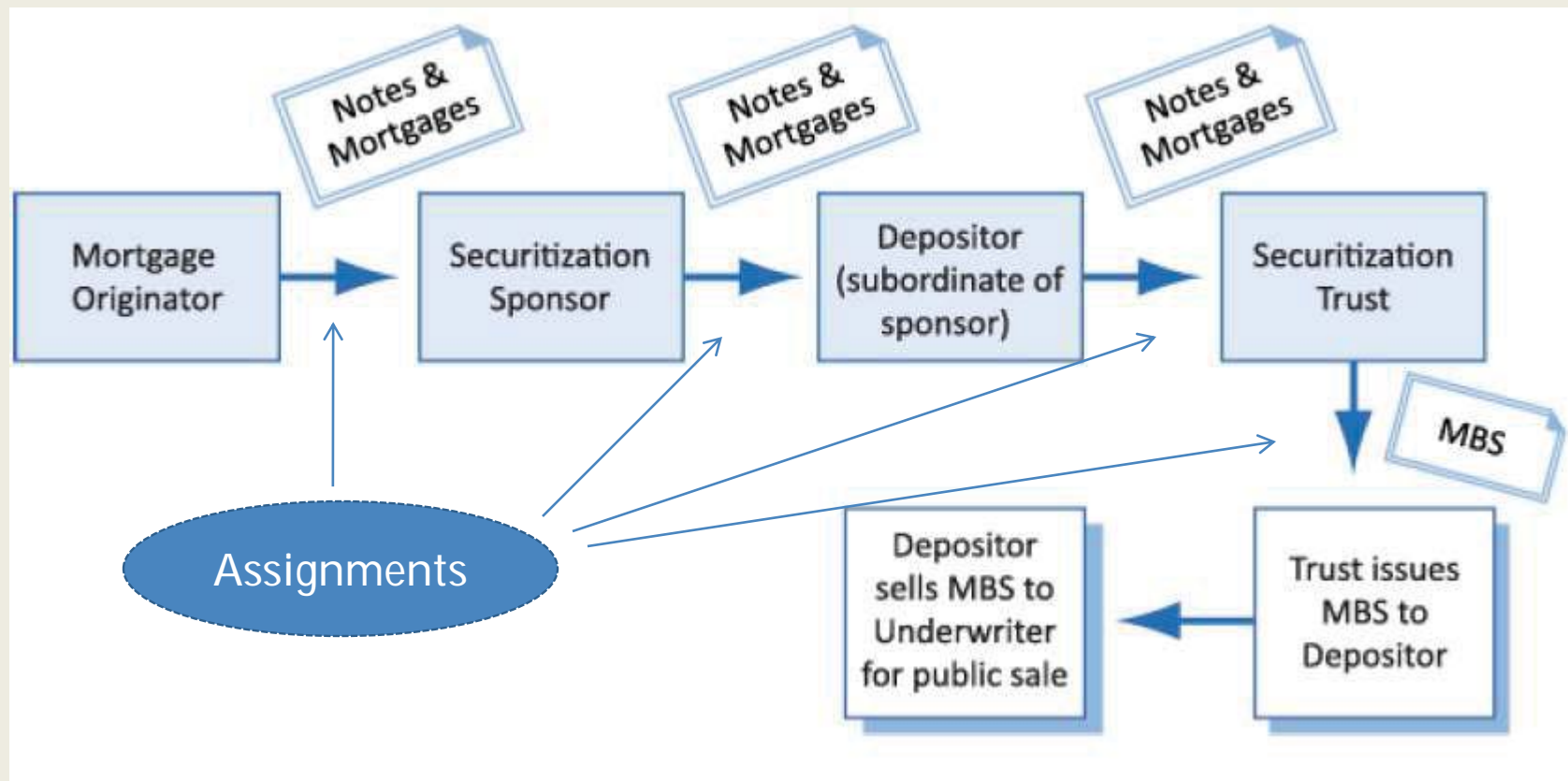


If the mortgage is not properly assigned....

the result is chaos.



The Paperwork in Securitization Process



Sample Assignment of Mortgage

CRef#:10/28/2008-PRef#:A030-POF
Date:10/16/2008-Print Batch ID:2679
Property Address:
3281W LAKE DR
FORT PIERCE, FL 34982

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, Inc. as nominee for American Home Mortgage Acceptance, Inc., whose address is 6501 Irvine Center Drive, Irvine, CA 92618, does by these presents hereby grant, bargain, sell, assign, transfer, convey, set over and deliver unto AMERICAN HOME MORTGAGE SERVICING, INC., a DELAWARE CORPORATION, F/K/A AH MORTGAGE ACQUISITION CO., INC., whose address is 6501 Irvine Center Drive Irvine, CA 92618, 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): **RIGOBERTO GUERRERO**

Original Mortgagee: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR AMERICAN HOME MORTGAGE ACCEPTANCE, INC.**

Date of Mortgage: **07/09/2004**

Loan Amount: **\$97,850.00**

Recording Date: **08/04/2004** Book: **2035** Page: **1387** Document #: **2454536**

Misc. Comments: **LEGAL DESCRIPTION: LEGAL DESCRIPTION: THE NORTH HALF OF LOT 2 AND ALL OF LOT 22, BLOCK 1 OF SILVER LAKES PARK, ACCORDING TO THE PLAT HEREOF AS RECORDED IN PLAT BOOK 10, PAGE(S) 4, OF THE PUBLIC RECORDS OF ST. LUCIE COUNTY, FLORIDA.**

and recorded in the official records of the County of St. Lucie, 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 10/21/2008.

Mortgage Electronic Registration Systems, Inc. as nominee for
American Home Mortgage Acceptance, Inc.


Execution of the Assignments

- The Banks appointed individuals to execute the assignments


JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
INCUMBENCY CERTIFICATE


I HEREBY CERTIFY that I am an Assistant Secretary of JPMorgan Chase Bank, N.A. and that the following individual, holding the title set forth opposite his/her name, is a duly elected officer of JPMorgan Chase Bank, N.A. and is authorized to sign deeds, endorsement, assignments, leases, affidavits, modification and assumption agreements, substitutions of trustee, documents relating to foreclosures and bankruptcies, contracts and any other instruments that are appropriate in the ordinary course of servicing loans including but not limited to, instruments to convey, sell, assign, encumber, lease, release, discharge, disclaimer or otherwise transfer any interest in real or personal property ownership by the Company or in which the Company has a security or other interest.

<u>Name:</u>	<u>Title to which appointed:</u>
Karime Arias	Vice President
Colleen Irby	Vice President
Deborah Brignac	Vice President
Huey-Jen Chiu	Vice President
Hana Konupek	Vice President
Shelonda Anderson	Vice President
Barbara Batten	Vice President
Sharon Bestly	Vice President
Blake Beltz	Vice President
Jennifer Benton	Vice President
Rodger Berry	Vice President
Elizabeth Boutton	Vice President
Tracey Brown	Vice President
Diane Michelle Buckolew	Vice President
Robyn Carbonell	Vice President
Jonathan Courson	Vice President
Margaret Dallon	Vice President
Joanne Dyson	Vice President
Jimmie Edwards	Vice President


2006 0001113
Bl: 44804 Pgs: 319 Doc: VOYE
Page: 1 of 2 02/01/2009 09:29 AM

Attested hereto
Francis M. Roache
Francis M. Roache
Register of Deeds


2006 00023817
Bl: 42242 Pgs: 262 Doc: NYTE



Example Appointments through a Limited Power of Attorney for executing Assignments

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENT, that JPMorgan Chase Bank, National Association ("JPMorgan Chase"), successor in interest to the loans and mortgage notes formerly serviced by Washington Mutual Bank, by and through its officers hereby constitutes and appoints LPS Default Solutions, Inc. ("LPS") its true and lawful Attorney-in-Fact, in its name, place and stead and for its benefit, with full power of substitution in connection with mortgage loans or mortgage notes serviced by JPMorgan Chase on its own behalf or those serviced for others that are referred by JPMorgan Chase to LPS to provide administrative default support services.

LPS shall discharge its duties and exercise the authority granted under this Limited Power of Attorney by and through the following employees of LPS:

Bill Newland	1 st Vice President	Christina Allen	Manager
Chris Hymer	1 st Vice President	Eric Tate	Manager
Greg Lyons	Vice President	Jeanelle Gray	Manager
Matthew Rogina	Vice President	Jodi Sobotta	Manager
Scott Walter	Vice President	Laura Hescott	Manager
Amy Weis	Assistant Vice President	Liquenda Allotey	Manager
Christine Anderson	Assistant Vice President	Mathew Casey	Manager
Chrys Houston	Assistant Vice President	Reginald Lynch	Manager
Dory Goebel	Assistant Vice President	Rick Wilken	Manager
John Cody	Assistant Vice President		

JPMorgan Chase hereby grants to LPS the authority to act in any manner necessary and proper to exercise the powers enumerated in the paragraph below and in accordance with that certain Default Services Agreement, as it may be amended or extended from time to time (the "Agreement") between Washington Mutual Bank and LPS (and its predecessor FNFS), pursuant to which LPS is providing certain foreclosure, bankruptcy and other mortgage loan related administrative support services to JPMorgan Chase in furtherance of its servicing obligations.

Execution of the Assignments



- Many individuals who executed the assignments knew nothing about the documents they were signing, these individuals are referred to as “robo-signers”



Execution of the Assignments



- Individuals included bank employees, law firm employees (lawyers, paralegals, and even secretaries) and document preparation and processing company employees
- Thousands and thousands and thousands of assignments . . . signed weekly.



Fraudulent Practices come in all shapes and sizes



- Robo-signers
- Fake witnesses
- Fake notaries
- Fake documents
- False affidavits

Problems with Assignments



- Not executed by the authorized person
- Signatures not witnessed properly by the “witnesses”
- Signatures not properly notarized by a notary

Forgeries in Assignments



- Example:
**Variations of
Linda Green
Signature 2**

American Home Mortgage Servicing, Inc. as
successor-in-interest to Option One Mortgage Corporation



Linda Green
Vice President

Document Prepared By:
Rae Meharg, 888-241-9638
When Recorded Ketan To
DOCK
1111 Alderman Dr.
Suite J50
Alpharetta, GA 30095

ARMA	647	46083200
------	-----	----------

CR# 07/12/2005-PR# 01 A034-POF
Date: 06/29/2009-Print Date ID: 6318
Property Address:
17317 SW 143RD CT
MIAMI, FL 33177-3753
Phone: 404-662-5009 Copyright © 2009 by DOCK LLC

CFN 20090494304
ON BK 20922 Pgs 4278 - 43791 (2099)
RECORDED 07/09/2009 15:36:15
MARVET SWIN: CLERS OF COURT
MIAMI-DADE COUNTY, FLORIDA

The Space for Recorders Use Only

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which is hereby acknowledged, American Home Mortgage Servicing, Inc., as successor-in-interest to Option One Mortgage Corporation, whose address is 691 Irvine Center Drive, Irvine, CA 92618, does by these presents herein grant, bargain, sell, assign, transfer, convey, set over and deliver unto Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2006-1 Asset-Backed Certificates, Series 2006-1, whose address is 9062 Old Annapolis Road, Columbia, MD 21045-1951, 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): WINSTON JARQUIN A SINGLE MAN JOINED BY ELEUTERIO JARQUIN AND CASTA VARGAS AS TENANTS IN COMMON
Original Mortgage: OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION
Date of Mortgage: 10/19/2005 Loan Amount: \$210,000.00
Recording Date: 11/06/2005 Book: 23940 Page: 3789-3800 Document #: 2005R1158389
Misc. Comments: ASSIGNMENT EFFECTIVE DATE 06/29/2009
LEGAL DESCRIPTION: LOT 29, IN BLOCK 6, OF MARAJEX HOMES, ACCORDING TO THE PLAN THEREOF, AS RECORDED IN PLAT BOOK 146, AT PAGE 7, OF THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA.

and recorded in the public records of the County of Miami-Dade, State of Florida affecting Real Property and more particularly described in said Mortgage referred to herein.

IN WITNESS WHEREOF, the assignor has caused these presents to be executed on this date of 07/06/2009.

