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DECLARATION OF LAURIE HOELTZEL

I, LAURIE HOELTZEL, hereby declare as follows:

1. I am a Court Qualified Document Examiner and Handwriting Expert in the field of questioned documents in the State of California. I am over the age of eighteen years, am of sound mind, having never been convicted of a felony or crime of moral turpitude; I am competent in all respects to make this Declaration. I have personal knowledge of the matters declared herein, and if called to testify, I could and would competently testify thereto.

2. I have studied and was trained in the examination, comparison, analysis and identification of handwriting, discrimination and identification of writing, robo-signing, altered numbers and altered documents, handwriting analysis, trait analysis, including the discipline of examining signatures, with over twenty (20) years of experience in this field. A true and correct copy of my current Curriculum Vitae ("C.V.") is attached as "**Exhibit 1**".

3. **Request:** I was asked to review three (3) signatures of CYNTHIA SANTOS to determine if the same person did indeed author all three (3) signatures. I have examined and compared the three (3) signatures; Below are the documents I was asked to examine:

4. **Exhibit List: Documents Examined**

Exhibit 2. CCS1 – A one (1) page copy of a Assignment of Deed of Trust, DOCID# 71312767134614851, MIN #: 1000157-0006495203-5, Recorded in Los Angeles County, CA on March 10, 2006 instrument number 06 0514490, signed on August 25, 2011, bearing the purported signature of CYNTHIA SANTOS, Assistant Secretary Mortgage Electronics Registration Systems, INC.

Exhibit 3. CCS2 - A one (1) page copy of an Assignment of Mortgage, DOCID# 78117911462714552, MIN #: 1001337-0002514463-8, dated May 2, 2011, bearing the purported signature of CYNTHIA SANTOS, Assistant Secretary Mortgage Electronics Registration Systems, INC.

DECLARATION OF LAURIE HOELTZEL

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Exhibit 4. CCS3- A one (1) page copy of an Assignment of Deed of Trust, DOCID# 85219621475215251, MIN #: 100053608120264043, dated June 10, 2011, bearing the purported signature of CYNTHIA SANTOS, Assistant Secretary Mortgage Electronics Registration Systems, INC.

5. **Conclusion:** Based upon my thorough analysis of these items, and from an application of accepted forensic document examination tools, principles and techniques my professional opinion follows.

6. **Questioned Document Exhibits 2-4: CCS1, CCS2, AND CCS3**

Opinion and Comments: There is a pattern of inconsistency among the comparison documents, 'CCS1' through 'CCS3' which leaves a question as to which or if any document contains the authentic signature of CYTHIA SANTOS. It appears that more than one person in the comparison documents was signing the name of CYTHIA SANTOS. Therefore there is a strong indication of forgery.

7. I reserve my right to update my opinion based on verified known exemplars of CYTHIA SANTOS.

8. I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct and that this declaration was executed on the 16th day of October, 2012, in San Bernardino, California.


DR. LAURIE HOELTZEL

Branch :F32,User :W019

Recording Requested By:
Bank of America
Prepared By: Alda Duenas
450 E. Boundary St.
Chapin, SC 29036
888-603-9011
When recorded mail to:
CoreLogic
450 E. Boundary St.
Attn: Release Dept.
Chapin, SC 29036



DocID# 71312767134614851

Property Address:
5921 S Rimpau Blvd
Los Angeles, CA 90043-2929
CA9-ADT 15249921 R/11/2011

This space for Recorder's use

MIN #: 1000157-0006495203-5

MERS Phone #: 888-679-6377

ASSIGNMENT OF DEED OF TRUST

For Value Received, the undersigned holder of a Deed of Trust (herein "Assignor") whose address is 3300 S.W. 34th Avenue, Suite 101 Ocala, FL 34474 does hereby grant, sell, assign, transfer and convey unto THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-10, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-10 whose address is 101 BARCLAY ST - 4W, NEW YORK, NY 10286 all beneficial interest under that certain Deed of Trust described below 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 said Deed of Trust.

Original Lender: MERS, INC., AS NOMINEE FOR AMERICA'S WHOLESALE LENDER
Original Borrower(s): ROBERT LEE LOCKETT, AND LORRAINE LOCKETT, HUSBAND AND WIFE AS JOINT TENANTS
Original Trustee: RECONTRUST COMPANY, N.A
Date of Deed of Trust: 3/3/2006
Original Loan Amount: \$595,000.00

Recorded in Los Angeles County, CA on: 3/10/2006, book N/A, page N/A and instrument number 06 0514490

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Deed of Trust to be executed on

8-25-11

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

By: 
Cynthia Santos, Assistant Secretary

Pottawattamie County, IA 2011-007069
Recorder John Sciorfino
Book-Page: 2011-007069
File Time: 06/07/2011 8:08:45:57 AM
Rec-\$5.00 Aud-\$0.00 RMA-\$1.00 ECM-\$3.00
Current Transfer Tax Paid: \$0.00



