



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

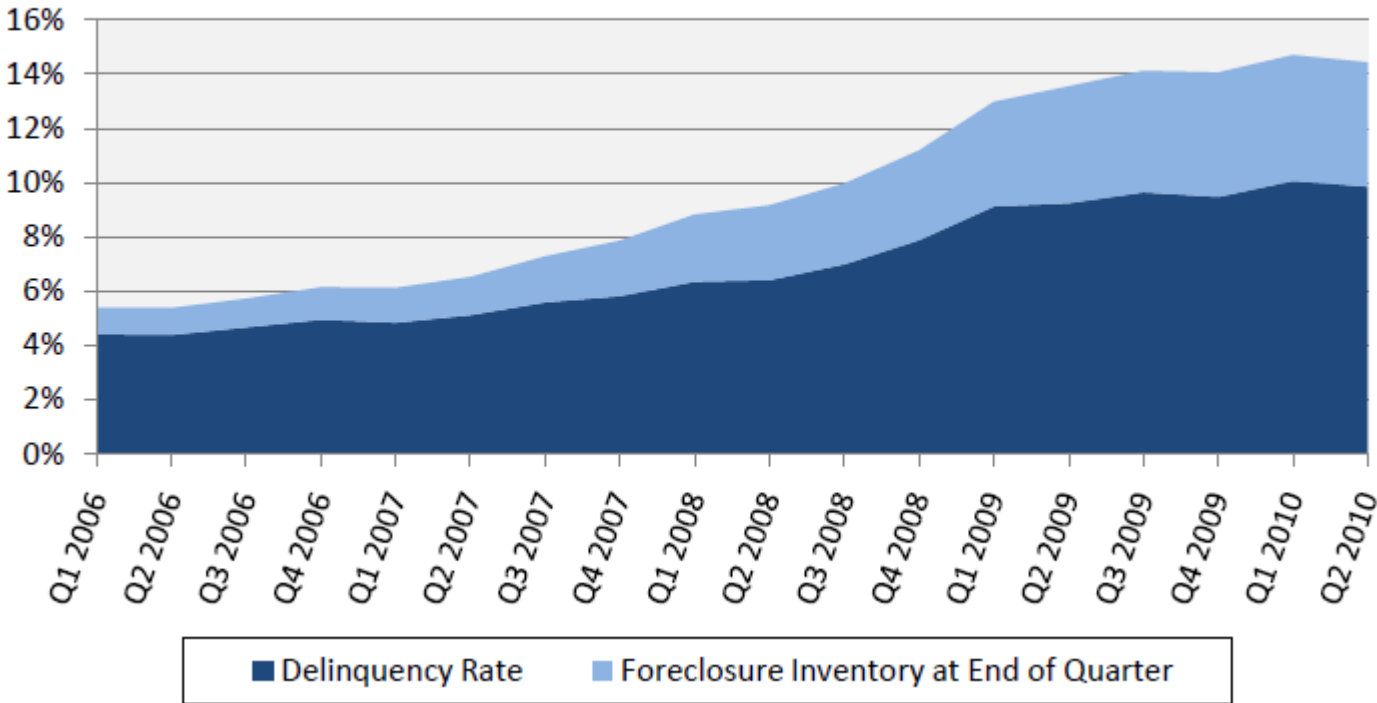


- Florida Attorney General investigation
- 50 State Multi-State Team Investigation
- Law firms began withdrawing documents
- Banks suspended foreclosures

Delinquency & Foreclosure Rates 2006-2010

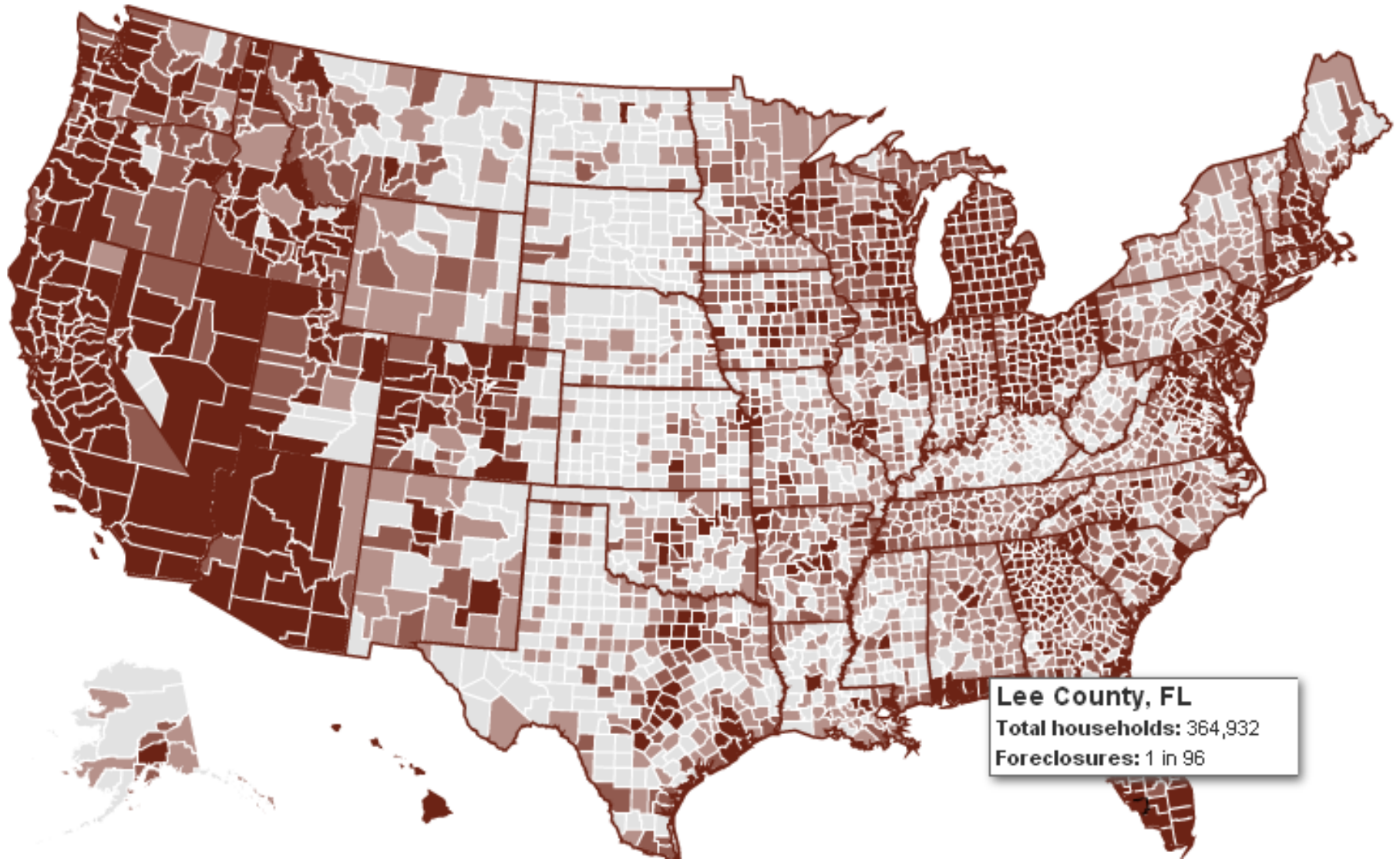


Figure 3: Delinquency and Foreclosure Rates (2006-2010)²⁰⁰



Source: Oversight Panel Oversight Report, Examining the Consequences of Mortgage Irregularities for Financial Stability and Foreclosure Mitigation