American Home Mortgage Servicing, Inc. as
successor-in-interest to Option One Mortgage Corporation

Witness: Dawn Williams
Witness: Christina Huggins

Linda Green
Vice President
Tyneisha Thomas
Asst. Vice President

Forgeries in Assignments



- Example:
**Variations of
Linda Green
Signature 3**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Linda Green
Linda Green
Vice President

Document Provided By:
Rae Moberg, 688-263-9428
When Recorded Return To:
DOCX
1111 Alameda Dr.
Suite 300
Alhambra, CA 91801

CFN: 20080455101
ON: 2010/01/29 09:33:11
RECORDED: 01/29/2010 11:11:00
COUNTY: MIAMI
COUNTY CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA
1/29/2010

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which is hereby acknowledged, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., whose address is 4367 Irvine Center Drive, Irvine, CA 92618, does by these presents hereby grant, bargain, sell, assign, transfer, convey, set over and deliver unto American Home Mortgage Servicing, Inc., whose address is 4302 Irvine Center Drive, Irvine, CA 92618, the following described mortgage, including the payment of a certain promissory note(s) for the sum I read below, together with all rights therein and thereon, all items created or conveyed thereto, 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): ADRIANA NORDI CALIFRE, A SINGLE WOMAN
Original Mortgage: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR BEACON FINANCIAL MORTGAGE BANKERS CORP.
Date of Mortgage: 06/15/07 Loan Amount: \$762,000.00
Recording Date: 06/15/07 Book: 6533 Page: 3838

NOTE: CONVEY: LEGAL DESCRIPTION: LOT 19, LESS THE SOUTH 5 FEET THEREOF, BLOCK 6, OF MORTGAGE SUBDIVISION OF BLOCK 6, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 4 AT PAGE 61, OF THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA.

and recorded in the official records of the County of Miami-Dade, State of Florida a Floating Real Property and more particularly described as said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this day of

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Kristy
Witness: _____

Linda Green
Linda Green
Vice President

Helen Thomas
Witness: Helen Thomas

Janet Chole
Janet Chole
Asst. Secretary

State of _____
County of _____

On this date of 02/09/2010, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforesaid State and County, personally appeared the within named Linda Green and Justice Chole, known to me (as identified in the on the basis of satisfactory evidence) that they are the Vice President and Asst. Secretary respectively of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., 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 acknowledged the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the reasons, uses and purposes there in mentioned and set forth.

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

Shantel Thomas
Shantel Thomas
NOTARY PUBLIC
Miami County
State of Georgia
My Commission Expires
January 29, 2012




Forgeries in Assignments



- Example:
**Variations of
Linda Green
Signature 4**

**Mortgage Electronic Registration Systems, Inc. as nominee for
American Home Mortgage Acceptance, Inc.**



Linda Green
Vice President,

Document Prepared By:
Rae Meberg, 988-363-9438
Whose Recorded Refers To:
DOCS
1111 Alderman Dr.
Suite 200
Alpharetta, GA 30005
ALPHA 647 003064978
4 8 8 8 3 4 4 7 0 0 3 2 0 4 9 7 7 8

CRM# 08107986 File# A836 PDF
Doc# 84962008 Print Batch ID L711
MIN # 100034200010093776
MERS Telephone #: 688479-6277
Property Address:
2291 NW 95TH STREET
MIAMI, FL 33147

LAUREL JUDICIAL BUILDING ROOM 1000 MIAMI BEACH FL 33139
CFN 2008R0643337
ON 04 24022 Fee 3375 - 32731 Doc# 84962008
RECORDED 08/15/2008 10:13:08
MARKEY JENNIFER - CLERK OF COURT
MIAMI-DADE COUNTY, FL 33139

The Space for Signature Use Only

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which is hereby acknowledged, Mortgage Electronic Registration Systems, Inc. as nominee for American Home Mortgage Acceptance, Inc., whose address is 6501 Irvine Center Drive, Irvine, CA 92618, does by these presents hereby grant, bargain, sell, assign, transfer, convey, set over and deliver unto American Home Mortgage Servicing, Inc., whose address is 6501 Irvine Center Drive, Irvine, CA 92618, the following described mortgage, securing the payment of a certain promissory note(s) for the sum listed below, together with all rights therein and therein, all liens created or secondarily thereby, all obligations therein described, the ratable due and to become due thereon with interest, and all rights accrued or to accrue under such mortgage.

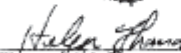
Original Borrower(s): EDWARD E SHELTON AND TANGELA SHELTON, HIS WIFE
Original Mortgage: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR AMERICAN HOME MORTGAGE ACCEPTANCE, INC.
Date of Mortgage: 12/12/05 Loan Amount: \$108,800.00
Recording Date: 12/28/05 Book: 2499 Page: 884-889 Document #: 2008134343
Mort. Commitment: LEGAL DESCRIPTION: LOT 7, IN BLOCK 3, OF EAST GULFAIR, ACCORDING TO PLAT THEREOF, AS RECORDED IN PLAT BOOK 48, AT PAGE 47, OF THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA.


and records in the public records of the County of Miami-Dade, State of Florida affecting Real Property and more particularly concerning said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this day of 08/11/2008.

Mortgage Electronic Registration Systems, Inc. as nominee for
American Home Mortgage Acceptance, Inc.


Witness: James H. P.


Witness: Helen Thomas


Linda Green
Vice President

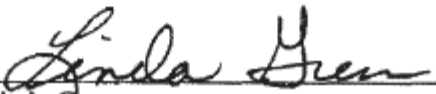

Jessica Chole
Asst. Secretary

Forgeries in Assignments



- Example:
**Variations of
Linda Green
Signature 5**

American Home Mortgage Servicing, Inc. as successor-in-interest
to Option One Mortgage Corporation


Linda Green
Vice President

Document Prepared By:
Ron Michalski, 888-361-9638
When Received Return To:
DOCK
1111 Alderman Dr.
Suite 376
Alpharetta, GA 30005

ARMA 647 88278773
ARMA-647-88278773

CR# 01240/2006 (P)RMALI-POP
Date: 11/23/2005 Print Batch ID: 3547
Property Address:
511 NW 32 PL
MIAMI, FL 33125-4823

CFN 2006R0970044
UR 24 2671 Pgs 1172 - 1173 (Gen)
RELEASE 12/02/2008 14:22:00
MARVET SWIN: CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which is hereby acknowledged, American Home Mortgage Servicing, Inc. as successor-in-interest to Option One Mortgage Corporation, whose address is 5500 Irvine Center Drive, Irvine, CA 92618, has by these presents hereby granted, bargained, sold, conveyed, all over and delivery unto LaSalle Bank National Association, as Trustee for Merrill Lynch Mortgage Investment Trust Mortgage Loan Asset-Backed Certificates, Series 2006-0PTA, whose address is 135 S. LaSalle Street Suite 1625, Chicago, IL 60603, the following described mortgage, covering the payment of a certain promissory note(s) for the sum listed below, together with all rights thereon and therein, 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): JOSE MESTRE AND MARIA LUISA PEREZ, HUSBAND AND WIFE
Original Mortgage: MAR-BLOCK MORTGAGE CORPORATION, A MASSACHUSETTS CORPORATION

Date of Mortgage: 06/21/2006 Loan Amount: \$176,000.00
Recording Date: 07/04/2006 Book: 14691 Page: 1146-1252 Document #: 20060704425
Misc. Comments: ASSIGNMENT EFFECTIVE DATE: 11/23/2008


LEGAL DESCRIPTION: THE FOLLOWING DESCRIBED LAND, SITUATE, LYING AND BEING IN MIAMI-DADE COUNTY, FLORIDA, TO-WIT:
LOT 22, IN BLOCK 3, OF BLAKE SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 43, AT PAGE 41, OF THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA.


BEING THE SAME PROPERTY CONVEYED TO JOSE MESTRE AND MARIA LUISA PEREZ, HUSBAND AND WIFE BY DEED FROM MARIA LUISA PEREZ, JOINED BY HER HUSBAND JOSE MESTRE, RECORDED AS DEEDS IN DEED BOOK 13145 PAGE 1091, IN THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA.


and recorded in the official records of the County of Miami-Dade, State of Florida offering Real Property and more particularly described in said Mortgage referred to herein.

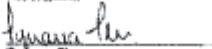
IN WITNESS WHEREOF, I, the undersigned, has caused these presents to be executed on this date of 11/23/2008.

American Home Mortgage Servicing, Inc. as successor-in-interest
to Option One Mortgage Corporation

Witness: 
Kristin Hoop

Witness: 
Christina Hoop

Witness: 
Linda Green
Vice President

Witness: 
Trishna Thomas
AIM, Vice President

Vice President Linda Green Signature



Sample One

Electronic Registration Systems, Inc. as nominee for
Home Mortgage Acceptance, Inc.

Linda Green
Vice President

Jessica Ohde
Asst. Secretary



Sample Two

an Home Mortgage Servicing, Inc. as
or-in-interest to Option One Mortgage Corporation


Linda Green
Vice President

Tywanna Thomas
Asst. Vice President

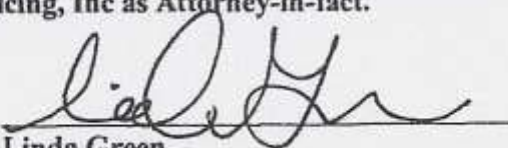


Who is the Real Linda Green?


American Home Mortgage Servicing, Inc. as
successor-in-interest to Option One Mortgage Corporation


Linda Green
Vice President

Amtrust Funsing Servicies, Inc., by American Home
Mortgage Servicing, Inc as Attorney-in-fact.


Linda Green
Vice President

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
AS NOMINEE FOR AMERICAN BROKERS CONDUIT


Linda Green
Vice President

American Home Mortgage Servicing, Inc. as
successor-in-interest to Option One Mortgage Corporation



Linda Green
Vice President

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
AS NOMINEE FOR AMERICAN BROKERS CONDUIT


Linda Green
Vice President

These presents to be executed on this date of 01/29/2007.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.


LINDA GREEN
VICE PRESIDENT

Linda Green



Linda Green's "signature" appears on hundreds of thousands of mortgage assignments.

She is listed as an officer of dozens of banks and mortgage companies.

A Few of Linda Green's Many Job Titles




- Vice President, American Home Mortgage Servicing, Inc.
- Vice President, Amtrust Funding
- Vice President, Argent Mortgage Company
- Vice President, American Brokers Conduit
- Vice President, Bank of America
- Vice President, Citi Residential Lending
- Vice President, First Franklin, a Division of National City Bank of Indiana
- Vice President, Mortgage Electronic Registration Systems, Inc. (MERS), as Nominee for American Home Mortgage Acceptance
- Vice President, MERS, as Nominee for Family Lending Services
- Vice President, MERS, as Nominee for HLB Mortgage
- Vice President, Option One Mortgage Corporation
- Vice President, Sand Canyon Corporation
- Vice President, Seattle Mortgage Company
- Vice President, Wells Fargo Bank, N.A.

Scott Anderson, Ocwen employee

**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR
DELTA FUNDING CORPORATION**

By: 
Name: Scott W. Anderson
Title: Vice President


**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR
FIDELITY MORTGAGE A DIVISION OF DELTA
FUNDING CORPORATION**

By: 
Name: Scott Anderson
Title: Vice President

**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR
DELTA FUNDING CORP.**

By: 
Name: Scott Anderson
Title: Vice President

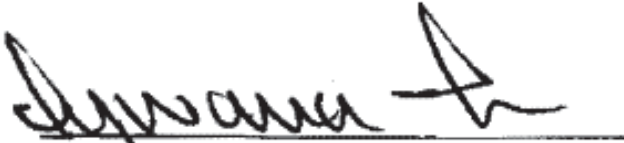
**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR
DELTA FUNDING CORPORATION**

By: 
Name: Scott Anderson
Title: Vice President


Forgeries by Mortgage Servicers

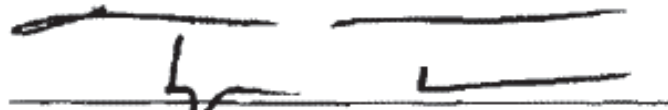


Who is Tywana Thomas?

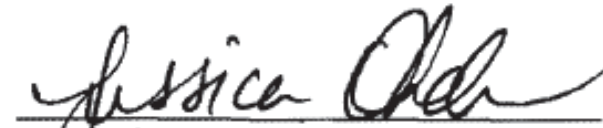

Tywana Thomas
Asst. Vice President

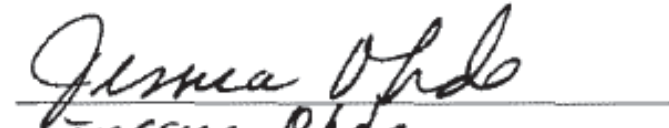
Vice President

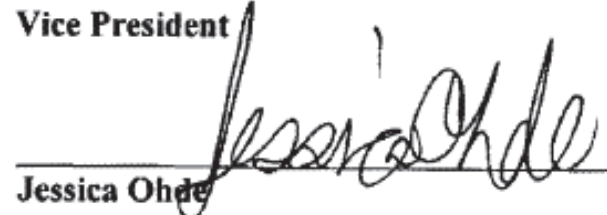

Tywana Thomas
Asst. Secretary


Tywana Thomas
Asst. Secretary

Who is Jessica Ohde?


