

1
2 **DECLARATION OF LAURIE HOELTZEL**
3 I, LAURIE HOELTZEL, hereby declare as follows:

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

9 2. I have studied and was trained in the examination, comparison, analysis and identification
10 of handwriting, discrimination and identification of writing, robo-signing, altered numbers and
11 altered documents, handwriting analysis, trait analysis, including the discipline of examining
12 signatures, with over twenty (20) years of experience in this field. A true and correct copy of my
13 current Curriculum Vitae ("C.V.") is attached as "**Exhibit 1**".
14

15 3. **Request:** I was asked to review four (4) signatures of BARBARA J. GIBBS to determine
16 if the same person did indeed author all four (4) signatures. I have examined and compared the
17 four (4) signatures; Below are the documents I was asked to examine:

18 4. **Exhibit List: Documents Examined**

19 **Exhibit 2.** **CBJG1** – A one (1) page copy of a Notary Public Oath and Certificate of
20 Filing, Commission No. 1864186, dated September 8, 2008, term commencing September
21 10, 2009 and ending September 9, 2013 in the County of Los Angeles bearing purported
22 signature of Notary BARBARA J. GIBBS.
23

24 **Exhibit 3.** **CBJG2** - A one (1) page copy of an Assignment of Mortgage, MIN #:
25 100025500006896268, dated May 25, 2012, bearing the purported signature of Los Angeles
26 County Notary BARBARA J. GIBBS, Commission # 1864186, expires on September 9,
27 2013.
28

1 **Exhibit 4. CBJG3-** A two (2) page copy of an Assignment of Deed of Trust, DOCID#
2 71312767134614851, MIN #: 1000157-0006495203-5, dated August 25, 2011, bearing the
3 purported signature of Los Angeles County Notary BARBARA J. GIBBS, Commission #
4 1864186, expires on September 9, 2013.

5 **Exhibit 5. CBJG4-** A one (1) page copy of an Assignment of Mortgage, MIN #:
6 1000157-0007861964-6, dated April 6, 2012, bearing the purported signature of Los
7 Angeles County Notary BARBARA J. GIBBS, Commission # 1864186, expires on
8 September 9, 2013.
9

10
11 5. **Conclusion:** Based upon my thorough analysis of these items, and from an application of
12 accepted forensic document examination tools, principles and techniques my professional opinion
13 follows.

14
15 6. **Questioned Document Exhibits 2-5: CBJG1, CBJG2, CBJ3, and CBJ4**

16 **Opinion and Comments:** There is a pattern of inconsistency among the comparison
17 documents, 'CBJG1' through 'CBJG4' which leaves a question as to which or if any document
18 contains the authentic signature of BARBARA J. GIBBS. It appears that more than one person in
19 the comparison documents was signing the name of BARBARA J. GIBBS. Therefore there is a
20 strong indication of forgery.

21
22 7. I reserve my right to update my opinion based on verified known exemplars of BARBARA J.
23 GIBBS.

24 8. I declare under penalty of perjury under the laws of the State of California that the foregoing is
25 true and correct and that this declaration was executed on the 20th day of October, 2012, in San
26 Bernardino, California.

27
28 
DR. LAURIE HOELTZEL

NOTARY PUBLIC OATH AND CERTIFICATE OF FILING

MUST BE FILED IN THE COUNTY CLERK'S OFFICE BY 10-10-2009

I hereby certify that the official bond and oath of office of the person whose name is shown below, was filed on the date indicated and that the following is a copy of said oath.

State of California

County of Los Angeles

[X] Subscribed and sworn to before me, and filed in my office,

OR

[] Filed in my office, this

SEP 08 2009 day of , 20

Signature of Aida M. Zeitounian

County Clerk/Deputy

Aida M. Zeitounian

(This Area is for County Clerk's Use Only)



[PLACE OFFICIAL SEAL HERE]

I, Barbara J. Gibbs, do solemnly swear and (or affirm) that I will support and defend the Constitution of the United States and the Constitution of the State of California against all enemies, foreign and domestic; that I will bear true faith and allegiance to the Constitution of the United States and the Constitution of the State of California; that I take this obligation freely, without any mental reservation or purpose of evasion; and that I will well and faithfully discharge the duties upon which I am about to enter.

SIGNATURE OF NOTARY

Signature of Barbara J. Gibbs

The signature must be used by you in signing ALL notarized documents and must match the signature on your Notary Public application.

Barbara J. Gibbs

CHS Inc
20501 Ventura Blvd Ste 170
Woodland Hills 91364

818-522-6480

Pursuant to Government Code section 8213.5, any change of address must be sent to the Secretary of State by certified mail. Changes to the address on this form will NOT update your address with the Secretary of State.