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



Foreclosure Rates

Unemployment Rates

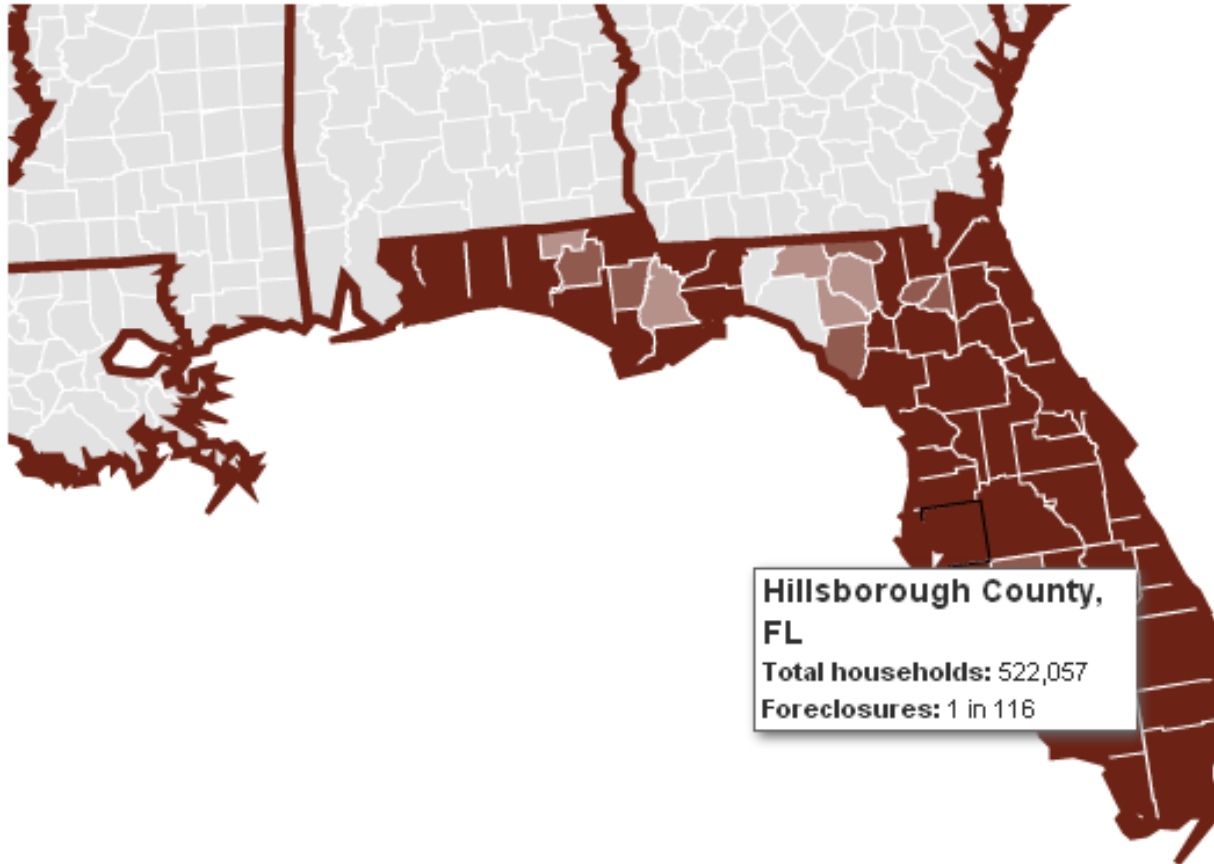
Median Household Income

Data not available

Low foreclosure rate

Moderate foreclosure rate

High foreclosure rate

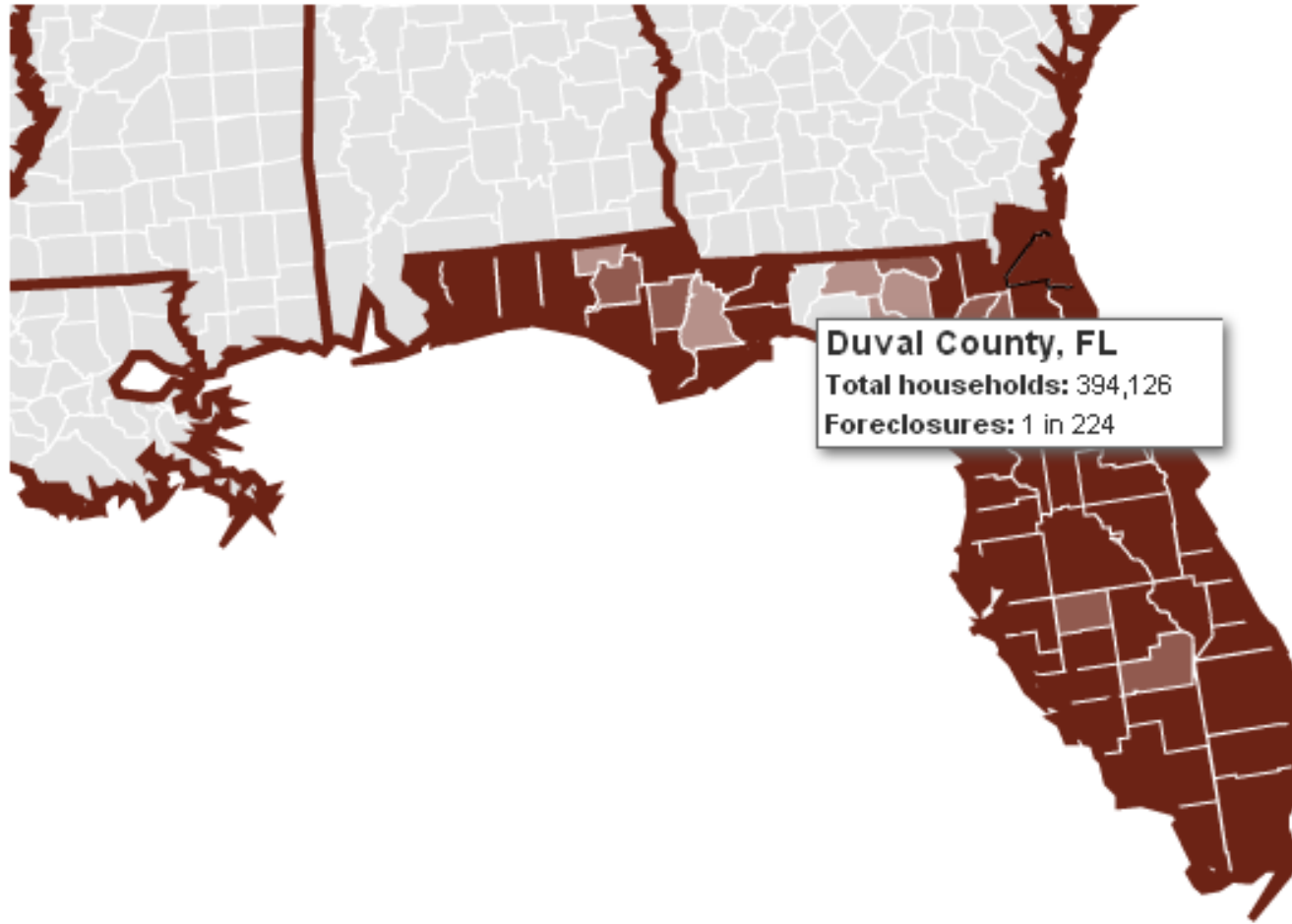


Foreclosure Rates

Unemployment Rates

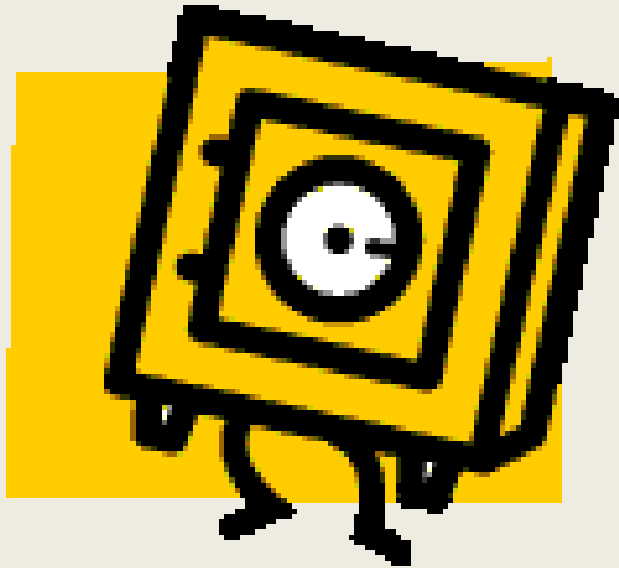
Median Household Income

■ 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.