Jessica Ohde
Asst. Secretary


Jessica Ohde
Asst. Vice President

Vice President

Jessica Ohde
Asst. Secretary

A Mortgage Servicing Company



- Mortgage servicing companies help banks obtain foreclosure by preparing documents necessary to facilitate the foreclosure in Court.
- These companies hire robo-signers who execute the documents by the tens of thousands per month.

Mortgage Servicing Companies



- DocX had offices employing dozens of workers producing thousands of fraudulent assignments.
- Lender Processing Services produced 2,000 assignments each working day.
- GMAC (including its first famous robo-signer, Jeffrey Stephan) also produces 2,000 assignments every day.
- Nationwide Title Clearing out of the Tampa area also produces 2,000 assignments every day.

Forgeries in Other Documents



WHEN RECORDED MAIL TO: -

Prepared by:

OPTION ONE MORTGAGE CORPORATION
P.O. BOX 57096
IRVINE, CA 92619-7096
ATTN: RECORDS MANAGEMENT

Loan Number: 561005223

OR BK 19933 PG 1827
RECORDED 02/15/2006 08:27:13
Palm Beach County, Florida
AMT 700,000.00
Deed Doc 2,730.00
Instang 1,560.00
Sharon R. Bock, CLERK & COMPTROLLER
Pgs 1827 - 1840; (14pgs)

MDNA, P.A. ID
Suite 500
L 33071

Loan Number: 561005223 Servicing Number: 002080902-6 Date: 02/03/06

ALLONGE TO NOTE
(INVESTOR)

ALLONGE TO NOTE
(INVESTOR)

OR BK 19933 PG 1827
RECORDED 02/15/2006 08:27:13
Palm Beach County, Florida
AMT 700,000.00
Deed Doc 2,730.00
Instang 1,560.00
Sharon R. Bock, CLERK & COMPTROLLER
Pgs 1827 - 1840; (14pgs)

ing Note:

RD, PALM BEACH GARDENS, FL 33418-

Examples of Bogus Documents



The Grantee is identified as "Bogus Assignee."

ASSIGNMENT OF MORTGAGE.
FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which is hereby acknowledged, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR AMERICAN BROKERS CONDUIT**, whose address is **6501 Irvine Center Drive, Irvine, CA 92618**, does by these presents hereby grant, bargain, sell, assign, transfer, convey, set over and deliver unto **BOGUS ASSIGNEE FOR INTERVENING ASMTS**, whose address is **XXXXXXXXXXXXXXXXXXXX**, 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): **MANUEL GONZALEZ, A MARRIED PERSON**
Original Mortgage: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR AMERICAN BROKERS CONDUIT**
Date of Mortgage: **04/27/2006** Loan Amount: **5192,000.00**

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which is hereby acknowledged, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR AMERICAN BROKERS CONDUIT**, whose address is **6501 Irvine Center Drive, Irvine, CA 92618**, does by these presents hereby grant, bargain, sell, assign, transfer, convey, set over and deliver unto **BOGUS ASSIGNEE FOR INTERVENING ASMTS**, whose address is **XXXXXXXXXXXXXXXXXXXX**, 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.

Witness - *Russell H.*

Linda Green
Vice President

Helen Thomas
Witness: *Helen Thomas*

Jessica O'Neil
Jessica O'Neil
Asst. Secretary

Examples of Bogus Documents



The Grantor is identified as "A Bad Bene."

ASSIGNMENT OF MORTGAGE.
FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which is hereby acknowledged, **A BAD BENE**, whose address is _____, does by these presents hereby grant, assign, sell, convey and deliver unto **HERSELF AS GRANTOR**

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of **04/27/2009**.

A BAD BENE

Witness: Dawn Williams

Korell Harp
Vice President

Witness: Christina Huang

State of GA

Asst. Vice President

**Korell Harp and Tywana Thomas, known to me (or _____
ce) that they are the Vice President and Asst. Vice Pres**

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

A BAD BENE

Examples of Bogus Documents



Document Prepared By:
Bee Nishberg, 888-362-9428
When Recorded Return To:
DOCK
1111 Akerman Dr.
Suite 200
Alpharetta, GA 30009

AHMA	407	004048239
------	-----	-----------

CE#090250066-FW09A429-PDF
Date: 08/12/2006 Print Batch ID: 1745
Property Address:
2215 NW 99 ST
MIAMI, FL 33147

This form is required by law (201)

MARKET ADMIN. CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA
LAST PAGE

ASSIGNMENT OF MORTGAGE
FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which is hereby acknowledged, American Home Mortgage Acceptance, Inc., whose address is _____, does by these presents hereby grant, bargain, sell, assign, transfer, convey, set over and deliver unto **BOGUS ASSIGNEE FOR INTERVENING ASMTS**, whose address is XXXXXXXXXXXXXXXXXXXX, the following described mortgage, securing the payment of a certain promissory note(s) for the sum listed below, together with all right therein and therein, all items created or securing thereon, all obligations therein and thereon, and all benefits and advantages thereon, with interest, and all rights accrued or to accrue under such mortgage.

Original Borrower(s)
Date of Mortgage:
Recording Date: 07/18/2005
MHA Comments:
TO THE PLATT RECORDS OF MIAMI DADE COUNTY, FLORIDA
and recorded in the official public records of Miami-Dade County, Florida, in Book 23578, Page 260-283.
IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the County of Miami-Dade, Florida, this 18th day of August, 2005.

This space for Recorder's Use Only

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which is hereby acknowledged, American Home Mortgage Acceptance, Inc., whose address is _____,

does by these presents hereby grant, bargain, sell, assign, transfer, convey, set over and deliver unto **BOGUS ASSIGNEE FOR INTERVENING ASMTS**, whose address is _____, the following described mortgage, securing the payment of a certain promissory note(s) for the sum listed below, together with all right therein and therein, all items created or securing thereon, all obligations therein and thereon, and all benefits and advantages thereon, with interest, and all rights accrued or to accrue under such mortgage.

BOGUS ASSIGNEE FOR INTERVENING ASMTS,

with interest, and all rights accrued or to accrue under such mortgage.

Original Borrower(s): **MARIA MORALES A SINGLE WOMAN AND SANTIAGO AZAHUEL GARCIA**

Original Mortgagee: **AMERICAN HOME MORTGAGE ACCEPTANCE, INC.**

Date of Mortgage: **07/05/2005**

Loan Amount: **\$158,000.00**

Recording Date: **07/18/2005** Book: **23578** Page: **260-283**

evidence) that they are Mortgage Acceptance, Inc. and further stated and acknowledged, were as follows:

Witness my hand and the seal of the County of Miami-Dade, Florida, this 18th day of August, 2005.



Examples of Bogus Documents



The effective date is in the year 9999.

ASSIGNMENT OF MORTGAGE
FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which is hereby
acknowledged, American Home Mortgage Servicing, Inc., whose address is 6501 Irvine Center Drive,
Mortgagee: **HOME Banc MORTGAGE CORPORATION**
Mortgage Date: **05/03/2007** Loan Amount: \$
Mortgage Date: **05/03/2007** Book: N/A Page: N/A Document #: 200
Mortgage Description: **ASSIGNMENT EFFECTIVE DATE 9/9/9999**
Mortgage Description: **CONDOMINIUM PARCEL: UNIT NO. A-1**
CONDOMINIUM DESCRIBED IN THAT CERTAIN DECLARATION
AS RECORDED IN OFFICIAL RECORDS BOOK 231, I
CONDITIONS AND AMENDMENTS TO SAID DECLARATION


Witness: Dawn Williams


Kerell Harp
Vice President

Examples of Bogus Documents




The blank line, witnessed and notarized.


~~These presents were previously executed on said mortgage referred to herein.~~

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of **11/25/2008**.

**American Home Mortgage Servicing, Inc. as successor-in-interest
to Option One Mortgage Corporation**


Witness: **Korell Harp**


Linda Green
Vice President


Tywanna Thomas
Asst. Vice President

State of GA
County of Fulton

On this date of **11/25/2008**, before me, the undersigned authority, a Notary Public, duly commissioned, qualified and acting within and for the aforesaid State and County, personally appeared the within named **Linda Green** and **Tywanna Thomas**, who with me identified to me on the basis of satisfactory evidence that they are the Vice President and Asst. Vice President respectively of **American Home Mortgage Servicing, Inc. as successor-in-interest to Option One Mortgage Corporation**, 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 intimated and set forth.

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


Notary Public



Alicia V. Williams
NOTARY PUBLIC
Fulton County
State of Georgia
My Commission Expires
April 7, 2012

CERTIFIED!

Assignment of Mortgage




ASSIGNMENT OF MORTGAGE


SPACE FOR R

CFN 2009R0364085
DR BK 26871 Pg 17477 (1pg)
RECORDED 05/19/2009 12:08:00
HARVEY RUVIN, CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA
LAST PAGE

FOR VALUE RECEIVED, on or before October 04, 2008, the undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INCORPORATED AS NOMINEE FOR LITTON LOAN SERVICING, LP, ("Assignor") whose address is 1818 Library Street, Suite 300, Reston, VA 20190 assigned, transferred and conveyed to: LITTON LOAN SERVICING LP, AS SERVICER FOR GSAA HOME EQUITY TRUST 2007-2, ("Assignee") whose address is 4828 Loop Central Drive, , Houston, TX 77081-2226, its successors and/or assigns all of the right, title and interest of Assignor in and to that certain Mortgage (the "Mortgage") dated

FOR VALUE RECEIVED, on or before October 04, 2008, the undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INCORPORATED AS NOMINEE FOR LITTON LOAN SERVICING, LP, ("Assignor") whose address is 1818 Library Street, Suite 300, Reston, VA 20190 assigned, transferred and conveyed to: LITTON LOAN SERVICING LP, AS SERVICER FOR GSAA HOME EQUITY TRUST 2007-2, ("Assignee") whose address is 4828 Loop Central Drive, , Houston, TX 77081-2226, its successors and/or


Witness
Typed Name Patricia Hutchens


Witness
Typed Name Yamel A. Hernandez

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INCORPORATED AS NOMINEE FOR LITTON LOAN SERVICING, LP.
By: 
Typed Name: Kim Litenfield
Title: Certified Officer

Corrective Assignment of Mortgage



FOR VALUE RECEIVED, on or before October 04, 2008, the undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INCORPORATED AS NOMINEE FOR *AXIOM FINANCIAL SERVICES, ("Assignor") whose address is _____

assigned, transferred and conveyed to: *DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR GSAA HOME EQUITY TRUST 2007-2, ASSET-BACKED CERTIFICATES, SERIES 2007-2, ("Assignee") whose address is 4828 Loop Central Drive, , Houston, TX

CFN 2010R0010406
DR Bk 27141 Pg 14925 (1pg)
RECORDED 01/07/2010 11:38:38
HARVEY RUVIN, CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA
LAST PAGE

CORRECTIVE ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, on or before October 04, 2008, the undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INCORPORATED AS NOMINEE FOR *AXIOM FINANCIAL SERVICES, ("Assignor") whose address is _____

FOR VALUE RECEIVED, on or before October 04, 2008, the undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INCORPORATED AS NOMINEE FOR *AXIOM FINANCIAL SERVICES, ("Assignor") whose address is _____

assigned, transferred and conveyed to: *DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR GSAA HOME EQUITY TRUST 2007-2, ASSET-BACKED CERTIFICATES, SERIES 2007-2, ("Assignee") whose address is 4828 Loop Central Drive, , Houston, TX

Matthe Miller
Witness
Print Name: MATTHE MILLER

Sandra Benvides
Witness
Print Name: SANDRA BENVIDES

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INCORPORATED AS NOMINEE FOR AXIOM FINANCIAL SERVICES
By: Anne Bailey
Print Name: Anne Bailey
Title: Assistant Secretary

Filing Lis Pendens Without Standing



IN THE CIRCUIT COURT OF THE ELEVENTH
JUDICIAL CIRCUIT IN AND FOR DADE COUNTY, FLORIDA
CIVIL ACTION

US BANK NATIONAL ASSOCIATION AS SUCCESSOR TRUSTEE
TO WACHOVIA BANK, NA, AS TRUSTEE FOR WFASC 2005-
AR13,

NOTICE OF LIS PENDENS

AND AGAINST THE HEREIN NAMED INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEEES, OR OTHER CLAIMANTS; WELLS FARGO BANK, NA; THE GRANDVIEW PALACE CONDOMINIUM ASSOCIATION, INC.; TENANT #1, TENANT #2, TENANT #3, and TENANT #4 the names being fictitious to account for parties in possession
Defendant(s).

