

ROBO AFFIDAVIT

of
Expert Witness

VERIFIED AFFIDAVIT

1. Now comes Expert Witness (hereinafter I) within time, with firsthand knowledge, of legal age, sound mind and competent, in good faith, in honor states as follows:

EXPERIENCE, QUALIFICATIONS AND EXPERTISE OF AFFIANT

2. I, Expert Witness, am over the age of 21 and have the following experience relating to foreclosure litigation, the secondary mortgage market, and federal home loan compliance requirements pursuant to the Truth in Lending Act, the Equal Credit Opportunity Act, and the Real Estate Settlement Procedures Act and am consulted as a Mortgage Fraud and Forensic Analyst. I have over twenty (20) years of experience as a Fraud Examiner.
3. I have knowledge in mortgage banking and finance along with over one thousand (1000) hours of research and study in the areas of the Truth in Lending Act (TILA), the Fair Debt Collection Practices Act (FDCPA), the Fair Credit Reporting Act (FCRA), Foreclosure, Litigation, Asset-Backed Securitization and its effects and applications in Foreclosure and Loss Mitigation.
4. I have been trained as a Hand-Writing Analyst specializing in Forensic Document Examinations. I maintain (CPE) regular Continuing Professional Education as a Fraud Examiner in the State of Florida and nationally, I am registered with the Association of Certified Fraud Examiners, ACFE No. 95403, along with The Institute of Internal Auditors, and am highly competent with the state and federal disclosure requirements in federally related mortgage loan transactions.
5. I am proficient and knowledgeable on the Truth in Lending Act, TILA Rescission Rights, foreclosure litigation, mortgage-backed securitization and how these issues find applicability in judicial foreclosure actions. In the course of my consultant work I have read and/or reviewed hundreds of mortgage loan related documents including, but not limited to: home loan disclosures, settlement statements, appraisals, underwriting and processing documents, mortgages, notes, Allonge, assignments, complaints, affidavits and trust documents such as pooling and servicing agreements, prospectuses and prospectus supplements.
6. I perform regular forensic and fraud examinations along with ongoing research into the securitization, sale and transfer aspects of residential mortgage loans and mortgage-backed securities and am proficient in applying that research to the particular facts in a given foreclosure case. I can testify as an expert witness in proceedings and depositions relative to my expert opinions filed in this case should that be requested.

7. On December 9, 2012, I completed an examination of a document and identified as an ASSIGNMENT OF MORTGAGE, Examiner's Exhibit "A"; and
8. The Assignment of Mortgage was dated June 8, 2009, and identifies Chase Bank USA, Inc. and assigned, transferred and conveyed to: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR J.P. MORGAN MORTGAGE ACQUISITION TRUST 2007-CH4, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-CH4, (assignee), its successors and/or assigns, all of the right, title, and interest of Assignor in and to that certain Mortgage (the "Mortgage") dated October 26, 2006 and recorded November 01, 2006 in Official Records Book 21033 at Page 1625 of the public records of Palm Beach County, Florida, encumbering the following-described real property: AS RECORDED IN PLAT BOOK 24, PAGE 150, OF THE PUBLIC RECORDS OF PALM BEACH COUNTY, FLORIDA as the same may have been amended from time to time; together with the note and indebtedness and secured thereby.
9. The document was filed and recorded on or about June 24, 2009 in Palm Beach County, FL, Mortgage dated October 26, 2006 Recorded in Book 21033 Page 1625; and
10. The Assignment of Mortgage was prepared By Rebeca Merino of Tampa, Florida an employee of Florida Default Law Group, executed by Christina Trowbridge and Whitney K. Cook and witnessed by Rachelle L. Smith and Cheryl Hodge, recorded in Palm Beach County Florida Register and Recorder of Deeds, by Chase Bank USA, Inc., and signed by Christina Trowbridge and Whitney K. Cook, Vice President and Assistant Secretary of Chase Bank USA, Inc., and notarized by Wenona S. Church, registered notary in State of Ohio **Notary Commission # N/A Exp: September 26, 2012 Listed with the State of Ohio**, and sworn under PENALTY of PERJURY that the notarized document is true and correct. A search of the Secretary of State for Ohio revealed that Wenona S. Church, who was registered as notary, no longer enjoys the privilege of being a registered notary in the State of Ohio; and
11. The actions of Christina Trowbridge and Whitney K. Cook qualifies as robo-signers, which involves people signing documents and swearing to their accuracy without verifying any of the information. Robo-signers are also mortgage lending company employees who prepared and signed off on foreclosures without reviewing them, as the law requires; and
12. It should be noted that the document in question was submitted under PENALTY of PERJURY by Christina Trowbridge Vice President and Whitney K. Cook Assistant Secretary of Chase Bank USA, Inc.; and
13. It is well published that Chase Bank and it affiliates has granted non employees as "certifying officers" the authority to act on its behalf, including the authority to assign mortgages, to execute paperwork necessary to foreclose, and to submit filings on behalf of Chase' (members partners) by establishing authority to foreclose. Upon discovery of payroll records and IRS filings, the evidence may prove that, **these certifying officers are not Chase employees**, but instead are employed by a Chase affiliates and/or the Florida Default Law Group, this is evident by referencing the Assignment of Mortgage in question in that, it states" Recording by, prepared by and return to Florida Default Law Group". It well published that the Economic Crimes Division of the Florida Attorney General's Office has been investigating the Florida Default Law Group for the same and/or similar actions as in this case; and