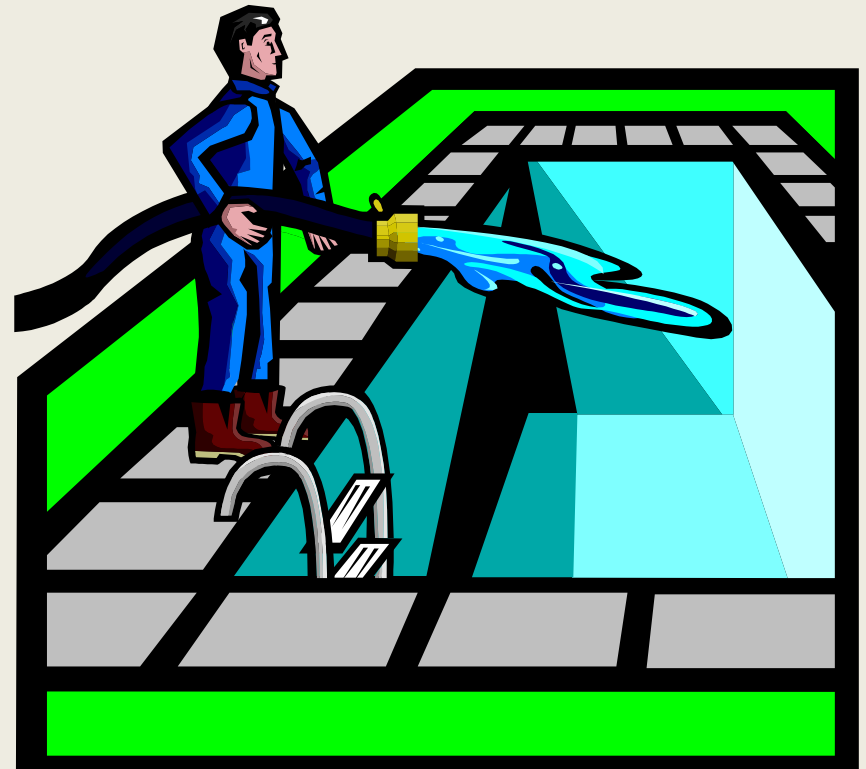
Mortgage-Backed Trusts

- 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

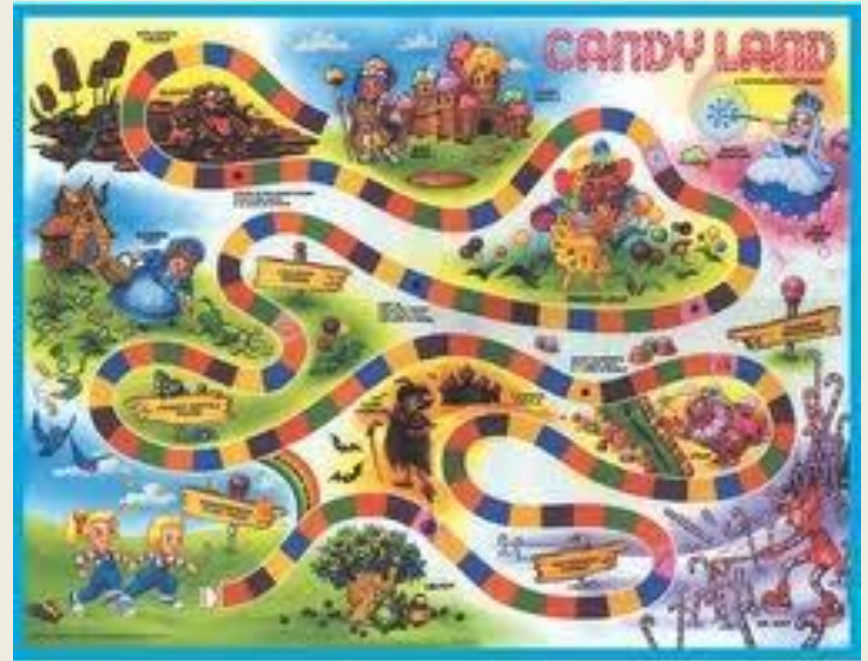
- These Trusts were packaged as Residential Mortgage-Backed Securities (“RMBS”) and could be sold to investors in bite-sized pieces
- The rules for the operation of these RMBS trusts were set forth in “Pooling and Servicing Agreements”



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 . . .



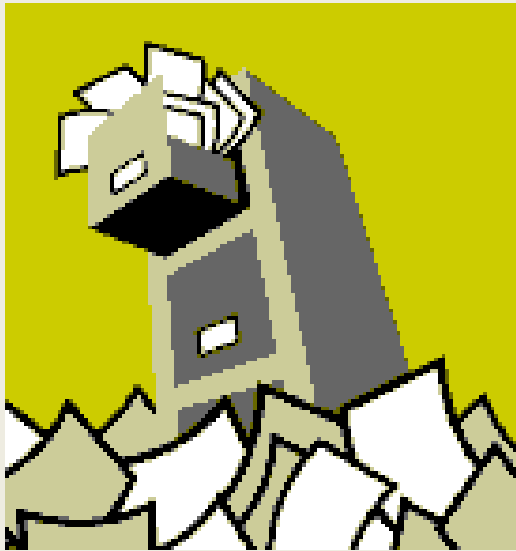
- Sometimes there are just too many documents to keep track of any single Note or Mortgage.



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?

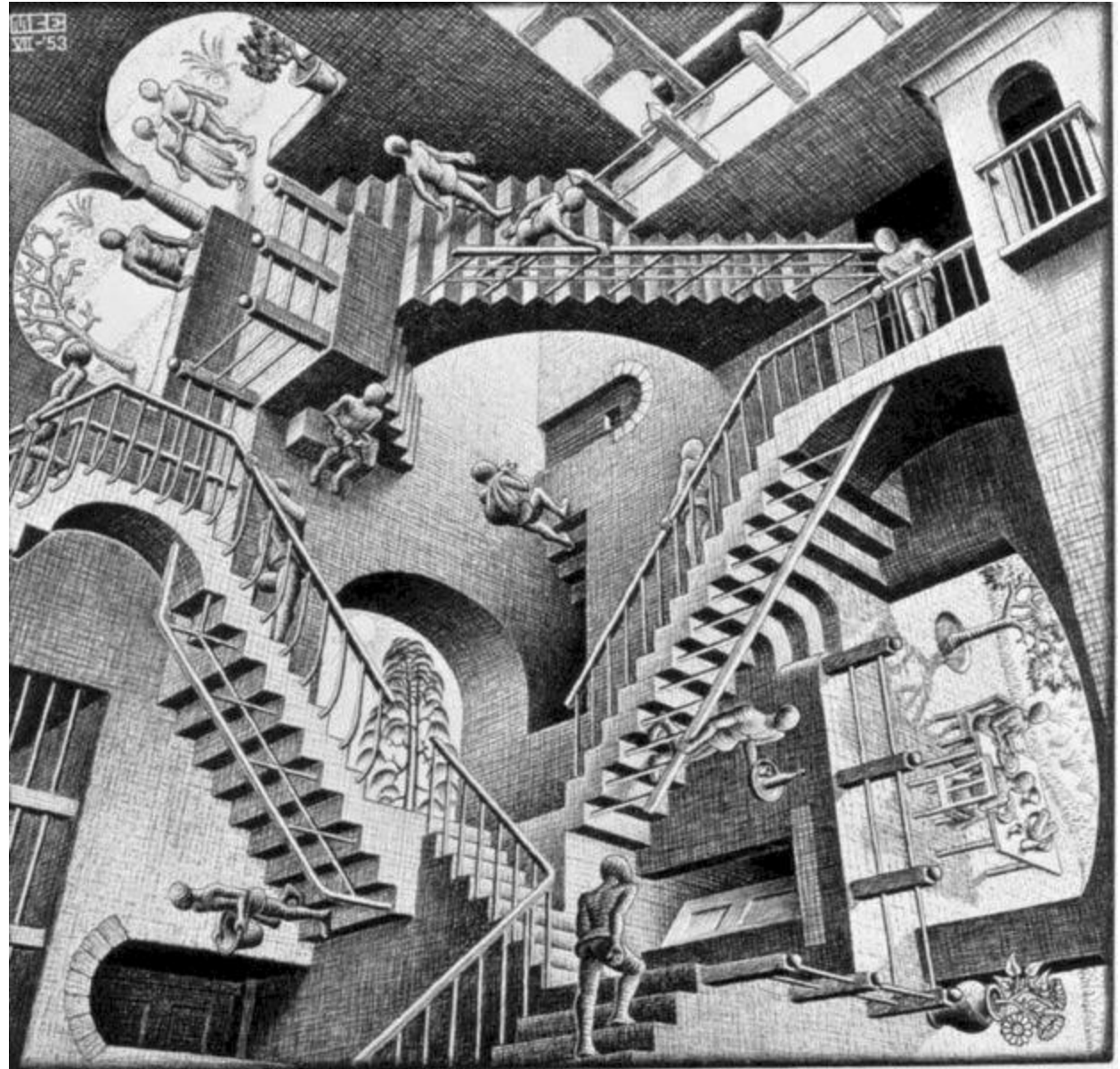


- A valid assignment transfers the ownership of the mortgage and allows the assignee of the assignment to begin a foreclosure action.
- Only the holder/owner of the note and mortgage can institute a foreclosure action if the homeowner stops making their mortgage payments.