NOTICE OF LIS PENDENS

To the above-named Defendant(s) and all others whom it may concern:

You are notified of the institution of this action by the above-named Plaintiff, against you seeking to foreclose a mortgage recorded in Official Records Book 23278, Page 3642, on the following property in DADE County, Florida:
UNIT NO. 407, THE GRANDVIEW PALACE CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 21423, PAGE 3980, OF THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA, TOGETHER WITH ANY AND ALL AMENDMENTS TO THE DECLARATION AND ANY UNDIVIDED INTEREST IN THE COMMON ELEMENTS OR APPURTENANCES THERETO.

Dated this 23rd day of September, 2008.

Florida Default Law Group, P.L.
P.O. Box 25018
Tampa, Florida 33622-5018
(813) 251-4766

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52

CFN 2008R0811447
OR Bk 26596 Pg 3771f (1pg)
RECORDED 10/03/2008 15:56:10
HARVEY RUVIN, CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA

CFN 2008R0811447
OR Bk 26596 Pg 3771f (1pg)
RECORDED 10/03/2008 15:56:10
HARVEY RUVIN, CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA
LAST PAGE

INES PRINE; THE UNKNOWN
MING BY, THROUGH, UNDER,

Filing Lis Pendens Without Standing

IN THE CIRCUIT COURT OF THE ELEVENTH
JUDICIAL CIRCUIT IN AND FOR MIAMI-DADE COUNTY,
FLORIDA
CIVIL ACTION

CHASE HOME FINANCE LLC,
Plaintiff,

vs.

CASE NO.
DIVISION

CARLOS A. ROJAS, NEIRA NAVOR, ANY AND ALL UNKNOWN PARTIES CLAIMING BY,
AND INDIVIDUAL DEFENDANT(S) WHO ARE
AND UNKNOWN PARTIES MAY CLAIM AN
, OR OTHER CLAIMANTS; JPMORGAN
, and TENANT #4 the names being fictitious to

NOTICE OF LIS PENDENS

NOTICE OF LIS PENDENS

To the above-named Defendant(s) and all others whom it may concern:

You are notified of the institution of this action by the above-named Plaintiff, against you seeking to foreclose a mortgage recorded in Official Records Book 25587, Page 712, on the following property in MIAMI-DADE County, Florida:

LOT 39, IN BLOCK 2, OF SHOMA HOMES AT TAMIAMI II, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 145, AT PAGE 71, OF THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA

Dated this 21 day of February, 2009.

Florida Default Law Group, P.L.
P.O. Box 25018
Tampa, Florida 33622-5018

CFN 2009R0152997
OR BK 26771 Pg 4057; (1pg)
RECORDED 03/03/2009 09:49:18
HARVEY RUVIN, CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA
LAST PAGE

09-15337 CA 01

SPACE FOR RECORDING ONLY F.S. § 695.26

Assignments *After* Lis Pendens



ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, on or before February 18, 2009, the und

ASSIGNMENT OF MORTGAGE

Mortgage (the mortgage) dated April 30, 2007 and recorded May 03, 2007 in Official Records Book 25587 at Page 712 of the public records of MIAMI-DADE County, Florida, encumbering the following-described real property:

LOT 39, IN BLOCK 2, OF SHOMA HOMES AT TAMIAMI II, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 145, AT PAGE 71, OF THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA

as the same may have been amended from time to time; together with the Note and indebtedness secured thereby.

MORTGAGOR(S): CARLOS A. ROJAS, and NEIFA NAYOR

IN WITNESS WHEREOF, Assignor has executed and delivered this Instrument on

March 25, 2009.

CFN 2009R0244296
DR BK 26814 Pg 49511 (1pg)
RECORDED 04/03/2009 08:59:02
HARVEY RUVIN, CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA
LAST PAGE

interest of Assignor in and to that certain

ed D

Mortgage (the mortgage) dated April 30, 2007 and recorded May 03, 2007 in Official Records Book 25587 at

Page 712 of the public records of MIAMI-DADE County, Florida, encumbering the following-described real

property:

LOT 39, IN BLOCK 2, OF SHOMA HOMES AT TAMIAMI II, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 145, AT PAGE 71, OF THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA

as the same may have been amended from time to time; together with the Note and indebtedness secured thereby.

MORTGAGOR(S): CARLOS A. ROJAS, and NEIFA NAYOR

IN WITNESS WHEREOF, Assignor has executed and delivered this Instrument on

March 25, 2009.

Affidavit of Amounts Due



APR2009

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT
IN AND FOR BROWARD COUNTY, FLORIDA
CIVIL ACTION

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR RFMSI 2007S1,
Plaintiff,

CASE NO.: CACE09022986
DIVISION: 09

vs.

ERIC SIVERSON, et al,
Defendant(s).

AFFIDAVIT AS TO AMOUNTS DUE AND OWING

STATE OF pa
COUNTY OF Montgomery

Jeffrey Stephan
Officer

AFFIDAVIT AS TO AMOUNTS DUE AND OWING

GMAC MORTGAGE, LLC is the servicer of the loan. GMAC MORTGAGE, LLC is responsible for the collection of this loan transaction and pursuit of any delinquency in payments. I am familiar with the books of account and have examined all books, records, and documents kept by GMAC MORTGAGE, LLC concerning the transactions alleged in the Complaint. All of these books, records and documents are kept by GMAC MORTGAGE, LLC in the regular course of its business as servicer of the loan transaction and are made at or near the time by, and from information transmitted by, persons with personal knowledge of the facts such as your Affiant. It is the regular practice of GMAC MORTGAGE, LLC to make and keep these books, records, and documents. The books, records, and documents which

Affidavit of Amounts Due



APR2009

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT
IN AND FOR BROWARD COUNTY, FLORIDA
CIVIL ACTION

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR RFMSI 2007S1,
Plaintiff,

CASE NO.: CACE09022986
DIVISION: 09

vs.

ERIC SIVERSON, et al,
Defendant(s).

AFFIDAVIT AS TO AMOUNTS DUE AND OWING

STATE OF pa
COUNTY OF Montgomery

Jeffrey Stephan
Officer

I am familiar with the books of account and have examined all books, records, and documents kept by GMAC MORTGAGE, LLC concerning the transactions alleged in the Complaint. All of these books, records and documents are kept by GMAC MORTGAGE, LLC in the regular course

of its business as servicer of the loan transaction and are made at or near the time by, and from information transmitted by, persons with personal knowledge of the facts such as your Affiant. It is the regular practice of GMAC MORTGAGE, LLC to make and keep these books, records, a

FURTHER AFFIANT SAYETH NOT.

Type Name Here

Jeffrey Stephan
Limited Signing Officer

Withdrawal of Affidavits of Amounts Due



IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT
IN AND FOR BROWARD COUNTY, FLORIDA
CIVIL ACTION

U.S. BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR RFMSI 2007S1,
Plaintiff,
vs.

CASE NO.: CA CE-09-022986
DIVISION: 09

NOTICE

NOTICE

Under the Rules of Professional Conduct of the Rules Regulating The Florida Bar, the undersigned law firm hereby notifies the Court as follows:

1. An affidavit of indebtedness was served in the above-styled matter in support of Plaintiff's motion for summary judgment, ("the Affidavit").
2. The undersigned law firm has recently been notified that the information in the Affidavit may not have been properly verified by the affiant; and accordingly, the Affidavit is hereby withdrawn.
3. The undersigned law firm was not aware of the foregoing information when the Affidavit was filed with the Court.
4. The undersigned law firm drafted the Affidavit based upon the information and business records provided by its client, and to the best of its knowledge and information, believes, in good faith, that the amounts reflecting the indebtedness contained therein accurately reflected the information provided by its client and were believed to be correct when filed.
5. A new, properly verified affidavit will be filed when and as appropriate.

Withdrawal of Affidavits of Amounts Due



IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT
IN AND FOR BROWARD COUNTY, FLORIDA
CIVIL ACTION

U.S. BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR RFMSI 2007S1,
Plaintiff,

vs.

ERIC SIVERSON, et al,
Defendant(s).

CASE NO.: CA CE-09-022986
DIVISION: 09

NOTICE

Pursuant to Rule 4-3.3, Rules of Professional Conduct of the Rules Regulating The Florida Bar, the undersigned law firm hereby notifies the Court as follows:

2. The undersigned law firm has recently been notified that the information in the Affidavit may not have been properly verified by the affiant; and accordingly, the Affidavit is hereby withdrawn.

with the Court.

4. The undersigned law firm drafted the Affidavit based upon the information and business records provided by its client, and to the best of its knowledge and information, believes, in good faith, that the amounts reflecting the indebtedness contained therein accurately reflected the information provided by its client and were believed to be correct when filed.

5. A new, properly verified affidavit will be filed when and as appropriate.

ASSIGNMENT OF MORTGAGE

SPACE FOR RECORDING ONLY FEB 2008

1. Note the address of the Assignor, Home Savings of America F. A. (HSA) is blank. HSA was acquired in 1998 by Washington Mutual Bank (WAMU) they no longer exist.

FOR VALUE RECEIVED, on or before December 12, 2008, the undersigned, HOME SAVINGS OF AMERICA F.A. ("Assignor") whose address is [REDACTED] assigned, transferred and conveyed to: JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, ("Assignee") whose address is 7255 Baymeadows Way, Mailstop Jaxa 2035, Jacksonville, FL 32256, its successors and/or assigns, all of the right, title, and interest of Assignor in and to that certain Mortgage (the "Mortgage") dated August 26, 1988 and recorded September 06, 1988 in Official Records Book 5495 at Page 1186 of the public records of HILLSBOROUGH County, Florida, encumbering the following-described real property:

LOT 8, BLOCK G, REVISED MAP OF BAY CITY, ACCORDING TO MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 3, PAGE 54, OF THE PUBLIC RECORDS OF HILLSBOROUGH COUNTY, FLORIDA. TOGETHER WITH THE NORTH 1/2 OF CLOSED 10.00 FOOT ALLEY ABUTTING ON THE SOUTH.

as the same may have been amended from time to time; together with the Note and indebtedness secured thereby.

MORTGAGOR(S): GRADY B. SYKES II

CLOSED 10.00 FOOT ALLEY ABUTTING ON THE SOUTH.

as the same may have been amended from time to time; together with the Note and indebtedness secured thereby.

MORTGAGOR(S): GRADY B. SYKES II

2. Note the date of the assignment, December 22, 2008 which is after the lawsuit was filed on December 18, 2008.

4. Notice the Notary, D. Pekusic and the witness, Rushir Causevic, both attesting to the fact that, known to them, Patricia Miner is an Asst Vice President of HSA and that Ann Garbis is a Vice President of HSA. Home Savings was acquired in 1998 by Washington Mutual Bank (WAMU) they no longer exist.

3. Note the signers for the Assignor, Home Savings of America F.A. (HSA) They are not employed by Home Savings, they are employed by the Plaintiff, J.P. Morgan. Home Savings was acquired in 1998 by Washington Mutual Bank (WAMU) they no longer exist.

IN WITNESS WHEREOF, Assignor has executed and delivered this Instrument on 22 DECEMBER, 2008.

Witness [Signature]
Typed Name Dimitr Pekusic
Witness [Signature]
Typed Name RUSHIR CAUSEVIC

HOME SAVINGS OF AMERICA F.A.
[Signature]
Typed Name: PATRICIA MINER
Title: ASST. VICE PRESIDENT
[Signature]
Attest:
Typed Name: Ann Garbis
Title: Vice President
(Affix Corporate Seal)

STATE OF Florida
COUNTY OF DUVAL

BEFORE ME, the undersigned, personally appeared PATRICIA MINER and Ann Garbis as ASST Vice President and Vice President respectively, and known to me to be the persons that executed the foregoing instrument, and acknowledged that they executed the foregoing as its duly authorized officers and that such execution was done as the free act and deed of HOME SAVINGS OF AMERICA F.A. this 22 day of December, 2008.