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9. The document was filed and recorded on or about June 24, 2009 with the Town of Palm Beach County, FL, Mortgage dated October 26, 2006 Recorded in Book 21033 Page 1625; and
10. The Assignment of Mortgage was prepared By Rebeca Merino of Tampa, Florida an employee of Florida Default Law Group, executed by Christina Trowbridge and Whitney K. Cook and witnessed by Rachelle L. Smith and Cheryl Hodge, recorded in Palm Beach County Florida Register and Recorder of Deeds, by Chase Bank USA, Inc., and signed by Christina Trowbridge and Whitney K. Cook, Vice President and Assistant Secretary of Chase Bank USA, Inc., and notarized by Wenona S. Church, registered notary in State of Ohio **Notary Commission # N/A Exp: September 26, 2012 Listed with the State of Ohio**, and sworn under PENALTY of PERJURY that the notarized document is true and correct. A search of the Secretary of State for Ohio revealed that Wenona S. Church, who was registered as notary, no longer enjoys the privilege of being a registered notary in the State of Ohio; and
11. The actions of Christina Trowbridge and Whitney K. Cook qualifies as robo-signers, which involves people signing documents and swearing to their accuracy without verifying any of the information. Robo-signers are also mortgage lending company employees who prepared and signed off on foreclosures without reviewing them, as the law requires; and
12. It should be noted that the document in question was submitted under PENALTY of PERJURY by Christina Trowbridge Vice President and Whitney K. Cook Assistant Secretary of Chase Bank USA, Inc.; and
13. It is well published that Chase Bank and it affiliates has granted non employees as "certifying officers" the authority to act on its behalf, including the authority to assign mortgages, to execute paperwork necessary to foreclose, and to submit filings on behalf of Chase' (members partners) by establishing authority to foreclose. Upon discovery of payroll records and IRS filings, the evidence may prove that, **these certifying officers are not Chase employees**, but instead are employed by a Chase affiliates and/or the Florida Default Law Group, this is evident by referencing the Assignment of Mortgage in question in that, it states" Recording by, prepared by and return to Florida Default Law Group". It well published that the Economic Crimes Division of the Florida Attorney General's Office has been investigating the Florida Default Law Group for the same and/or similar actions as in this case; and

14. This Assignment of Mortgage was executed and submitted in court as a legal document purporting to assign the mortgage and/or note to the foreclosing party. This document contains numerous defects, including affirmative misrepresentations of fact, which render it false, deceptive, and/or invalid. It is obvious that the assignment was generated and "robosigned" by Christina Trowbridge and Whitney K. Cook who did not review the underlying property ownership records, confirm the documents' accuracy, or even read the documents; and
15. Under the provisions of the Uniform Commercial Code UCC Article § 3-203. TRANSFER OF AN INSTRUMENT THE RIGHTS ARE ACQUIRED BY TRANSFER;
 - (a) An instrument is transferred when it is delivered by a person other than its issuer for the purpose of giving to the person receiving delivery the right to enforce the instrument.
 - (b) Transfer of an instrument, whether or not the transfer is a negotiation, vests in the transferee any right of the transferor to enforce the instrument, including any right as a holder in due course, but the transferee cannot acquire rights of a holder in due course by a transfer, directly or indirectly, from a holder in due course if the transferee engaged in fraud or illegality affecting the instrument; and
16. In order for this process to be lawful the authorizing officer signing the document, must be have actual Corporate Authority and said Corporation must have Power of Attorney to act on behalf of the Owner/Holder in order to have a lawful transfer. Therefore when Chase acted as assignor and assigned, transferred and conveyed to: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR J.P. MORGAN MORTGAGE ACQUISITION TRUST 2007-CH4, When Chase acted as assignor in June 8, 2009 for the trust in question, Chase fail to disclose that Chase is a servicer and not the Owner/Holder, and is without authority to act on behalf of said trust. Further, Chase should have known that the document that was recorded in Palm Beach County, Florida was executed years after the trust was closed. Chase should be fully aware that Power of Attorney would not transfer in this case link herein, <http://www.secinfo.com/VSEC/Registrant.asp?CIK-1401828> : as Examiner's Exhibit "B" ; and
17. Assuming that Chase would have Power of Attorney as Attorney in fact, in this instant case, Christina Trowbridge and Whitney K. Cook would still not qualify as a true and/or actual Corporate Officer of Chase with actual authority to act on Chase' behalf. This verifiable fact clearly contradicts any and all sworn affidavits of verification in foreclosures that these unauthorized officers of Chase have verified all records and have personally reviewed the files presented for foreclosure action, and that they have firsthand knowledge of said files. Christina Trowbridge and Whitney K. Cook would not qualify as true and/or actual Corporate Officer of Chase. Given these facts, I submit, it is not plausible that The Assignment of Mortgage that was prepared by Rebeca Merino and sworn and executed by Christina Trowbridge and Whitney K. Cook has any evidentiary value; and