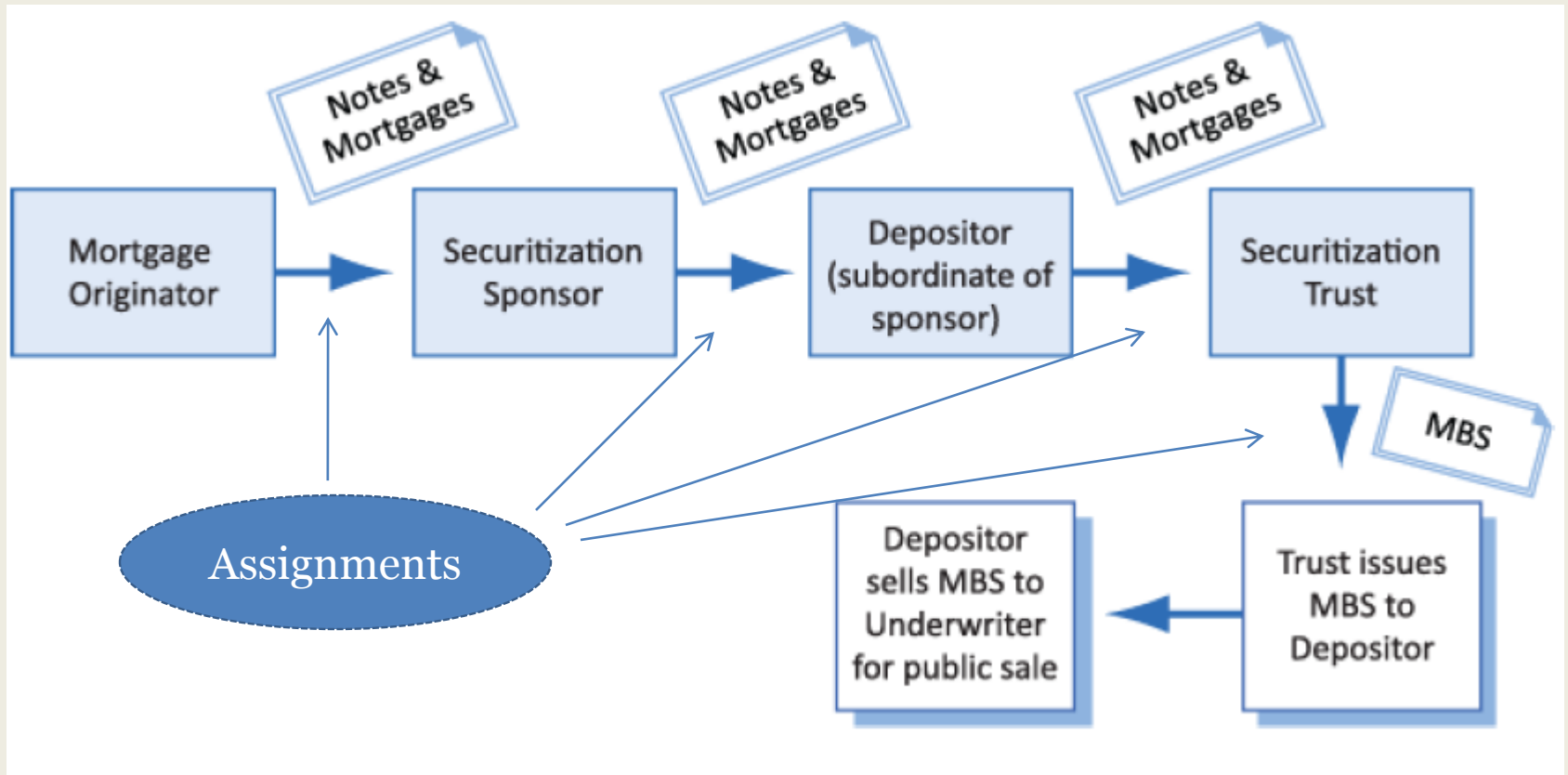


If the mortgage is not properly assigned....

the result is chaos.



The Paperwork in Securitization Process



Sample Assignment of Mortgage

CRef#:10/28/2008-PreRef#: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 Konepek	Vice President
Shalonda Anderson	Vice President
Barbara Batten	Vice President
Sharon Beatty	Vice President
Blake Beltz	Vice President
Jennifer Benton	Vice President
Rodger Berry	Vice President
Elizabeth Boutton	Vice President
Tracey Brown	Vice President
Diane Michelle Buckeliew	Vice President
Robyn Carbonell	Vice President
Jonathan Courson	Vice President
Margaret Dalton	Vice President
Joanne Dyson	Vice President
Jimmie Edwards	Vice President


2009 0001119
Bl: 44804 Pgs: 319 Doc: VO1E
Page: 1 of 2 02/08/2009 09:29 AM

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


2009 00023817
Bl: 42242 Pgs: 262 Doc: MY1E



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:

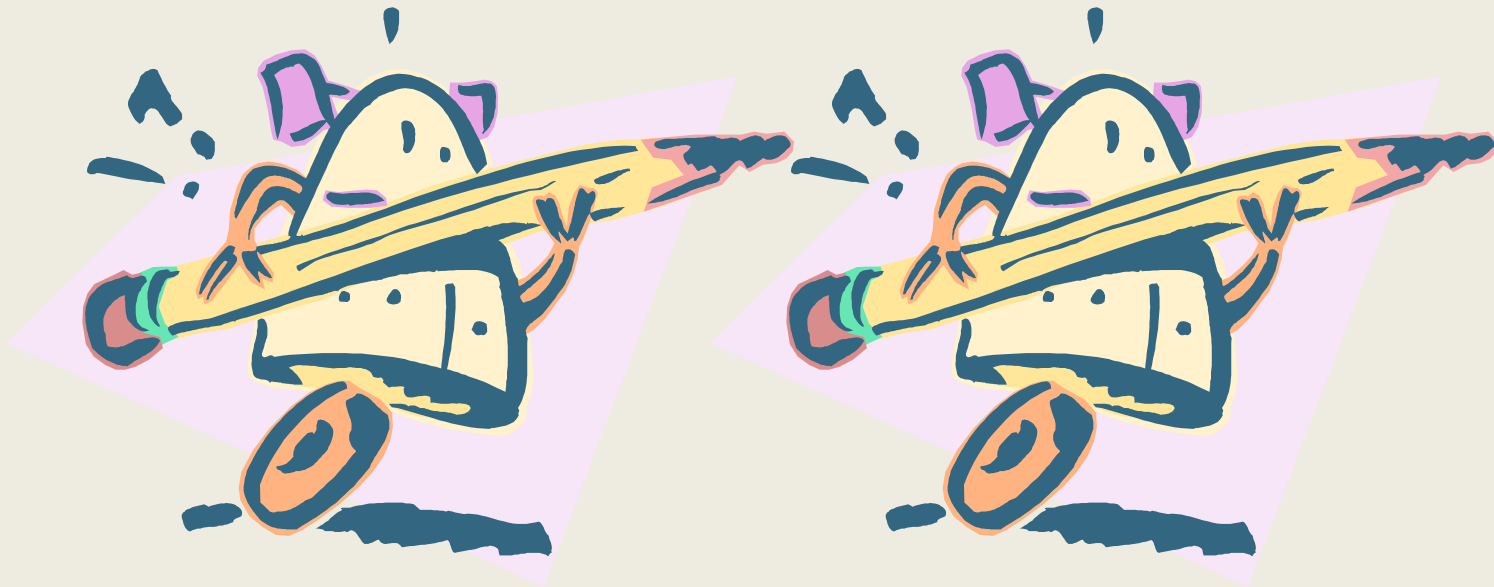
Bill Newland	1 st Vice President	Christina Allen	Manager
Chris Hymer	1 st Vice President	Eric Tate	Manager
Greg Lyons	Vice President	Jeanelle Gray	Manager
Matthew Rogina	Vice President	Jodi Sobotta	Manager
Scott Walter	Vice President	Laura Hescott	Manager
Amy Weis	Assistant Vice President	Liquenda Allotey	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 I

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.