Notary Public: [Signature]
My commission expires: D. Pekusic
Commission # 00435407
Expires May 30, 2009

Recording requested by, prepared by and return to:
Hendys Cabrens
Florida Default Law Group, P.L.
P.O. Box 25018
Tampa, Florida 33622-5018

FOR 109636 WASHINGTON MUTUAL BANK, 6% WASHINGTON MUTUAL BANK, FA

Sample Notice of Lis Pendens



This space is for recording purposes only

IN THE CIRCUIT COURT OF THE 15TH JUDICIAL
CIRCUIT, IN AND FOR PALM BEACH COUNTY,
FLORIDA

GENERAL JURISDICTION DIVISION
CASE NO:

**US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTR
ASSET BACKED SECURITIES TRUST 2006-NC1**
PLAINTIFF

VS.

**VICTORIA R. MUNNIAL; UNKNOWN SPOUSE OF VICTORIA R.
MUNNIAL IF ANY; ANY AND ALL UNKNOWN PARTIES CLAIMING
BY, THROUGH, UNDER, AND AGAINST THE HEREIN NAMED
INDIVIDUAL DEFENDANT(S) WHO ARE NOT KNOWN TO BE DEAD
OR ALIVE, WHETHER SAID UNKNOWN PARTIES MAY CLAIM AN
INTEREST AS SPOUSES, HEIRS, DEVISEES, GRANTEE OR OTHER
CLAIMANTS; THE TRAILS AT ROYAL PALM BEACH, INC.; JOHN
DOE AND JANE DOE AS UNKNOWN TENANTS IN POSSESSION**
DEFENDANT(S)

2010 APR - 1 PM 1:50
SEARCH & RECORDS CLERK
PALM BEACH COUNTY
CIRCUIT CIVIL

Not a certified copy

NOTICE OF LIS PENDENS

1. TO: The above named Defendants, AND ALL OTHERS WHOM IT MAY CONCERN:
2. YOU ARE NOTIFIED of the institution of this action by the Plaintiff against you seeking to foreclose the Note and Mortgage encumbering the described property and the decreeing of a sale of the property under the direction of the court in default of the payment of the amount found to be due the Plaintiff under the Note and Mortgage, and for other, further and general relief set forth in the Complaint.
3. The property involved is that certain parcel, lot or unit situate, lying and being in PALM BEACH County, Florida, as set forth in the mortgage recorded in Official Records Book 19434, at Page 1244, more particularly described as follows:

1, Broward County, Florida, this 31 day of Nov, 2010.

copied
MARIEA FOX
909803

MARIEA FOX
Bar #: 43909
Miriam Mendieta
Bar #: 0866880
Law Offices of David J. Stern, P.A.
Attorney for Plaintiff
900 South Pine Island Road, Suite 400
Plantation, FL 33324-3920
(954) 233-8000

Stamped signature on Assignment of Mortgage



This form was prepared by: New Century Mortgage Corporation
address: 18405 Von Karman, Ste 1000
Irvine, CA 92612

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assigner") whose address is 18400 Von Karman, Suite 1000, Irvine, CA 92612
does hereby grant, sell, assign, transfer and convey, unto US Bank National Association (as Trustee for the Structured Asset Securities Corporation Mortgage Loan Trust, 2006-NMZ)
a corporation organized and existing under the laws of California (herein "Assignee"),
whose address is _____,
a certain Mortgage dated February 28, 2006, made and executed by
WASHIEL PETIT-BIEN, A Single Man and ELCIE FRENCH, A Single Woman, As Joint Tenants

to and in favor of New Century Mortgage Corporation _____ upon the
following described property situated in PALM BEACH County, State of Florida
See Legal Description Attached Hereto and Made a Part Hereof

such Mortgage having been given to secure payment of TWO HUNDRED THIRTY-SIX THOUSAND AND 00/100
(\$ 236,000.00) which Mortgage is of record in Book, Volume, or Liber
20013 (Include the Original Principal Amount)
No. _____ at page 436 (or its No. _____) of the County _____ Records of
PALM BEACH County, State of Florida, together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.
TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and
conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assigner has executed this Assignment of Mortgage on
_____ at _____, California

Witness: _____
Witness: _____
Area: _____
Seal: _____

State of California
County of Orange

The foregoing instrument was acknowledged before me this March 06, 2006 by
Stephen L. Nagy / V.P. Records Management

of New Century Mortgage Corporation _____,
California _____, a
corporation, as behalf of the corporation. He/She is personally known to me or has
produced _____ as identification.

Andreas Rojas

Florida Assignment of Mortgage
with Assignment
11181
1006710036

Stamped Signatures



This form was prepared by New Century Mortgage Corporation
address 18400 Von Karman, Ste 1000
Irvine, CA 92612

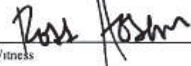
ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 18400 Von Karman, Suite 1000, Irvine, CA 92612 does hereby grant, sell, assign, transfer and convey, unto US Bank National Association, as trustee for Asset-Backed Pass through Certificates, Series 2006-NCZ a corporation organized and existing under the laws of (herein "Assignee"), whose address is , made and executed by a certain Mortgage dated July 11, 2006 CHRISTIAN J CASSINI and MARGORIE A BAIDAL, Husband and Wife

to and in favor of New Century Mortgage Corporation upon the following described property situated in Palm Beach County, State of Florida See Legal Description Attached Hereto and Made a Part Hereof

such Mortgage having been given to secure payment of TWO HUNDRED (\$ 280,000 00)

(Include the Original Principal Amount)
No 20630, at page 1418 (or as No.)
Palm Beach County, State of FL
described and the money due and to become due thereon with interest, TO HAVE AND TO HOLD the same unto Assignee, its successors of the above-described Mortgage
IN WITNESS WHEREOF, the undersigned Assignor
July 24, 2006


Witness 

Witness

Attest
Seal

State of California
County of Orange



New Century Mortgage Corporation
(Assignor)

(Signature)
Stephen L. Nagy / V P \Records Management

Stamped Signatures



This form was prepared by: New Century Mortgage Corporation
address: 18400 Von Karman, Ste 1000
Irvine, CA 92612
File # 10-17798

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 18400 Von Karman, Suite 1000, Irvine, CA 92612 does hereby grant, sell, assign, transfer and convey, unto US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTRAC ASSET BACKED SECURITIES TRUST 2006-NM1 (herein "Assignee"), a corporation organized and existing under the laws of FLORIDA whose address is AMERICAS SECURITIES CO. 3476 STATEVIEW BLVD FT. MILL, SC 29715 a certain Mortgage dated October 3, 2005, made and executed by Victoria R. Munnial, A Single Woman

to and in favor of New Century Mortgage Corporation upon the following described property situated in Palm Beach County, State of Florida:
See Legal Description Attached Hereto and Made a Part Hereof

such Mortgage having been given to secure payment of GHR 00/100 (\$ 150,450.00 (Include the Original Principal Amount) No. 19434 at page 1244 (re as No. Palm Beach County, described and the money due and to become due thereon wit TO HAVE AND TO HOLD the same unto Assignee, conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned

Witness: *[Signature]*
Witness: _____
Assignor: _____
Assignee: _____
State of California
County of Orange

The foregoing instrument was acknowledged before me
Stephen L. Nagy / A.V.P. \Vault Services

of New Century Mortgage Corporation
California corporation, on produced as identical

New Century Mortgage Corporation
(Assignor)
[Signature]
(Signature)
Stephen L. Nagy / A.V.P. \Vault Services

[Circular Stamp: NEW CENTURY MORTGAGE CORPORATION, CALIFORNIA, INCORPORATED, AUG 6 2006]

Asin Rahmanpanah

Affidavit of Correction due to assignment of a mortgage that had been fully paid (St. Lucie Co.)



AFFIDAVIT OF CORRECTION

Each undersigned affiant, jointly and severally, being first duly sworn, hereby swears or affirms that the AFFIDAVIT OF MISSING ASSIGNMENT, recorded on 01/15/2009, in Book 3051, Page 2129, Instrument Number 3300532, in the County of ST.LUCIE, State of FL regarding property know as: 1174 SW IRVING STREET, PORT SAINT LUCIE, FL 34983, contained the following error:


COPY

3. That the undersigned, having received final payment for the sum secured by the above mentioned Mortgage/Deed of Trust, is recording this document solely for the purpose of effecting a Discharge/Satisfaction/Reconveyance/Release of the Mortgage/Deed of Trust as this loan has been satisfied, and the undersigned indemnifies against any loss which may occur in regards to the releasing/discharging and/or reconveying of this Mortgage/Deed of Trust.

Affiant makes this affidavit for the purpose of giving notice correcting the above-described instrument as follows:

3. That the undersigned is recording this document solely for the purpose of effecting a foreclosure on the above listed property.

Affiant is knowledgeable of the agreement and the intention of the parties in this regard. Affiant is the drafter of the original instrument being corrected.


Signature of Affiant
Linda Green
Print or Type Name:

COPY

Affidavit of Correction due to an assignment of mortgage that had been fully paid. (Palm Beach Co.)



AFFIDAVIT OF CORRECTION

Each undersigned affiant, jointly and severally, being first duly sworn, hereby swears or affirms that the AFFIDAVIT OF MISSING ASSIGNMENT, recorded on 01/13/2009, in Book 23034, Page 0986, Instrument Number 20090015260, in the County of PALM BEACH, State of FL regarding property know as: 3720 37TH WAY, WEST PALM BEACH, FL 33407, contained the following error:

3. That the undersigned, having received final payment for the sum secured by the above mentioned Mortgage/Deed of Trust, is recording this document solely for the purpose of effecting a Discharge/Satisfaction/Reconveyance/Release of the Mortgage/Deed of Trust as this loan has been satisfied, and the undersigned indemnifies against any loss which may occur in regards to the releasing/discharging and/or reconveying of this Mortgage/Deed of Trust.

Affiant makes this affidavit for the purpose of giving notice correcting the above-described instrument as follows:

3. That the undersigned is recording this document solely for the purpose of effecting a foreclosure on the above listed property.

Affidavits of Correction due assignments of mortgage that had been fully paid (Broward Co. and Palm Beach Co.)

RECORD & RETURN TO:
DOCK
1111 ALDERMAN DR.
Suite 300
Alpharetta, GA 30005
7705889771

AFFIDAVIT OF CORRECTION

Each undersigned affiant, jointly and severally, being first duly sworn, hereby swears or affirms that the AFFIDAVIT OF MISSING ASSIGNMENT, recorded on 01/29/2009 in Book 45945, Page 723, Instrument 108375154 in the county of BROWARD, FL regarding property known as: 12112 SAINT ANDREWS PLACE #106, MIRAMAR, FL 33025, contained the following paragraph in error which should be struck completely:

3. That the undersigned, having received final payment for the sum secured by the above mentioned Mortgage/Deed of Trust, is recording this document solely for the purpose of effecting a Discharge/Satisfaction/Reconveyance/Release of the Mortgage/Deed of Trust as this loan has been satisfied, and the undersigned indemnifies against any loss which may occur in regards to the releasing/discharging and/or reconveying of this Mortgage/Deed of Trust.

Affiant makes this affidavit for the purpose of giving notice correcting the above-described instrument by striking paragraph 3 entirely, as the subject mortgage has not yet been fully paid, discharged or satisfied and remains of record.

Original recorded affidavit, assigning Mortgage/Deed of Trust from COUNTRYWIDE HOME LOANS to AMERICAN HOME MORTGAGE SERVICES, INC SUCCESSOR IN INTEREST TO OPTION ONE MORTGAGE CORPORATION, wherein ANNEE SCARANE, A MARRIED WOMAN AND ROBERT SCARANE, HER HUSBAND (were the original Mortgagee(s)/Trustor(s)

Affiant is knowledgeable of the agreement and the intention of the parties in this regard. Affiant is the drafter of the original instrument being corrected.

Linda Green
Signature of Affiant
Linda Green
Print or Type Name

STATE OF GA
COUNTY OF FULTON

On this day 2/19/09, before me Brittany Snow, a notary public in the state of Georgia, personally appeared Linda Green, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to within this instrument and acknowledged to me that he or she executed the same in his or her capacity, and that by his or her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

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

Brittany Snow
Notary Public
My Commission Expires

Shawanna Cate
Witness Shawanna Cate
Brittany Snow
NOTARY PUBLIC
Fulton County
State of Georgia
My Commission Expires
May 21, 2011

Prepared by:
Name: Shelly Scheffey
Address: 1111 Alderman Drive, Suite 300, Alpharetta, GA 30005
Phone Number: 770-755-4373

CFN 20090046565
OR BK 23074 PG 1643
RECORDED 02/11/2009 11:45:46
Palm Beach County, Florida
Sharon R. Beck, CLERK & COMPTROLLER
Pg 1643; (1pg)

RECORD & RETURN TO:DOCK
1111 ALDERMAN DR.
Suite 300
Alpharetta, GA 30005
AHMA 647-2617792

AFFIDAVIT OF CORRECTION

Each undersigned affiant, jointly and severally, being first duly sworn, hereby swears or affirms that the AFFIDAVIT OF MISSING ASSIGNMENT, recorded on 01/13/2009, in Book 23034, Page 0686, Instrument Number 20090015280, in the County of PALM BEACH, State of FL, regarding property known as: 3720 37TH WAY, WEST PALM BEACH, FL 33407, contained the following error:

3. That the undersigned, having received final payment for the sum secured by the above mentioned Mortgage/Deed of Trust, is recording this document solely for the purpose of effecting a Discharge/Satisfaction/Reconveyance/Release of the Mortgage/Deed of Trust as this loan has been satisfied, and the undersigned indemnifies against any loss which may occur in regards to the releasing/discharging and/or reconveying of this Mortgage/Deed of Trust.