Commission No. 1864186 for term commencing 09/10/2009 and ending 09/09/2013 in the county of LOS ANGELES.

State of California

FOR PERSONS FILING BY MAIL

County of

Subscribed and sworn to (or affirmed) before me on

this day of , 20


(Signature of Notary Public administering oath of office)

[PLACE NOTARY SEAL HERE]

NOTE: FOR INFORMATION ON THE AMOUNT OF THE FEES FOR FILING AND RECORDING THE OFFICIAL BOND AND OATH, CONTACT YOUR COUNTY CLERK/RECORDER.

Check here if county transfer. A county transfer can only be filed after the initial oath and bond have been filed

This space for Recorder's use

 DocID# 26221735137513585	Recording Requested By: Bank of America	When recorded mail to: CoreLogic
	Prepared By: Bank of America 800-444-4302 1800 Tapo Canyon Road Simi Valley, CA 93063	450 E. Boundary St. Attn: Release Dept. Chapin, SC 29036
Property Address: 3213 3rd Ave Council Bluffs, IA 51501-3316 IA0-AM 18446263 5/22/2012	MIN #: 100025500006896268	MERS Phone #: 888-679-6377

ASSIGNMENT OF MORTGAGE


For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 1901 E Voorhees Street, Suite C, Danville, IL 61834 does hereby grant, sell, assign, transfer and convey unto BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP whose address is 451 7TH ST SW #B-133, WASHINGTON, DC 20410 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: LIBERTY BANK F.S.B., A CORPORATION
Made By: JOLENE R ODELL, A SINGLE PERSON
Date of Mortgage: 6/25/2010
Original Loan Amount: \$69,036.00

Recorded in Pottawattamie County, IA on: 7/7/2010, book N/A, page N/A and instrument number 2010-008984

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Mortgage to be executed on MAY 25 2012

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

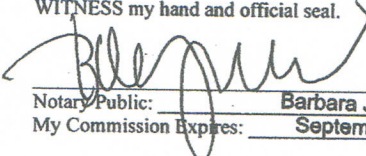
By: 
Mercedes Judilla
Assistant Secretary

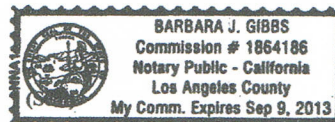
State of California
County of Ventura

On MAY 25 2012 before me, Barbara J. Gibbs, Notary Public, personally appeared Mercedes Judilla, 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.


Notary Public: Barbara J. Gibbs
My Commission Expires: September 9, 2013



Recording Requested By:
Bank of America
Prepared By: Aida 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 Rimpan Blvd
Los Angeles, CA 90843-2929
CA9-ADT 15248921 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

State of California
County of Ventura

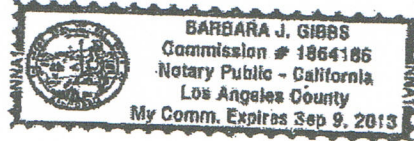
On 8-25-11 before me, BARBARA J. GIBBS Notary Public, personally appeared
Cynthia Santos, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are
subscribed to the within instrument and acknowledged to me that she they executed the same in his/her their
authorized 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: BARBARA J. GIBBS (Seal)
My Commission Expires: 9-9-2013



ATTACHED: ASSIGNMENT OF DEED OF TRUST
BORROWERS: ROSEBA LEE WICKETT
LORRAINE WICKETT

Pottawattamie County, Iowa
JOHN SCIORTINO, RECORDER
BK: 2012 PG: 5232
Recorded: 4/12/2012 at 9:30:23.177 AM
Fee Amount: \$7.00
Revenue Tax:

This space for Recorder's use



DocID# 15415923624118331

Property Address:
805 N 32nd St
Council Bluffs, IA 51501-0613
IA0-AM 17879263 4/6/2012

Recording Requested By:
Bank of America
Prepared By:
Diana De Avila
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

MIN #: 1000157-0007861964-6 MERS Phone #: 888-679-6377

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 1901 E Voorhees Street, Suite C, Danville, IL 61834 does hereby grant, sell, assign, transfer and convey unto BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP whose address is 8609 WESTWOOD CENTER, VIENNA, VA 22183 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: AMERICA'S WHOLESALE LENDER
Made By: LUCINDA M FRANK
Date of Mortgage: 2/23/2007
Original Loan Amount: \$80,500.00

Recorded in Pottawattamie County, IA on: 3/13/2007, book 2007, page 004183 and instrument number 015095

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

4/6/12

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

By: Beverly Brooks
Assistant Secretary

State of California
County of Ventura

On 4/6/12 before me, Barbara J. Gibbs, Notary Public, personally appeared Beverly Brooks, 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.

Barbara J. Gibbs
Notary Public: Barbara J. Gibbs
My Commission Expires: September 9, 2013



EX5