Linda Green
Vice President

Document Prepared By:
Rita Maharg, 888-342-9628
When Recorded Return To:
BOCK
1111 Alderman Dr.
Suite 350
Alpharetta, GA 30005

ARMA	647	26790152
------	-----	----------

CR#040202009-Plan#-A53-POP
Date#04/28/2009-Print Batch ID:5387
MEN#: 1060240001456445
MERS Telephone #: 888-679-6377
Property Address:
18101 COLLINS AVE # PH 5102
SUNNY ISLES BEACH, FL 33166
Case#-042: 00012209-Case#043009 by BOCK LLC

The Signer Is Not the Debtor



CFN: 20090297678
Dr # 21588 Pgs: 0777 - 2781 (2009)
CLOSED 04/28/2009 05:18:10
HARVEY ROYIN, CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA

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 6501 Irvine Center Drive, Irvine, CA 92618, does by these presents hereby grant, bargain, sell, assign, transfer, convey, set over and deliver with 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 stated below, together with all rights therein and thereto, all fees created or secured thereby, all obligations therein described, the money due and to become due therein with interest, and all rights accrued or to accrue under such mortgage:

Original Mortgagor(s): TP-5101, LLC

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

Date of Mortgage: 10/10/2006

Loan Amount: \$1,000,000.00

Recording Date: 08/02/2006 Book: 15822 Page: 4028 Document #: 200601127623

Misc. Comments: ASSIGNMENT EFFECTIVE DATE: 01/15/2009

LEGAL DESCRIPTION: CONDOMINIUM UNIT NO. 5202 OF TRUMP PLACE, A CONDOMINIUM, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF, AS RECORDED IN OFFICIAL RECORDS BOOK 24250, AT PAGE 1143, OF THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA; AS AMENDED FROM TIME TO TIME BY INSTRUMENTS RECORDED IN THE PUBLIC RECORDS.


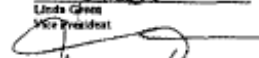
and recorded in the office of the Clerk of the County of Miami-Dade, State of Florida affecting Real Property and more particularly described on the mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 04/21/2009.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.


Witness: Dawn Williams


Witness: Christine Huang


Linda Green
Vice President

Tyronne Thomas
Asst. Secretary

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:
Ron Meharg, 888-261-9638
When Recorded Return To:
DOXX
1111 Alderman Dr.
Suite J50
Alpharetta, GA 30005

ARMA	647	46083200
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CR# 07/12/2005-PR# A031-POF
Date: 06/29/2009 - Print Date: ID: 6318
Property Address:
17317 SW FAIRD CT
MIAMI, FL 33177-2753
Fla-64-2.0 06/01/2009 Copyright © 2009 by DOXX LLC

CFN 20090494304
ON BK 24922 Pgs 4278 - 43781 (2009)
RECORDED 07/09/2009 15:18:15V
MORTGAGE CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA

The Space for Recorder 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 4581 Irvine Center Drive, Irvine, CA 92618, does by this present instrument, 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 thereon, 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 ELECTERIO 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: 25940 Page: 3789-3800 Document #: 2005R1158889
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 Harris


Linda Green
Vice President

Tywanis Thomas
Asst. Vice President

Forgeries in Assignments

- Example:
Variations of Linda Green
Signature 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.


Linda Green
Vice President


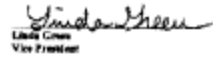
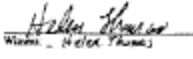
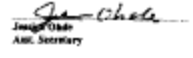
Document Provided By:
Ray Holsberg, 688-263-9428
When Recorded Return To:
DOCX
1111 Alhambra Dr.
Suite 300
Alhambra, CA 91803
ALHAMBRA 91803
*****70031583040*

Client: 00181000-7768-A00-POP
Doc: 00060008-Print Bank 101781
Property Address:
500 Pk 84 STREET
MIAMI, FL 33138

CP# 2010060455101
ON 04 2010 PM 09:33:11pm
RECORDED 04/11/2010 11:11:00am
HAWLEY BOVILL, CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA
1:57 PM

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 convey, bargain, sell, assign, transfer, convey, sell and deliver unto American Home Mortgage Servicing, Inc., whose address is 4300 Irvine Center Drive, Irvine, CA 92618, the following described mortgage, including the payment of a certain promissory note(s) for the sum(s) listed below, together with all rights therein and thereon, all liens created or on any thereof, 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 NOEMI CALVIKIE, 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: \$79,000.00
Recording Date: 06/15/07 Book: 3533 Page: 3828
MIME Comments: LEGAL DESCRIPTION: LOT 19, LESS THE NORTH 5 FEET THEREOF, BLOCK 8, OF NORTHEAST SUBDIVISION OF BLOCK 8, 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.

WITNESSES WHEREOF, the undersigned has caused these presents to be executed on this date of 06/15/07 at Miami, Florida.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.


 Kristy
Linda Green
Vice President


 Helen
Jo-Ann
Asst. Secretary
 State of GA
 County of Fulton

On this date of 06/15/07, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named Linda Green and Jo-Ann, 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 considerations, uses and purposes therein mentioned and set forth. Witness my hand and official seal on the date hereinafter set forth.


Notary Public

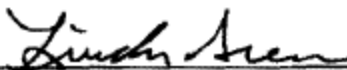
 Shantel Thomas
 NOTARY PUBLIC
 Fulton County
 State of Georgia
 My Commission Expires
 January 29, 2012



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,



LARGE PRINT ONLY PLEASE REFER TO THE ORIGINAL DOCUMENT

CFN 2008R0443337
ON 04/24/08 Fee 1075 - 12731 12:00:11
RECORDED 08/15/2008 10:13:08
HARVEY KALININ, CLERK OF COURT
MIAMI-DADE COUNTY, FL 33139

Document Prepared By:
Rae Moberg, 988-363-9038
Whom Recorded Relates To:
DOCS
1111 Alderman Dr.
Suite 350
Alhambra, CA 90005

ALPHA	647	000040978
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4 3 8 9 3 2 4 7 0 0 3 2 0 4 3 7 7 8

CFN# 082027908.Mis# 4636.PDF
Doc# 16062008-Print Batch ID-L711
MIN # 100034200010003776
MERS Telephone #: 688479-6277
Property Address:
2291 NW 95TH STREET
MIAMI, FL 33147

This Space for Registrar Use Only

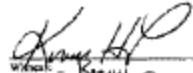
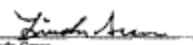
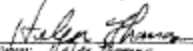
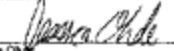
ASSIGNMENT OF MORTGAGE

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 secured 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: 12/12/2005 Loan Amount: \$188,800.00
Recording Date: 12/28/2005 Book: 24092 Page: 0864-0890 Document #: 2005R134242
MIME Comments: LEGAL DESCRIPTION: LOT 7, IN BLOCK 3, OF EAST GULFAIR, ACCORDING TO PLAT THEREOF, AS RECORDED IN PLAT BOOK 43, AT PAGE 47, OF THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA.
and recorded in the Official 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 undersigned has caused these presents to be recorded on this day of 08/11/2008.

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

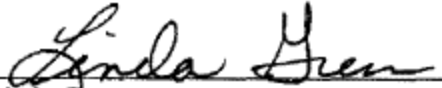
 Witness: Karen	 Linda Green Vice President
 Witness: Helen Thomas	 Jessica Clark Asst. Secretary

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

1 00000001 1011 0000 0000 1000 0000 0000 0000

CFN 2008R12970844
OR 31 2671 Pg 1172 - 1173 (2444)
RELEASED 12/02/2008 14:22:03
MARVEL SWIN: CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA

Document Prepared By:
Ron Michalek, 888-361-9638
When Received Return To:
DOCK
1111 Alderman Dr.
Suite 250
Atlanta, GA 30305

AMMA 647 802787973

CR# 0124012006 PR# 94411-POP
Date: 11/23/2008 Print Batch ID: 3347
Property Address:
511 NW 32 PL
MIAMI, FL 33125-4023

This Space for Recordation 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 2595 Irvine Center Drive, Irvine, CA 92618, does by these present terms grant, bargain, sell, convey, transfer, convey, ratify and deliver unto LaSalle Bank National Association, as Trustee for Merrill Lynch Mortgage Services Trust Mortgage Loan Asset-Backed Certificates, Series 2006-OPTA, whose address is 135 S. LaSalle Street Suite 1025, Chicago, IL 60601, the following described mortgage covering the payment of a certain promissory note(s) (as the same is/are 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: 24691 Page: 1246-1252 Document #: 20060720425
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 INSTRUMENT IN DEED BOOK 3345 PAGE 209, IN THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA.

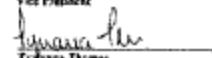
and recorded in the official records of the County of Miami-Dade, State of Florida offering Real Property and more particularly described as said Mortgage referred to herein.