Affiant makes this affidavit for the purpose of giving notice correcting the above-described instrument as follows:

3. That the undersigned is recording this document solely for the purpose of effecting a foreclosure on the above listed property.

Affiant is knowledgeable of the agreement and the intention of the parties in this regard. Affiant is the drafter of the original instrument being corrected.

Linda Green
Signature of Affiant
Linda Green
Print or Type Name

STATE OF GA
COUNTY OF FULTON

On this 2/19/09 before me Brittany Snow, a notary public in the state of Georgia, personally appeared Linda Green, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to within this instrument and acknowledged to me that he or she executed the same in his or her capacity, and that by his or her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

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

Brittany Snow
Notary Public
My Commission Expires

Shawanna Cate
Witness Shawanna Cate
Brittany Snow
NOTARY PUBLIC
Fulton County
State of Georgia
My Commission Expires
May 21, 2011

Prepared by: Shelly Scheffey, 770-755-4373 ext. 2248

\$164k Question



After Recording Return To:
Sebring Capital Partners, Limited Partnership
4000 International Plaza, #3000
Carrollton, Texas 75007

Signature Title
8455 W. Linebaugh Ave
Tampa, FL 33625

PJT FRANK CLEAK, OF COURT
HILLSBOROUGH COUNTY
DOC TAX PD (F.S. 201.08) 577.15
INT. TAX PD (F.S. 199) 329.80
DEPUTY CLERK S Edson

[Space Above This Line For Recording Data]

Loan Number 511655
MERS Number 100265600005116558

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated JULY 26, 2006, together with all Riders to this document.
(B) "Borrower" is KARLENE LUDWIG, A SINGLE PERSON and ALFRED H. EASTBURN, A SINGLE PERSON. Borrower is the mortgagor under this Security Instrument.
(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2076, Fleet St.

(E) "Note" means the promissory note signed by Borrower and dated JULY 26, 2006. The Note states that Borrower owes Lender ONE HUNDRED SIXTY-FOUR THOUSAND NINE HUNDRED AND 00/100ths Dollars (U.S.\$164,900.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than AUGUST 1, 2036.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

<input checked="" type="checkbox"/> Adjustable Rate Rider	<input checked="" type="checkbox"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Planned Unit Development Rider	<input checked="" type="checkbox"/> Floor Rate Rider
<input checked="" type="checkbox"/> 1-4 Family Rider	<input type="checkbox"/> Biweekly Payment Rider	

* whose address is: 12516 Eagles Entry Dr., Odessa, FL 33556

BEST IMAGE(S)

And you thought your mortgage was high?



Prepared by: **ROSHNI SUVARNA**
Ocwen Loan Servicing, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Phone Number: 561-682-8835

ALLONGE

BORROWERS: KARLENE LUDWIG AND ALFRED H. EASTBUEN

PRESENTOWNER AND HOLDER: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR SEBRING CAPITAL PARTNERS, LIMITED PARTNERSHIP

NOTE EXECUTION DATE: JULY 26, 2006

NOTE AMOUNT: \$42,214,400.00

This allonge shall be annexed to the original Note (or to a copy of the Note with a Lost

Note Affidavit
same from the
REGISTRAR
PARTNERS, L
of said transfe
SOLELY AS N
no further inte

Date: MARCH

BORROWERS: KARLENE LUDWIG AND ALFRED H. EASTBUEN


PRESENTOWNER AND HOLDER: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR SEBRING CAPITAL PARTNERS, LIMITED PARTNERSHIP

NOTE EXECUTION DATE: JULY 26, 2006

NOTE AMOUNT: \$42,214,400.00

EQUITY LOAN TRUST 2007-HE1 ASSET BACKED PASS-THROUGH CERTIFICATES, without recourse, representation or warranty
express or implied this 24TH day of March, 2008.

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
ACTING SOLELY AS NOMINEE FOR SEBRING CAPITAL
PARTNERS, LIMITED PARTNERSHIP**

By: 
Name: Scott Anderson
Title: Vice President

OFB Loan Number: 80280977

Assignment for Defunct Assignee



Prepared by and Return to:
Morris, Hardwick, Schneider
1303 Hightower Trail, Suite 315
Sandy Springs, GA 30350
File/Loan Number: 12295989

RECORDED 06/09/2010 14:07:02
Palm Beach County, Florida
Sharon R. Bock, CLERK & COMPTROLLER
Pgs 1144 - 1145; (2pgs)

3346-09

Assignment of Mortgage

Assignor: Mortgage Electronic Registration Systems Inc., as nominee for AMERICAN

Assignor: Mortgage Electronic Registration Systems Inc., as nominee for AMERICAN
BROKERS CONDUIT, whose address is c/o CitiMortgage, Inc., 1000 Technology Dr., O'Fallon,
MO 63368

10, 2006, recorded among the Land Records of PALM BEACH County, Florida in Book 20057,
Page 0677, as Instrument # 20060153122 in the original principle amount of \$222,205.00

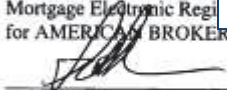
Property Address: 3201 RENAISSANCE WAY, BOYNTON BEACH, FL 33426

Witness this July 22, 2010

Property Address: 3201 RENAISSANCE WAY, BOYNTON BEACH, FL 33426

Witness this July 22, 2010

Mortgage Electronic Regi
for AMERICAN BROKERS CONDUIT


Scott Scheiner, Assistant Secretary

American Brokers Conduit BANKRUPT

8/7/2007



Official Form 1 (04/07)

United States Bankruptcy Court DISTRICT OF DELAWARE		Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): American Home Mortgage Holdings, Inc.		Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): 13-4066303		Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):	
Street Address of Debtor (No. and Street, City, and State):		Street Address of Joint Debtor (No. and Street, City, and State):	

538 Broadhollow Road
Melville, NY
County of Residence or of the
Suffolk, NY
Mailing Address of Debtor (if
different from Street Address)
Location of Principal Assets of Debtor

Type of Debtor
(Form of Organization)
(Check one box)

Individual (includes Joint Debtor)
See Exhibit D on page 2

Corporation (includes Limited Liability Corporation)

Partnership

Other (If debtor is not one of the above, check this box and state the type of organization)

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF DELAWARE

----- X

In re: : Chapter 11

: :

AMERICAN HOME MORTGAGE HOLDINGS, INC., : Case No. 07-11047 (CSS)

a Delaware corporation, et al., : :

: Joint Administration Pending

Debtors. : :

----- X

**AGENDA OF MATTERS SCHEDULED FOR FIRST DAY HEARING ON
AUGUST 7, 2007 AT 3:00 P.M. (ET)**

Assignment by a defunct institution



This Instrument Prepared By
And Returned To:
Daniel C. Consuegra, Esquire
9204 King Palm Drive
Tampa, FL 33619-1328

Sharon R. Bock, CLERK & CO
Pgs 1039 - 1041; (3pgs)

OWB-OneWestBank,FSB v. Gutierrez, Uriel & Evette
File No.: 38110
Loan No.: 1007889361

ASSIGNMENT OF MORTGAGE

COMES NOW, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
NOMINEE FOR INDYMAC BANK, F.S.B.(hereinafter assignor), and further in consideration of the

sum of
USA, N
to Janu
assigne

INDYMAC BANK, F.S.B.(herein

HSBC BA
ignec), pr
gained, so
nsfer and

over unto the said assignee that certain indenture of mortgage bearing the date June 26, 2006
by URIEL GUTIERREZ, IVETTE GUTIERREZ, and recorded in BOOK 20581, PAGE 153
public records of Palm Beach County, FLORIDA, upon the following described piece or part
situate and being in Palm Beach County, FLORIDA, to wit:

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,

AS NOMINEE FOR INDYMAC BANK, F.S.B., has hereunto set its hand and seal this

12 day of July, 2010.

Signed, sealed and delivered
in the presence of:

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS NOMINEE FOR INDYMAC
BANK, F.S.B.

AS NOMINEE FOR INDYMAC BANK, F.S.B.,

12 day of July, 2010.

IndyMac, out of business CLOSED July 2008



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Federal regulators seize crippled IndyMac Bank

A run on the Pasadena thrift ends in one of the biggest financial failures ever.

Doors will reopen Monday.

[July 12, 2008](#) | Kathy M. Kristof and Andre

July 12, 2008

The federal government took control of Pasadena-based IndyMac Bank on Friday in what regulators called the second-largest bank failure in U.S. history.

* * *

The bank's 33 branches will be closed over the weekend, but the Federal Deposit Insurance Corp. will reopen the bank on Monday as IndyMac Federal Bank, said the Office of Thrift Supervision in Washington.

Assignment for Defunct Assignee



Prepared by and Return to:
Morris, Hardwick, Schneider
1303 Hightower Trail, Suite 315
Sandy Springs, GA 30350
File/Loan Number: 770592926

RECORDED 08/09/2010 14:07:02
Palm Beach County, Florida
Sharon R. Bock, CLERK & COMPTROLLER
Pgs 1142 - 1143; (2pgs)

3431-10

Assignment of Mortgage

Assignor: Mortgage Electronic Registration Systems Inc., as nominee for LEHMAN BROTHERS BANK, FSB, A FEDERAL SAVINGS BANK, whose address is c/o CitiMortgage, Inc., 1000 Technology Dr., O'Fallon, MO 63368

Assignor: Mortgage Electronic Registration Systems Inc., as nominee for LEHMAN BROTHERS BANK, FSB, A FEDERAL SAVINGS BANK, whose address is c/o CitiMortgage, Inc., 1000 Technology Dr., O'Fallon, MO 63368

Assignee: CitiMortgage, Inc., whose address is 1000 Technology Dr., O'Fallon, MO 63368

Witness this July 22, 2010

Witness this July 22, 2010

Mortgage Electronic Registration Systems Inc., as nominee
for LEHMAN BROTHERS BANK, FSB, A FEDERAL
SAVINGS BANK


Scott Scheiner, Assistant Secretary



Lehman Brothers



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Lehman Files for Bankruptcy; Merrill Is Sold

By ANDREW ROSS SORKIN
Published: September 14, 2008

This article was reported by Jenny Anderson, Eric Dash and Andrew Ross Sorkin and was written by Mr. Sorkin.

TWITTER
COMMENTS (120)

Lehman Files for Bankruptcy; Merrill Is Sold

By ANDREW ROSS SORKIN
Published: September 14, 2008

Impossible Notaries- Stamps are only good for *four years* in Florida

Prepared by: Jaicel Vajverde
OCWEN LOAN SERVICING, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Phone Number: 561-682-8835
497172887727
Attorney Code: 24079

ASSIGNMENT OF MORTGAGE IN THE STATE OF FLORIDA

This ASSIGNMENT OF MORTGAGE is from NEW CENTURY MORTGAGE CORPORATION whose address is c/o Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 ("Assignor") to DEUTSCHE BANK NATIONAL TRUST AS TRUSTEE FOR THE ESTATE CAPITAL TRUST 2005-HE3 MORTGAGE PASS THROUGH TRUST ("Assignee"). The Assignee's address is C/O OCWEN LOAN SERVICING, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, Florida, 33409 ("Assignee").

For good and valuable consideration, the receipt of which is hereby acknowledged, the Assignor does by these presents hereby grant, bargain, sell, transfer and convey unto the Assignee, its successors and transferees and assigns forever, all of the right, title and interest of said Assignor in and to the land described herein, duly recorded in the Office of the Public Recorder of the State of FLORIDA, as follows:

Mortgagor: RUFINO AQUINO AND VILMA AQUINO
Mortgagee: NEW CENTURY MORTGAGE CORPORATION
Document Date: JUNE 08, 2005
Amount: \$ 200,000.00
Recording Date: JUNE 23, 2005
Book/Volume/Docket/Liber: 18793
Page/Folio: 1479
Instrument: 20050388757
Property Address: 1201 PINE SAGE CIRCLE, WEST PALM BEACH, FL 33411

LEGAL DESCRIPTION:
Lot 1, of THE PALM CLUB, A RESIDENTIAL DEVELOPMENT, according to the Plat thereof of the Clerk of the Circuit Court in and for the State of Florida, recorded in Plat Book 45, Page 131.