R Fee 5.00

A Fee _____

T Tax _____

COMPARED

This space for Recorder's use



DocID# 78117911462714552

Property Address:
24368 RICHFIELD LOOP
Council Bluffs, IA 51503

IA0-AM 13693768 4/28/2011

Recording Requested By: Bank of America
Prepared By: Danilo Cuenca
888-603-9011
450 E. Boundary St.
Chapin, SC 29036

When recorded mail to:
CoreLogic
450 E. Boundary St.
Attn: Release Dept.
Chapin, SC 29036

RETURN ENVELOPE

MIN #: 1001337-0002514463-8 MERS Phone #: 888-679-6377

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 3300 S.W. 34TH AVENUE, SUITE 101 OCALA, FL 34474 does hereby grant, sell, assign, transfer and convey unto BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP whose address is 13150 WORLD GATE DR, HERNDON, VA 20170 all beneficial interest under that certain Mortgage described below 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 said Mortgage.

Original Lender: COUNTRYWIDE BANK, FSB
Made By: JAMES R SMART, AND LONA M SMART, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

Date of Mortgage: 10/19/2007
Original Loan Amount: \$383,705.00

Recorded in Pottawattamie County, IA on: 10/26/2007, book 2007, page 017185 and instrument number N/A
IN WITNESS WHEREOF, the undersigned has caused this Assignment of Mortgage to be executed on

3-2-11

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

By: Cynthia Santos
Cynthia Santos, Assistant Secretary

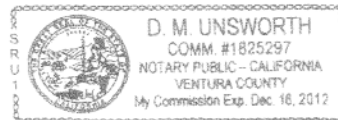
State of California
County of Ventura

On May 2, 2011 before me, D. M. Unsworth, Notary Public, personally appeared Cynthia Santos, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

D. M. Unsworth
Notary Public: D. M. Unsworth (Seal)
My Commission Expires: 12/16/2012



ELECTRONICALLY RECORDED 201100151257
06/13/2011 03:28:08 PM AL 1/1

This space for Recorder's use

ASSIGNMENT OF DEED OF TRUST

DocID# 85219621475215251

Recording Requested By:
Bank of America
Prepared By:
Mary Ann Hierman
888-603-9011
450 E. Boundary St.
Chapin, SC 29036

When recorded mail to:
CoreLogic
450 E. Boundary St.
Attn: Release Dept.
Chapin, SC 29036

Property Address:
12224 Duchess Dr
Balch Springs, TX 75180-2918
TX0v2-ADT 14000258 6/8/2011

MIN #: 100053608120264043

MERS Phone #: 888-679-6377

For Value Received, the undersigned holder of a Deed of Trust (herein "Assignor") whose address is 3300 S.W. 34TH AVENUE, SUITE 101 OCALA, FL 34474 does hereby grant, sell, assign, transfer and convey unto BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP whose address is 400 NATIONAL WAY, SIMI VALLEY, CA 93065 all beneficial interest under that certain Deed of Trust described below 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 said Deed of Trust.

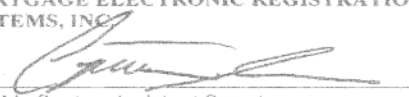
Original Lender: PRIMELENDING, A PLAINSCAPITAL COMPANY
Borrower(s): JOLANDA SALINAS, A SINGLE WOMAN
Original Trustee: ALLAN B. POLUNSKY
Date of Deed of Trust: 12/24/2008
Original Loan Amount: \$52,757.00

Recorded in Dallas County, TX on: 1/9/2009, book N/A, page N/A and instrument number 200900006750

Property Legal Description:
LOT 27, BLOCK F, FREEWAY EAST, AN ADDITION TO THE CITY OF BALCH SPRINGS, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 71009, PAGE 516, MAP/PLAT RECORDS, DALLAS COUNTY, TEXAS.

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Deed of Trust to be executed on
6-10-11

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC

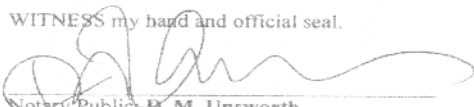
By: 
Cynthia Santos, Assistant Secretary

State of California
County of Ventura

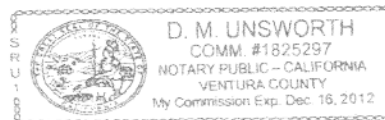
On June 10th 2011 before me, D. M. Unsworth, Notary Public, personally appeared Cynthia Santos, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.


Notary Public: D. M. Unsworth
My Commission Expires: 12/16/2012

(Seal)



Filed and Recorded
Official Public Records
John F. Warren, County Clerk
Dallas County, TEXAS
06/13/2011 03:28:08 PM
\$16.00
201100151257



EX4