IN WITNESS WHEREOF, 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: 
Witness: Kristin Sharp


Linda Green
Vice President



Trishana Thomas
AHS Vice President

Vice President Linda Green Signature

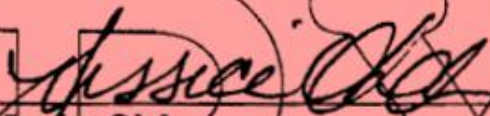


Sample One


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



Linda Green
Vice President




Jessica Ohde
Asst. Secretary




Sample Two

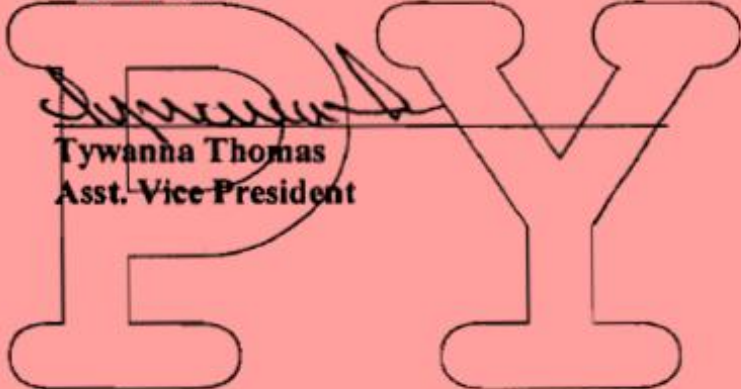
an Home Mortgage Servicing, Inc. as
or-in-interest to Option One Mortgage Corporation



Linda Green
Vice President

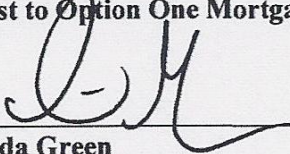


Tywanna Thomas
Asst. Vice President



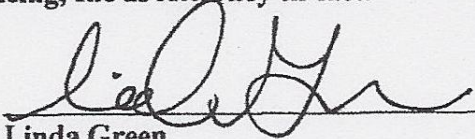
Who is the Real Linda Green?

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



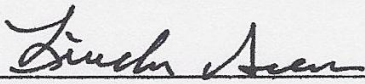
Linda Green
Vice President

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



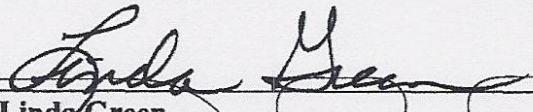
Linda Green
Vice President

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



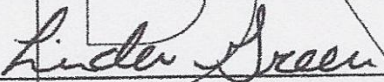
Linda Green
Vice President

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



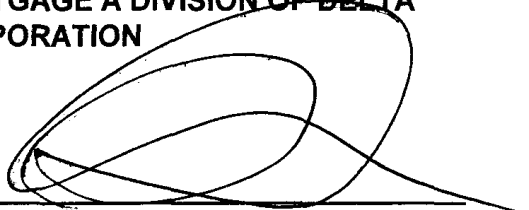
- Vice President, American Home Mortgage Servicing, Inc.
- Vice President, Amtrust Funding
- Vice President, Argent Mortgage Company
- Vice President, American Brokers Conduit
- Vice President, Bank of America
- Vice President, Citi Residential Lending
- Vice President, First Franklin, a Division of 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

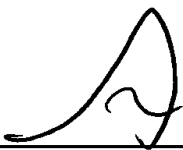
**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR
DELTA FUNDING CORPORATION**

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

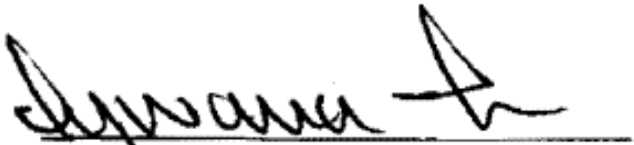
**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR
DELTA FUNDING CORPORATION**

By: 
Name: Scott Anderson
Title: Vice President


Forgeries by Mortgage Servicers

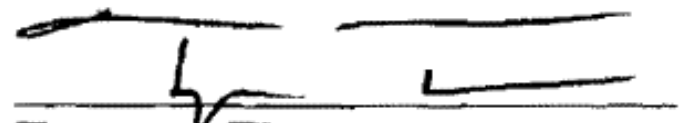


Who is Tywana Thomas?

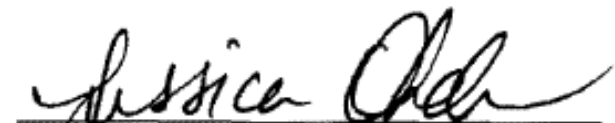

Tywana Thomas
Asst. Vice President

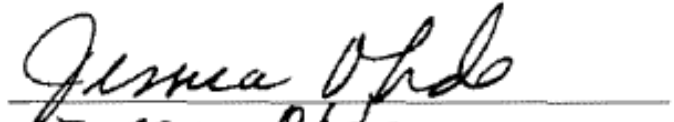
Vice President

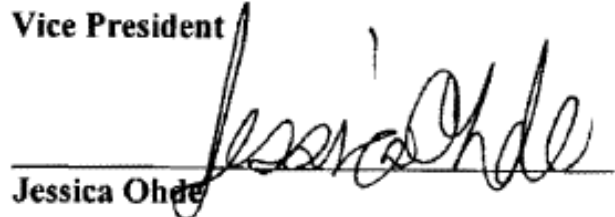

Tywana Thomas
Asst. Secretary


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)

NDNA, 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: \$192,000.00

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




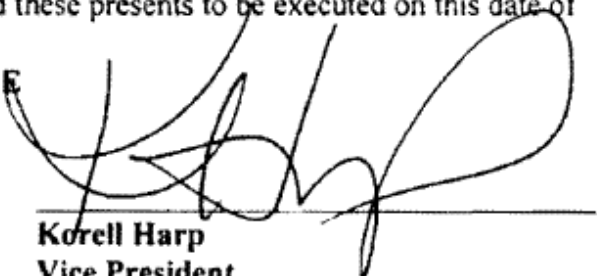
The Grantor is identified as "A Bad Bene."


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 **HER, J. K. ASSMANN**

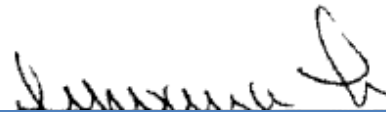
IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of **04/27/2009**.

A BAD BENE


Witness: **Dawn Williams**


Korell Harp
Vice President


Witness: **Christina Huang**



A BAD BENE

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**

Grantor of this instrument and the said corporation associated the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein expressed and set forth.
Witness my hand and official seal on the date hereinabove set forth.

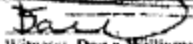
Examples of Bogus Documents

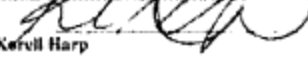


The effective date is in the year 9999.

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
Comments: **ASSIGNMENT EFFECTIVE DATE 9/9/9999**
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



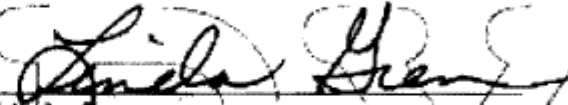
The blank line, witnessed and notarized.

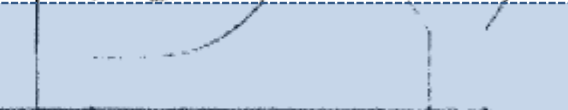
~~These presents were executed on said mortgage referred to herein.~~

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 are 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: Kim Litchfield
Typed Name: Kim Litchfield
Title: Certified Officer

Corrective Assignment of Mortgage



FOR VALUE RECEIVED

CFN 2
OR Bk 271
RECORDED
HARVEY
MIAMI-D
LAST PA

CFN 2010R0010406
OR 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

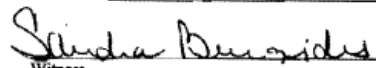
SPACE FOR ADDRESS

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


Witness
Print Name: MATTIE MILLER


Witness
Print Name: SANDRA BENVIDES

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INCORPORATED AS NOMINEE FOR AXIOM FINANCIAL SERVICES
By: 
Print Name: Denise 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,

Assignments *After* Lis Pendens



1 00000 00000 00000 00000 00000 00000 00000

CFN 2008R0954129
OR Bk 26663 Ps 27291 (1ps)
RECORDED 11/25/2008 10:14:35
HARVEY RUVIN, CLERK OF COURT



ASSIGNMENT OF MORTGAGE

ASSIGNMENT OF MORTGAGE

CFN 2008R0954129
OR Bk 26663 Ps 27291 (1ps)
RECORDED 11/25/2008 10:14:35
HARVEY RUVIN, CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA
LAST PAGE


and interest of Assignor in and to that certain Mortgage (the "Mortgage") recorded in Official Records Book 23278 at Page 3642 of the Official Records of Miami-Dade County, Florida, together with any and all amendments to the Mortgage encumbering the following-described real property:

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.