Mortgagor: RUFINO AQUINO AND VILMA AQUINO
Mortgagee: NEW CENTURY MORTGAGE CORPORATION
Document Date: JUNE 08, 2005
Amount: \$ 200,000.00
Recording Date: JUNE 23, 2005
Book/Volume/Docket/Liber: 18793
Page/Folio: 1479

Execute the foregoing instrument.

Witness my hand and official seal.

NOTARY PUBLIC-STATE OF FLORIDA
Elsie Ramirez
Commission # DD914835
Expires: AUG. 09, 2013
BONDED THRU ATLANTIC BONDING CO. INC.

for NEW CENTURY MORTGAGE CORPORATION
He/She is personally known to me.

Notary Public

Impossible Notaries



NOT AN OFFICIAL COPY
ASSIGNMENT OF MORTGAGE

This space is for recording purposes only

KNOW ALL MEN BY THESE PRESENTS:

THAT MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Residing or located at c/o HOMECOMINGS FINANCIAL, LLC, ONE MERIDIAN CROSSING, STE 100, MINNEAPOLIS, MN 55423, 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 so on over unto US BANK NATIONAL ASSOCIATION AS TRUSTEE residing or located at: C/O HOMECOMINGS FINANCIAL, LLC, ONE

WITNESS
NOT AN OFFICIAL COPY
Print Name: Michelle L. Camacho

STATE OF FL
COUNTY OF Brow

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the aforesaid county and state, on this the 1 day of OCT., 2007, within my jurisdiction, the within named Cheryl Samons who acknowledged to me that (s)he is ASSISTANT SECRETARY and that for and on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and as its act and deed (s)he executed the above and foregoing instrument, after first having been duly authorized by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to do so.

WITNESS my hand and official seal in the County and State last aforesaid this 1 day of OCT., 2007
Michelle L. Camacho
NOTARY PUBLIC



Impossible Notaries



NOT AN OFFICIAL COPY
ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS:

THAT MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Residing or located at c/o HDMECOMINGS FINANCIAL LLC, ON 55423, herein designated as the assignor, for and in consideration of the receipt of which is hereby acknowledged, does hereby assign, sell, convey and deliver unto MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a Florida limited liability company, all its right, title and interest in and to the above described mortgage executed by ERROL KELLY, A MARRIED MAN AND CHARLOTTE County, Florida at book 2898 and page 597 encumbering

LOT 7, BLOCK 895, PUNTA GORDA ISLES, SECTION 23, TOWNSHIP 28S, RANGE 17E, PALM BEACH COUNTY, FLORIDA, AS SHOWN ON PLAT BOOK 12, PAGES 2A THROUGH 2Z41, OF THE PUBLIC RECORDS OF SAID COUNTY, FLORIDA, TOGETHER WITH THE SAID AND EACH AND EVERY OTHER OBLIGATION DESCRIBED IN SAID PLAT BOOK AND TO HOLD THE SAME unto the said assignee, its heirs and assigns forever.

Pursuant to the provisions of Sec. 689.071, Florida Statutes, the undersigned hereby certifies that the above described property is not subject to any other lien, mortgage, deed of trust, or other encumbrance, and that the same is being conveyed to the said assignee, its heirs and assigns forever.

Pursuant to the provisions of Sec. 689.071, Florida Statutes, the undersigned hereby certifies that the above described property is not subject to any other lien, mortgage, deed of trust, or other encumbrance, and that the same is being conveyed to the said assignee, its heirs and assigns forever.

In Witness Whereof, the said Assignor has hereunto set his hand and the corporate seal of its corporate seal to be hereto affixed.

Signed in the presence of:

ATTEST: BY: PRINT NAME: TITLE:

WITNESS: Scott Angela Scott

Print Name: Michelle L. Camacho

STATE OF FL
COUNTY OF Brow

PERSON who acknowledged to REGISTRATION been duly authorized by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to do so.

WITNESS my hand and seal this

Signed in the presence of:

ATTEST:

WITNESS:

Print Name: Michelle L. Camacho

WITNESS:

Print Name: Michelle L. Camacho

STATE OF FL

COUNTY OF Brow

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the aforesaid county and state, on this the 26 day of Sept, 2007, within my jurisdiction, the within named Cheryl Samons who acknowledged to me that (s)he is ASSISTANT SECRETARY and that for and on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and as its act and deed (s)he executed the above and foregoing instrument, after first having been duly authorized by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to do so.

and State last aforesaid this 26 day of Sept, 2007

Michelle L. Camacho
NOTARY PUBLIC



NOT AN OFFICIAL COPY

NOT AN OFFICIAL COPY

Sworn Testimony of Tammie Lou Kapusta



Page 1

STATE OF FLORIDA
OFFICE OF THE ATTORNEY GENERAL
DEPARTMENT OF LEGAL AFFAIRS
AG # L10-3-1145

IN RE:
INVESTIGATION OF LAW OFFICES
OF DAVID J. STERN, P.A.

ORIGINAL

DEPOSITION OF TAMMIE LOU KAPUSTA

12:11 p.m. - 1:58 p.m.

September 22, 2010

Office of the Attorney General
110 Southeast 6th Street, 10th Floor
Fort Lauderdale, Florida 33301

Testimony of Tammie Lou Kapusta,

former employee of Law Offices of David J. Stern, P.A.



Q Would these notaries be there watching her [Cheryl Samons] as she signed?

A No.

Q She would just sit there and sign stacks of them?

A Correct. As far as notaries go in the firm I don't think any notary actually used their own notary stamp. The team used them.

Q There were just stamps around?

A Yes.

Q And you actually saw that?

A I was part of that.

Sample Assignment of Mortgage

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS:

THAT MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Residing or located at c/o WELLS FARGO BANK, N.A., 3476 STATEVIEW BLVD., FT. MILL, SC 29715 herein designated as the assignor, for and in consideration of the sum of \$1.00 Dollar and other good and valuable considerations, the receipt of which is hereby acknowledged, does hereby grant, bargain, sell, assign, transfer and set over unto US BANK NATIONAL ASSOCIATION, NOT INDIVIDUALLY BUT SOLELY AS TRUSTEE FOR THE HOLDER BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2006-PM1 residing or located at: C/O AMERICA'S SERVICING COMPANY, 3476 STATEVIEW BLVD., FT. MILL, SC 29715 herein designated as the assignee, the mortgage executed by THOMAS A GRODNER recorded in LEE County, Florida at book INSTRUMENT # 2005000101358 and page _____ encumbering the property more particularly described as follows:

CONDOMINIUM UNIT NO. 1203, IN BEAU RIVAGE, A CONDOMINIUM, ACCORDING TO THE DECLARATION THEREOF, RECORDED IN OFFICIAL RECORDS BOOK 4668, PAGES 73-256, OF THE PUBLIC RECORDS OF LEE COUNTY, FLORIDA, AS AMENDED AND/OR SUPPLEMENTED FROM TIME TO TIME/

together with the same 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.

Pursuant to the provisions of Sec. 689.071, Florida Statute, the within named Trustee has the power and authority to protect, conserve and to sell, or to lease, or to encumber, or otherwise to manage and dispose of the above-described mortgage and the real property encumbered thereby.

In Witness Whereof, the said Assignor has hereunto set his hand and seal at stated these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed.

Signed in the presence of:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

ATTEST:

BY: _____
PRINT NAME: CHERYL SAMONS
TITLE: ASSISTANT SECRETARY

WITNESS:

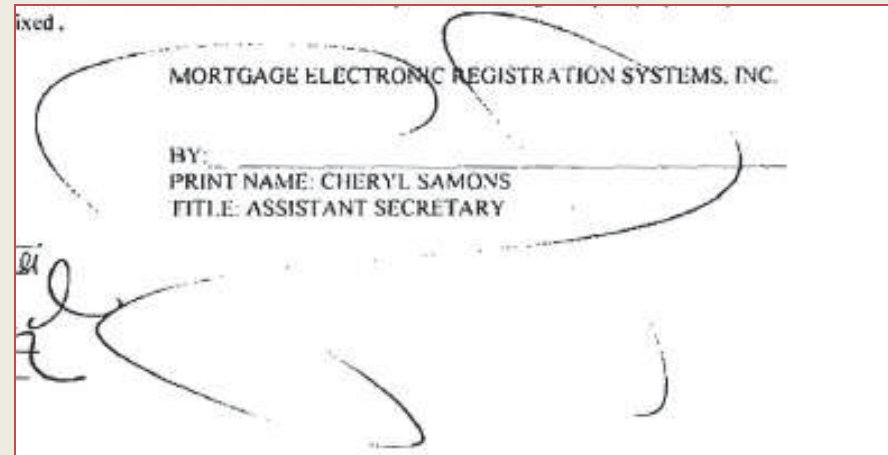
Print Name: _____

Print Name: _____

STATE OF FLORIDA
COUNTY OF BROWARD

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the aforesaid county and state, on this the 17th day of MAY, 2008, within my jurisdiction, the within named CHERYL SAMONS who acknowledged to me that (she) is ASSISTANT SECRETARY and that she acted on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and as its act and deed (she) executed the above and foregoing instrument, after first having been duly authorized by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to do so.

WITNESS my hand and official seal in the County and State last aforesaid this 17th day of MAY, 2008.



Testimony of Tammie Lou Kapusta, former employee of Law Offices of David J. Stern, P.A.



Q So this was an assignment signing table?

A Correct. Assignments or Affidavit A's that she was signing.

Q What's an Affidavit A?

A The indebtedness affidavit.

Q Okay.

A I think that's all Cheryl signed for. I think Beth signed for the rest. There's your Exhibit E's. We had different exhibits. That's how they signed them. When Cheryl was out of the office Tammie would sign them or Beth would go sign them.

Q Beth would sign but it would say Cheryl Samons?

A Correct.

Q And Beth would be the signer?

A Correct.

Q Or Tammie Sweat?

A Right.

Testimony of Kelly Scott, former employee of Law Offices of David J. Stern, P.A.



Page 1

IN THE CIRCUIT COURT OF THE 17TH JUDICIAL CIRCUIT
IN AND FOR BROWARD COUNTY, FLORIDA

CASE NO.: L10-31095

IN RE:
INVESTIGATION OF THE LAW OFFICES OF
DAVID J. STERN, P.A.

_____/

STATE OF FLORIDA, OFFICE
OF THE ATTORNEY GENERAL,

Plaintiff,

vs.

FLORIDA DEFAULT LAW GROUP,

Defendant.

_____/

SWORN STATEMENT
OF
KELLY SCOTT

Office of the Attorney General
110 S.E. 6th Street, 10th Floor
Fort Lauderdale, Florida 33301
October 4th, 2010

ORIGINAL

Testimony of Kelly Scott, former employee of Law Offices of David J. Stern, P.A.



Q. Other than Cheryl going around twice a day to sign the documents that she was reading, was there anyone else that did that, as well?

A. Only Cheryl. And only when Cheryl was out of town, that she would go on vacation, there was someone else that would sign on her behalf. Who was it? I really don't know.

Q. But they signed Cheryl's name?

A. Yes.

Q. And when you said those were the papers that were up on the long table on the four floors, what types of documents were those?

A. Motions for Summary Judgment and Assignments of Mortgage.

* * *

Q. But whatever was on those long tables, nobody was reading? They were just putting their names on them?

A. Yes, they were just putting their names.

Q. Yes, there was no one reading them?

A. Yes, there was no reading them.

Cheryl Samons "signature"



Pursuant to the provisions of Sec. 689.071, Florida Statutes, the within named Trustee has the power and authority to protect, conserve and to sell, or to lease, or to encumber, or otherwise to manage and dispose of the above-described mortgage and the real property encumbered thereby.

In Witness Whereof, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed.

Signed in the presence of: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

ATTEST: BY: _____
PRINT NAME: CHERYL SAMONS
TITLE: ASSISTANT SECRETARY

WITNESS: _____
Print Name: Luzen La Correy

WITNESS: _____
Print Name: Marie Kelle

STATE OF Florida
COUNTY OF Broward

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the aforesaid county and state, on this the 19th day of September, 2007, within my jurisdiction, the within named CHERYL SAMONS who acknowledged to me that (s)he is ASSISTANT SECRETARY and that for and on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and as its act and deed (s)he executed the above and foregoing instrument, after first having been duly authorized by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to do so.

