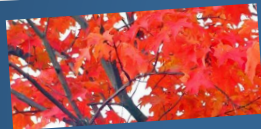


ILLEGAL FORECLOSURE

MORTGAGE AND NOTE FRAUD

Massachusetts Alliance
Against Predatory Lending



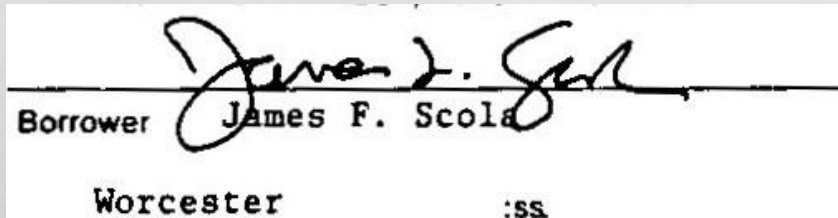
[HTTP://MAAPL.INFO/](http://MAAPL.INFO/)

NOW APPEARING AT YOUR LOCAL REGISTRY OF DEEDS

CASE STUDIES

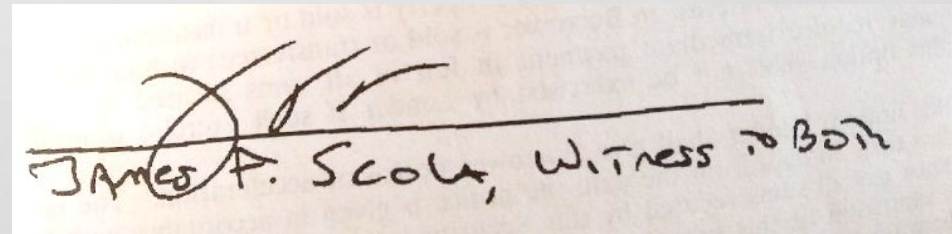
Selected genuine and purported signatures appearing on Massachusetts Mortgages, Assignments of Mortgage, Note endorsements, Closing documents, Foreclosure-related Affidavits

Known signature of James F. Scola, closing attorney from Reliant Mortgage, on a mortgage recorded on 25th May 1993 in the Worcester Registry of Deeds, book #15233, page #274.



A photograph of a document showing a signature. The signature is written in black ink over a horizontal line. Below the line, the text "Borrower James F. Scola" is printed. Below that, the word "Worcester" is printed, followed by a small ":ss" on the right.

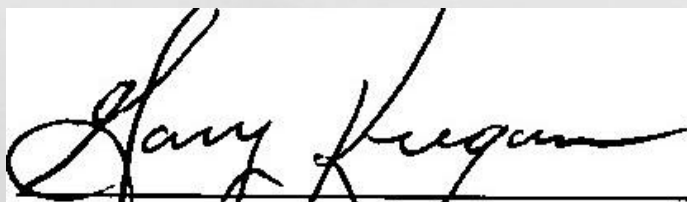
Purported signature of James F. Scola appearing on the purported copy of a Massachusetts borrower's mortgage Note.



A photograph of a document showing a signature. The signature is written in black ink over a horizontal line. Below the line, the text "James F. Scola, witness to both" is handwritten.

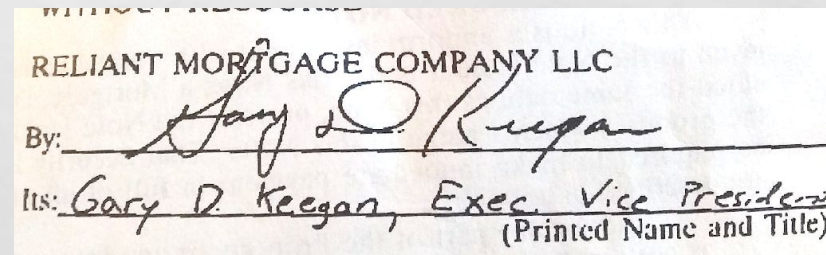


Known signature of Gary D. Keegan, Manager, Reliant Mortgage Company, as it appears on file with the Essex South Registry of Deeds at book #50451, page #27, 5th November 2007