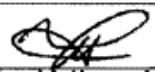
as the same may have been amended from time to time; together with the Note and indebtedness secured thereby.

MORTGAGOR(S): ROBERT PRINE, and INES PRINE

IN WITNESS WHEREOF, Assignor has executed and delivered this Instrument on October 13, 2008.



Witness
Typed Name Patricia Hutchens



Witness
Typed Name Yamel A. Hernandez

WELLS FARGO BANK, NA

By:  _____

Typed Name: Ron Wolfe
Title: Attorney-in-Fact
9119 Corporate Lake Drive, Suite 300
Tampa, FL 33634

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,
D INDIVIDUAL DEFENDANT(S) WHO ARE
D 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
OR BK 26814 Pg 49511 (1pg)
RECORDED 04/03/2009 08:59:02
HARVEY RUVIN, CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA
LAST PAGE

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
Affiant 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 F S 3495 26

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

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

Witness
Typed Name Dimir Pekusic
Witness
Typed Name RUSHIR CAUSEVIC

HOME SAVINGS OF AMERICA F.A.
By Patricia Miner
Typed Name: PATRICIA MINER
Title: Asst. Vice President
Attest:
Ann Garbis
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:
My commission expires:
D. Pekusic
Commission # DD435407
Expires May 30, 2009

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

F08109036-WASHINGTON MUTUAL BANK, 0/s WASHINGTON MUTUAL BANK, FA-

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.

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:

2010 APR - 1 PM 1:50
SHARON A. JACK, CLERK
PALM BEACH COUNTY
CIRCUIT CIVIL

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, GRANTEEES OR OTHER
CLAIMANTS; THE TRAILS AT ROYAL PALM BEACH, INC.; JOHN
DOE AND JANE DOE AS UNKNOWN TENANTS IN POSSESSION
DEFENDANT(S)

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 March, 2010.

MARIE A. 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: 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 the Structured Asset Securities Corporation Mortgage Loan Trust, 2006-NEZ) a corporation organized and existing under the laws of California (herein "Assignee"), whose address is _____, made and executed by a certain Mortgage dated February 28, 2006, WAGNEL PETIT-BIEN, A Single Man and ELCIE PREPETIT, 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 No. 20013, at page 936 (Include the Original Principal Amount) (or as NEZ) of the County 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 Assignor has executed this Assignment of Mortgage on

Witness [Signature] _____ Century Mortgage Corporation (Signature)

Witness [Signature] _____ Stephen L. Nagy / V.P. Records Management (Signature)

Attest
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, a corporation, as behalf of the corporation. He/She is personally known to me or has produced _____ as identification.

Andres Rojas

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 _____, a certain Mortgage dated **July 11, 2006**, made and executed by **CHRISTIAN J CASSINI and MARGORIE A BAIDAL, Husband and Wife**

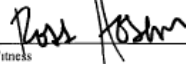
to and in favor of **New Century Mortgage Corporation** upon the following described property situated in **Palm Beach** County, State of Florida
See Legal Description Attached Hereto and Made a Part Hereof

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 Florida

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



RECORDED
BY
NEW CENTURY MORTGAGE CORPORATION

Stamped Signatures



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

File # 10-17198

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 MASTER ASSET BACKED SECURITIES TRUST 2006-NC1 a corporation organized and existing under the laws of FLORIDA (herein "Assignee"), whose address is AMERICAS SERVICING CO. 3476 STATEVIEW BLVD. a certain Mortgage dated October 5, 2005 FT. MILL, SC 29715, 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 ONE 00/100 (\$ 150,450.00)

(Include the Original Principal Amount)

No. 19434, at page 1244 (or as No. Palm Beach County,

described and the money due and to become due thereon with TO HAVE AND TO HOLD the same unto Assignee, conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned A

10/12/05

Witness [Signature]

Witness

Attest

Seal:

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 identik

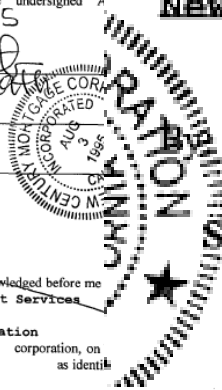
New Century Mortgage Corporation

(Assignor)

[Signature]

(Signature)

Stephen L. Nagy / A.V.P. Vault Services



Azin 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:

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:

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:
 DOCX
 1111 ALDERMAN DR.
 Suite 350
 Alpharetta, GA 30005
 26588971

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 45949, 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 SERVICING, INC SUCCESSOR IN INTEREST TO OPTION ONE MORTGAGE CORPORATION, wherein AIMEE SCARANE, A MARRIED WOMAN AND ROBERT SCARANE, HER HUSBAND is/are the original Mortgagor(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.


 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.

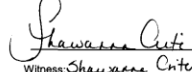
Witness my hand and official seal on the date hereinafter set forth.


 Notary Public

My Commission Expires:



Prepared by:
 Name: Shelly Scheffey
 Address: 1111 Alderman Drive, Suite 350, Alpharetta, GA 30005
 Phone Number: 770-753-4373


 Witness: Shawanna Cate

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

①

RECORD & RETURN TO:DOCX
 1111 ALDERMAN DR.
 Suite 350
 Alpharetta, GA 30005
 AHMA 647-28177521

CFN 20090046569
 OR BK 23074 PG 1643
 RECORDED 02/11/2009 11:45:46
 Palm Beach County, Florida
 Sharon R. Beck, CLERK & COMPTROLLER
 Pg 1643; (1pg)

AFFIDAVIT OF CORRECTION

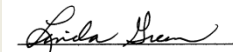
Each undersigned affiant, jointly and severally, being first duly sworn, hereby swears or affirms that the AFFIDAVIT OF MISSING ASSIGNMENT, recorded on 01/13/2009, in Book 23034, Page 0986, Instrument Number 20090015280, in the County of PALM BEACH, State of FL regarding property know as: 3720 37TH WAY, 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.

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:

STATE OF Ga
 COUNTY OF fulton

On this, 2/2/09, 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.

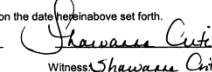
Witness my hand and official seal on the date hereinafter set forth.


 Notary Public

My Commission Expires:



Prepared by: Shelly Scheffey, 770-753-4373 ext. 2246


 Witness: Shawanna Cate

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

\$164k Question



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

Signature Title
8455 W. Linebaugh Ave
Tampa, FL 33625

PAT FRANK, CLERK 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 2026, Flint MI

BEST IMAGE(S)

(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"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | <input checked="" type="checkbox"/> Floor Rate Rider |

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

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
REGISTRATIO
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 expressed 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 08/09/2010 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):	

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)**

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

- Individual (includes Joint Debtor)
See Exhibit D on page 2
- Corporation (includes Limited Liability Company)
- Partnership
- Other (If debtor is not one of the above, check this box and state the type of organization)

Assignment by a defunct institution



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

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

OWB-OneWestBank,FSB v. Gutierrez, Uriel & Evette
File No.: 58110
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 **INDYMAC BANK, F.S.B.(herein**
USA, N
to Janu
assigne

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 par
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

3431-10

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

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 (60)

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 FLORIDA

This ASSIGNMENT OF MORTGAGE is from N whose address is c/o Ocwen Loan Servicing, LLC, 1661 Wor ("Assignor") to DEUTSCHE BANK NATIONAL TRUS ESTATE CAPITAL TRUST 2005-HE3 MORTGAGE P HE3 address is C/O OCWEN LOAN SERVICING, LLC, 1 Florida, 33409 ("Assignee").

For good and valuable consideration, the receipt a Assignor does by these presents hereby grant, bargain, sell, transfer and transferees and assigns forever, all of the right, title and interest of said A describing land therein, duly recorded in the Office of the Public Rec 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
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 Pa Florida, recorded in Plat Book 45, Page 131.

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

for NEW CENTURY
He/She is personally k

ss my hand and official seal.