WITNESS my hand and official seal in the County and State last aforesaid this 19 day of September, 2007

NOTARY PUBLIC

Cheryl Samons "signature"



Pursuant to the provisions of Sec. 689.071, Florida Statutes, the within-named Trustee has the power and authority to protect, conserve and to sell, or to lease, or to encumber, or otherwise to manage and dispose of the above-described mortgage and the real property encumbered thereby.

In Witness Whereof, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed.

Signed in the presence of

ATTEST:

WITNESS:

Print Name:

WITNESS:

Print Name:

STATE OF
COUNTY OF

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the aforesaid county and state, on this the 19th day of September, 2009, within my jurisdiction, the within named CHERYL SAMONS who is personally known to me and who acknowledged to me that (s)he is ASSISTANT SECRETARY and that for and on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and as its act and deed (s)he executed the above and foregoing instrument, after first having been duly authorized by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to do so.

WITNESS my hand and official seal in the County and State last aforesaid this 15 day of May, 2009.

In Witness Whereof, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed. this 15 day of may, 2009, but effective as of the 17th day of July, 2008.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
(CORPORATE SEAL)

BY: 
PRINT NAME: CHERYL SAMONS
TITLE: ASSISTANT SECRETARY

STATE OF FLORIDA
COUNTY OF BROWARD

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the aforesaid county and state, on this the 15 day of may, 2009, within my jurisdiction, the within named CHERYL SAMONS who is personally known to me and who acknowledged to me that (s)he is ASSISTANT SECRETARY and that for and on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and as its act and deed (s)he executed the above and foregoing instrument, after first having been duly authorized by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to do so.

WITNESS my hand and official seal in the County and State last aforesaid this 15 day of may, 2009.

Cheryl Samons "signature"



Pursuant to the provisions of Sec. 689.071, Florida Statutes, the within named Trustee has the power and authority to protect, conserve and to sell, or to lease, or to encumber, or otherwise to manage and dispose of the above-described mortgage and the real property encumbered thereby.

In Witness Whereof, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed, this _____ day of _____, 20____, but effective as of the 17th day of July,

Pursuant to the provisions of Sec. 689.071, Florida Statutes, the within named Trustee has the power and authority to protect, conserve and to sell, or to lease, or to encumber, or otherwise to manage and dispose of the above-described mortgage and the real property encumbered thereby.

In Witness Whereof, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed, this _____ day of _____, 20____, but effective as of the 3rd day of January, 2008.

Signed in the presence of: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

ATTEST:

WITNESS:

Print Name: Zoraida Rodriguez

WITNESS:

Print Name: AMANDA A. MITCHELL

STATE OF Florida

COUNTY OF Duval

BY:

PRINT NAME: CHERYL SAMONS

TITLE: ASSISTANT SECRETARY

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
(AL)

and county and state, on this _____ day of _____, 20____, at _____, Florida, I, _____, who is personally known to me, do hereby certify that the foregoing instrument, after being read to and understood by the parties thereto, was signed by them in the presence of me, and after they had acknowledged to me their execution thereof, to do so.

WITNESS my hand and official seal in the County and State last aforesaid this 15 day of May, 2009.

Cheryl Samons "signature"



Pursuant to the provisions of Sec. 689.071, Florida Statutes, the within named Trustee has the power and authority to protect, conserve and to sell, or to lease, or to encumber, or otherwise to manage and dispose of the above-described mortgage and the real property encumbered thereby.

In Witness Whereof, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed, this 5 day of MARCH, 2009, but effective as of the 14 day of January, 2009.

In Witness Whereof, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed, this 5 day of MARCH, 2009, but effective as of the 14 day of January, 2009.

In Witness Whereof, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed, this 5 day of MARCH, 2009, but effective as of the 14 day of January, 2009.

Signed in the presence of:

ATTEST:

WITNESS: [Signature] STATE OF FLORIDA
COUNTY OF BROWARD
Print Name: Zoraida

WITNESS: [Signature]
Print Name: AMANDA A. MITCHELL
STATE OF Florida
COUNTY OF Broward

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
(CORPORATE SEAL)

BY: [Signature]
PRINT NAME: CHERYL SAMONS
TITLE: ASSISTANT SECRETARY

... county and state, on this 15 day of May, 2009.

... who is personally known to me and who is a resident of the County and State last aforesaid, after reading the foregoing instrument, after being duly sworn, do hereby certify that the foregoing is a true and correct copy of the original instrument as the same appears from the records of the Office of the Clerk of the Court of Public Records for the County and State last aforesaid.

Cheryl Samons "signature"



Pursuant to the provisions of the instrument, I, the undersigned, do hereby certify that the property encumbered thereby is not subject to any other lien or encumbrance.

In Witness Whereof, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed.

Signed in the presence of: _____

ATTEST: _____

WITNESS: _____

Print Name: Elizabeth Lee

WITNESS: _____

Print Name: Kimberly

STATE OF Florida

COUNTY OF Duval

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the aforesaid county and state, on this the 5 day of June, 2007 within my jurisdiction, the within named Cheryl Samons who acknowledged to me that (s)he is ASSISTANT SECRETARY and that for and on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and as its act and deed (s)he executed the above and foregoing instrument, after first having been duly authorized by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to do so.

WITNESS my hand and official seal in the County and State last aforesaid this 5 day of June, 2007

NOTARY PUBLIC - STATE OF FLORIDA
Elizabeth Lee
Commission # DD625623
Expires: APR. 26, 2011
BONDED THRU ATLANTIC BONDING CO., INC.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
BY _____
PRINT NAME: CHERYL SAMONS
TITLE: ASSISTANT SECRETARY

COPIY

WITNESS my hand:

Misuse of Falsified Assignments



- Improper assignments were recorded in the county land records offices
- Improper assignments were submitted to the Court in support of foreclosure motions
- Improper assignments were accepted by the Court as valid assignments that substantiated the foreclosure
- Homeowners were foreclosed upon based upon falsified assignments, by a bank who was not the true holder of the note.
- If the foreclosure judgment is obtained by a bank that does not hold the note, then the homeowner risks a second lawsuit by the real note holder, and possibly a having a second judgment against them on one property.

IN THE CIRCUIT COURT OF THE FIFTEENTH JUDICIAL CIRCUIT
IN AND FOR PALM BEACH COUNTY, FLORIDA
CIVIL ACTION

DEUTSCHE BANK TRUST COMPANY
AMERICAS AS TRUSTEE,

Plaintiff,

vs.

CASE NO.: 50-2008-CA-018381

DIVISION: AW

MICHAEL PETERS, et al,

Defendant(s).

**MOTION TO RATIFY FINAL SUMMARY JUDGMENT
OF MORTGAGE FORECLOSURE *NUNC PRO TUNC***

COMES NOW Plaintiff, DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE ("Plaintiff"), by and through the undersigned counsel and files this *Motion to Ratify Final Summary Judgment of Mortgage Foreclosure Nunc Pro* (the "Motion") and in support thereof states as follows:

BACKGROUND FACTS

1. On May 24, 2010 this Court entered a *Final Summary Judgment of Mortgage Foreclosure* in favor of Plaintiff. A judicial sale is scheduled for December 30, 2010.
2. The undersigned law firm has recently been advised that the information contained in the *Affidavit as to Amounts Due and Owning* submitted in support of Plaintiff's Motion for Summary Judgment may not have been properly verified by the affiant.
3. A Notice to this effect has been filed with the Court by the undersigned law firm.
4. Plaintiff has also submitted a new, properly verified affidavit by affiant which shows that the amounts reflecting the indebtedness contained in the original affidavit were accurate when filed. (The new, properly verified affidavit is attached hereto and incorporated by reference as Exhibit "A").
5. Based on the foregoing Plaintiff has sought to notify the Court of the foregoing verification issues and now seeks the ratification of the *Final Summary Judgment of Mortgage Foreclosure nunc pro tunc* as an additional reasonable remedial measure.
6. For the reason more fully set forth below, Plaintiff believes that entry of an Order granting this Motion in its entirety is appropriate.

IN THE CIRCUIT COURT OF THE FIFTEENTH JUDICIAL CIRCUIT
IN AND FOR PALM BEACH COUNTY, FLORIDA
CIVIL ACTION

DEUTSCHE BANK TRUST COMPANY
AMERICAS AS TRUSTEE,

Plaintiff,

vs.

CASE NO.: 50-2008-CA-018381

DIVISION: AW

MICHAEL PETERS, et al,

Defendant(s).

MOTION TO RATIFY FINAL SUMMARY JUDGMENT
OF MORTGAGE FORECLOSURE NUNC PRO TUNC

COMES NOW Plaintiff, DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE ("Plaintiff"), by and through the undersigned counsel and files this *Motion to Ratify Final Summary Judgment of Mortgage Foreclosure Nunc Pro* (the "Motion") and in support thereof states as follows:

BACKGROUND FACTS

2. The undersigned law firm has recently been advised that the information contained in the *Affidavit as to Amounts Due and Owing* submitted in support of Plaintiff's Motion for Summary Judgment may not have been properly verified by the affiant.

reflecting the indebtedness contained in the original affidavit were accurate when filed. (The new, properly verified affidavit is attached hereto and incorporated by reference as Exhibit "A").

5. Based on the foregoing Plaintiff has sought to notify the Court of the foregoing verification issues and now seeks the ratification of the *Final Summary Judgment of Mortgage Foreclosure nunc pro tunc* as an additional reasonable remedial measure.

6. For the reason more fully set forth below, Plaintiff believes that entry of an Order granting this Motion in its entirety is appropriate.

Notices to Court of Improper Affidavits



Law Offices of David J. Stern, P.A.

900 South Pine Island Road, Suite 400
Plantation, Florida 33324-3920

Primary Phone (954)233-8000
Auto Attendant (954)233-8400
Primary/Foreclosure Fax (954)233-8333
Internet E-Mail djstern@dstern.com


WILLIAM REED SPROULE
Associate Attorney

November 1, 2010

Dear Judge:

Pursuant to Rule 4-3.3, Rules of Professional Conduct of the Rules Regulating the Florida Bar, the undersigned law firm is filing the attached notice in the court file and providing a courtesy copy to your Honor in accordance with its ethical obligation of candor toward the tribunal.

As outlined in the attached notice, the undersigned law firm has recently been informed that the information contained in the Affidavit in support of Plaintiff's Motion for Summary Judgment may not have been properly verified by the affiant.

The undersigned law firm was not aware of the foregoing information when the Affidavit was filed with the court.

The undersigned law firm drafted the Affidavit based upon the information and business records provided by its client, and to the best of its knowledge and information, believes, in good faith, that the amounts reflecting the indebtedness contained therein accurately reflected the information provided by its client and were believed to be correct when filed.

Respectfully submitted,


WILLIAM REED SPROULE

Notices to Court of Improper Affidavits



Law Offices of David J. Stern, P.A.

900 South Pine Island Road, Suite 400
Plantation, Florida 33324-3920

Primary Phone (954)233-8000
Auto Attendant (954)233-8400
Primary/Foreclosure Fax (954)233-8333
Internet E-Mail djstern@djstern.com

Yvon Reed Spaulde
Assistant Attorney

November 1, 2010

Pursuant to Rule 4-3.3, Rules of Professional Conduct of the Rules Regulating the Florida Bar, the undersigned law firm is filing the attached notice in the court file and providing a courtesy copy to your Honor in accordance with its ethical obligation of candor toward the tribunal.

As outlined in the attached notice, the undersigned law firm has recently been informed that the information contained in the Affidavit in support of Plaintiff's Motion for Summary Judgment may not have been properly verified by the affiant.

Yvon Reed Spaulde
YVON REED SPAULDE

Real Estate in Florida (in pictures)



Real Estate in Florida (in pictures)



Real Estate in Florida (in pictures)



Solutions for Foreclosures in Florida???



- Any solution must include:
 - Assuring the integrity to the judicial foreclosure process
 - ✦ Documents submitted must be true and accurate
 - ✦ Affidavits must be proper in substance and form
 - ✦ Assignments must be properly executed and accurate
 - Due process rights to the foreclosed homeowners
 - ✦ Proper service of process on the homeowner
 - ✦ Proper standing to sue by the plaintiff Bank
 - ✦ Substantive review of paperwork prior to foreclosure
 - Foreclosures will have to go forward and there will be many more next year, but they need to be done within the law.