18. The signature of a Qualified Bank or Mortgage Official on this legal document was supposed to guarantee that this information was accurate. The paper trail ensures a legal chain of title on a property and ensures that the "owner/holder" has the legal authority of the property's ownership; and
19. The instrument that was prepared by Rebeca Merino of Florida Default Law Group, P.L., and Christina Trowbridge and Whitney K. Cook, sworn in Ohio and executed in Ohio then Recorded in Florida by Chase and the Florida Default Law Group on or about June 8, 2009, has multiple issues:
 - a) The document was recorded by Chase without lawful Power of Attorney as Attorney in fact. Chase acted as assignor for J.P. MORGAN MORTGAGE ACQUISITION TRUST 2007- CH4, without authority to act on behalf of said trust.
 - b) Chase should have known that the document that was recorded in Palm Beach County, Florida was executed years after the trust was closed case link herein, <http://www.secinfo.com/d13f21.ujn.htm#Dates>: as Examiner's Exhibit "C" ; and
 - c) According to Internal Revenue Code, Section 860G, all of a REMIC's loans must be acquired on the startup day of the REMIC or within three months thereafter. Any contribution of an asset (other than cash) that is contributed to the REMIC after the Startup Day (or within the allowable 90 day window) is deemed an "unqualified or prohibited contribution" and can cause the entire REMIC Trust to lose its tax-free status which would be catastrophic to the Trust (and all the individual beneficiaries, shareholders or Certificate holders) because the Trust cash flow would be subjected to double-taxation or at a minimum, the prohibited transaction is taxed at 100% to the Trust.
 - d) The Assignment of Mortgage to Secure the Debt that was signed by Christina Trowbridge, Vice President and Whitney K. Cook assistant Secretary, and was notarized by Wenona S. Church contains numerous defects, including affirmative misrepresentations of fact, which render it false, deceptive, and/or invalid.
 - e) The actions of both, Christina Trowbridge and Whitney K. Cook, if proven that they are both employed by Chase Bank USA, Inc., and/or Florida Default Law Group, P.L would have given their employer the authority to accelerate the foreclosure action in this case if proven, and would have aided and abetted the Movant in the offense, 1) Attempting to Obtain Property by Deception. 2) Uttering Fraudulent Instrument. 3) United States, mail and wire fraud is any fraudulent scheme to intentionally deprive another of property or honest services via mail or wire communication.4) Conspiracy to Defraud the United States Government, 5) False Fictitious Claims.

Verification of Affiant

I, Expert Witness, of legal age and of sound mind and competent, with firsthand knowledge, in good faith swear under the penalty of perjury: the telling of the truth, the whole truth, and nothing but the truth and assert as correct, complete and not misleading for the best of my understanding, knowledge, information and belief, subscribe on the herein verified Affidavit by, before me, on December 9, 2012; and

Affirmed by:  _____

Expert Witness, License Info Detail [HERE](#)

This is a sample, a completed affidavit will have a seal and an optional Jurat. There will also be exhibits attached to the actual affidavit which are the document(s) which have been reviewed for robo signers and the notary. This document is only a sample report, please contact company directly if you would like to view a completed full robo affidavit with exhibits and jurat.

Thank you very much.