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

Notary Public

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 consideration, 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-IM1 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 GRIDER recorded in LEE County, Florida as book INSTRUMENT # 2005000101558 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 4468, PAGES 73-216, OF THE PUBLIC RECORDS OF LEE COUNTY, FLORIDA, AS AMENDED AND/OR SUPPLEMENTED FROM TIME TO TIME/

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

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

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: _____

WITNESS:

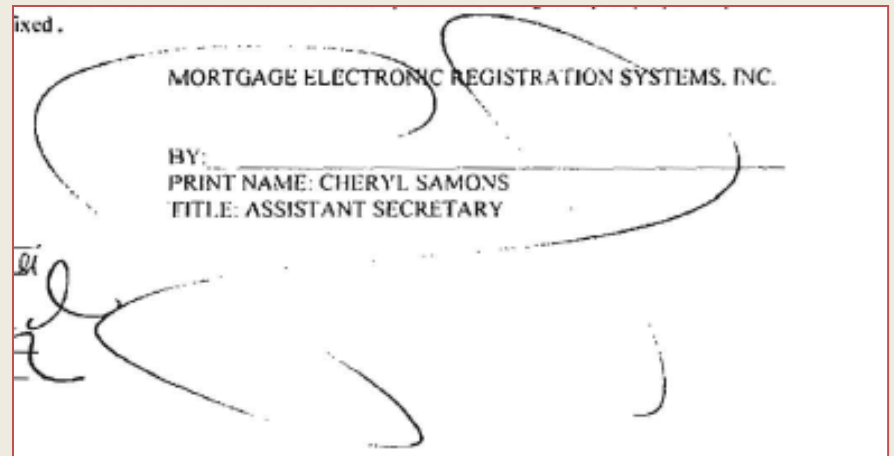
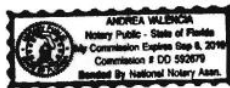
Print Name: _____

STATE OF FLORIDA
COUNTY OF BROWARD

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the aforesaid county and state, on this the 3RD day of MAY, 2008, 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 3RD day of MAY, 2008

NOTARY PUBLIC



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.

ORIGINAL

SWORN STATEMENT
OF
KELLY SCOTT

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

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: Laura La Cour

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,
officers and its c

Signed in the pre

ATTEST:

WITNESS:

Print Name:

WITNESS:

Print Name:

STATE OF
COUNTY OF

PERSONALLY
the 19th day of S
is ASSISTANT S
us its act and de
ELECTRONIC

WITNESS my h

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:

BY:
PRINT NAME: CHERYL SAMONS
TITLE: ASSISTANT SECRETARY

WITNESS:

Print Name: Zuraida Rodriguez

WITNESS:

Print Name: AMANDA A. MITCHELL

STATE OF Florida

COUNTY OF Duval

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

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 me, was signed by _____ to do so.

Cheryl Samons "signature"



Pursuant to the provisions of the instrument to be recorded, I, the undersigned, do hereby certify that the property encumbered thereby is the same as that described in the instrument to be recorded.

In Witness Whereof, I have hereunto set my hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed.

Pursuant to the provisions of the instrument to be recorded, I, the undersigned, do hereby certify that the property encumbered thereby is the same as that described in the instrument to be recorded.

In Witness Whereof, the said officers and its corporate seal January, 2008.

Signed in the presence of:

ATTEST:

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

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

WITNESS my hand:

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: [Signature]

WITNESS:

Print Name: [Signature]

STATE OF Florida
COUNTY OF Franklin

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.

NOTARY PUBLIC

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

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

COPY

Sample Assignment of Mortgage

Document Prepared By:
Ron Meharg, 888-362-9638
When Recorded Return To:
DOCX
1111 Alderman Dr.
Suite 350
Alpharetta, GA 30005

AHMA 647 30225886

CR# 04/08/2009-PR# A031-POF
Date: 03/27/2009-Print Batch ID: 5129
Property Address:
3281 W LAKE DR
FORT PIERCE, FL 34982
Flower 2.0 - 01/01/2009 Copyright (c) 2009 by DOCX LLC



COPY

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 6501 Irvine Center Drive, Irvine, CA 92618, does by these presents hereby grant, bargain, sell, assign, transfer, convey, set over and deliver unto Citibank, N.A. as Trustee for American Home Mortgage Investment Trust 2004-3 Mortgage Backed Notes, Series 2004-3, whose address is 111 Wall Street, 5th Floor/Zone 2, New York 10005, 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 #: 245436
Misc. Comments: ASSIGNMENT EFFECTIVE DATE: 3/26/2009

LEGAL DESCRIPTION: THE NORTH HALF OF LOT 21 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 03/31/2009.

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

Witness: Lisa Whitfield

Linda Green
Vice President

Witness: Christina Nuang

Tywanha Thomas
Asst. Vice President

COPY

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



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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 provide by its client and were believed to be correct when filed.

Respectfully submitted,


DAVID REED STERN

Notices to Court of Improper Affidavits



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Jason Reed Sprague
JASON REED SPRAGUE

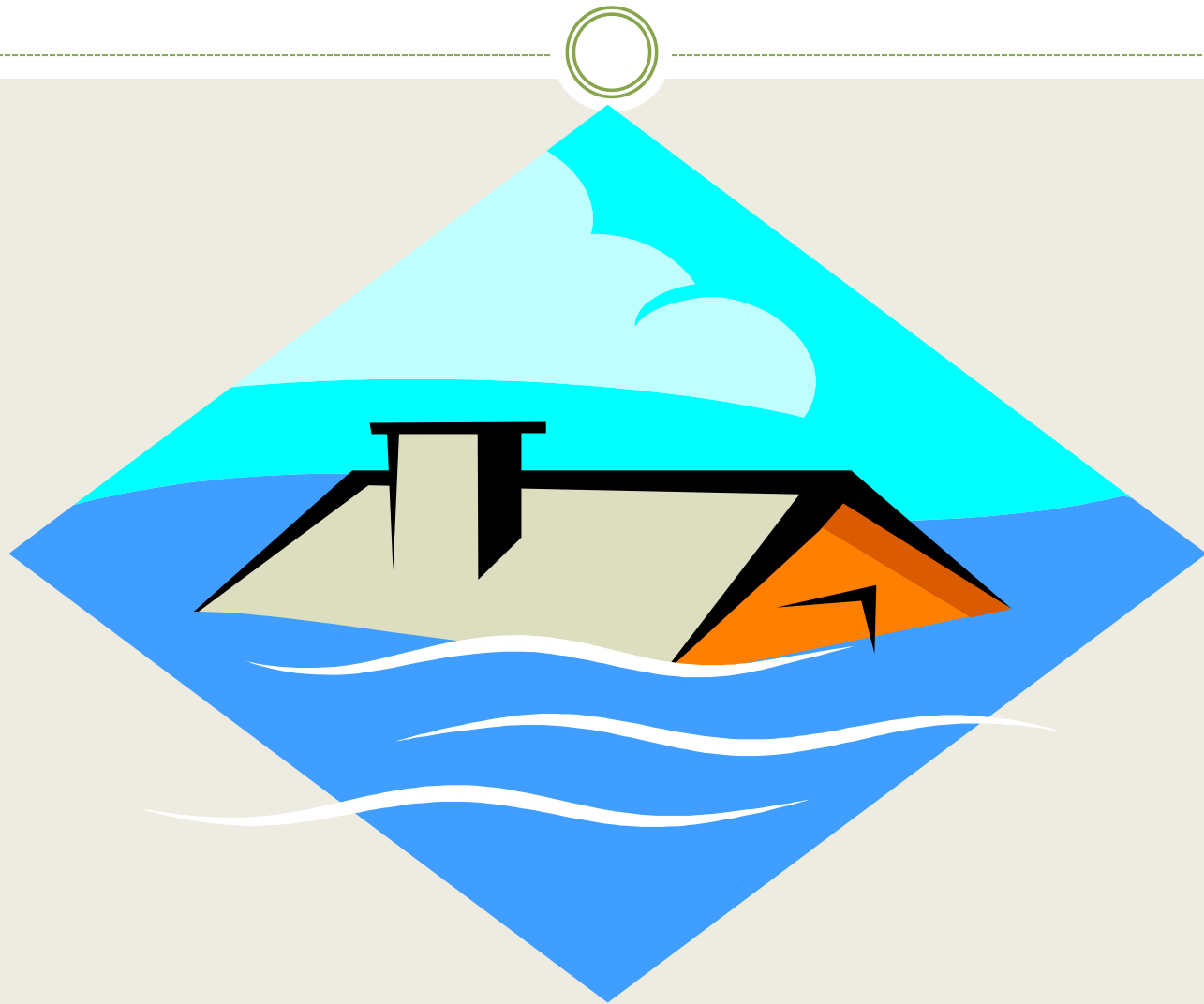
Real Estate in Florida (in pictures)



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.