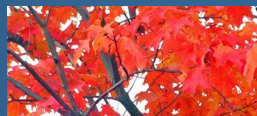


Gary Keegan, Manager, Reliant Mortga

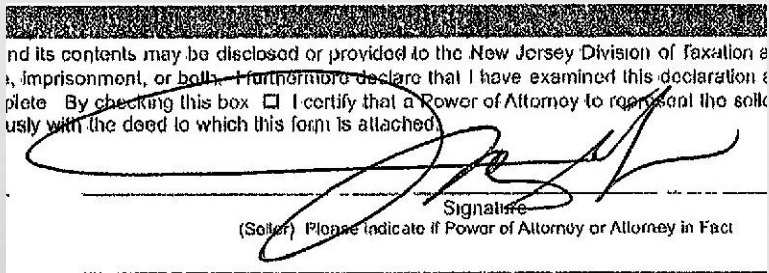
Purported signature of Gary D. Keegan, Executive Vice President, Reliant Mortgage Company, LLC, as it appears on a copy of a Massachusetts borrower's purported Note.



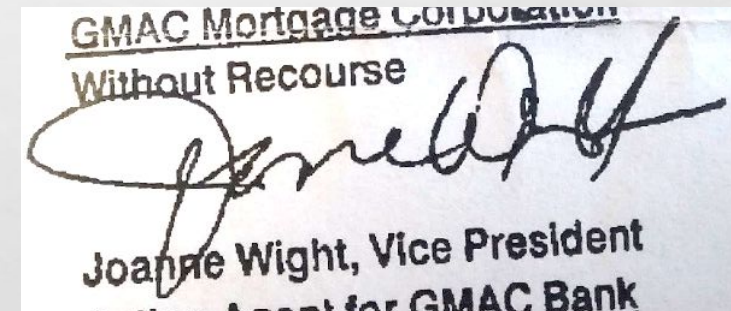
RELIENT MORTGAGE COMPANY LLC
By: Gary D. Keegan
Its: Gary D. Keegan, Exec. Vice President
(Printed Name and Title)



Known signature of Joanne Wight, from a “Sellers Declaration” on file with the State of New Jersey: Camden County Registry of Deeds, book# 1010, page# 1010, July 17th, 2017.

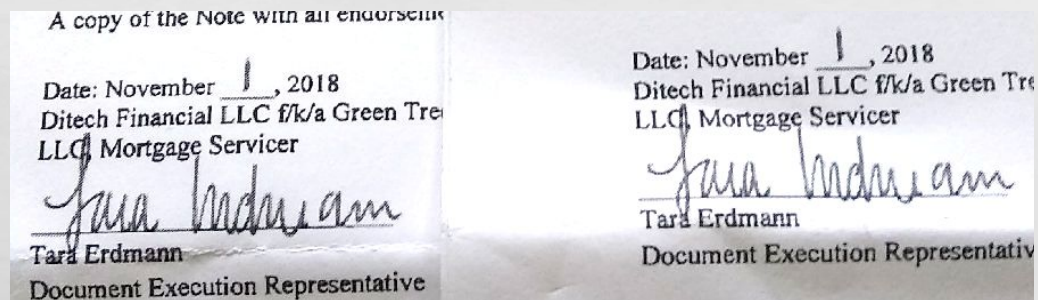


Purported signature of Joanne Wight, Vice President, Acting Agent for GMAC Bank, from a purported copy of the Massachusetts borrower's mortgage Note.

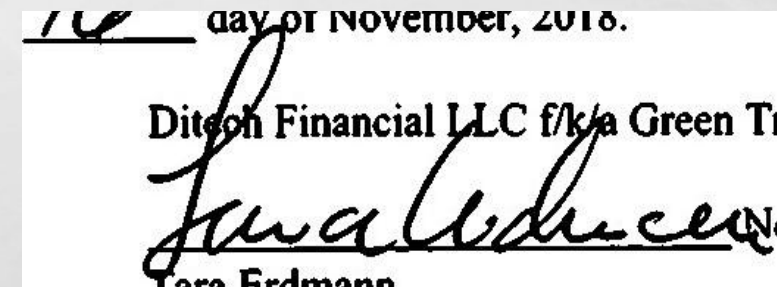


Which purported signature is genuine? What if neither is?

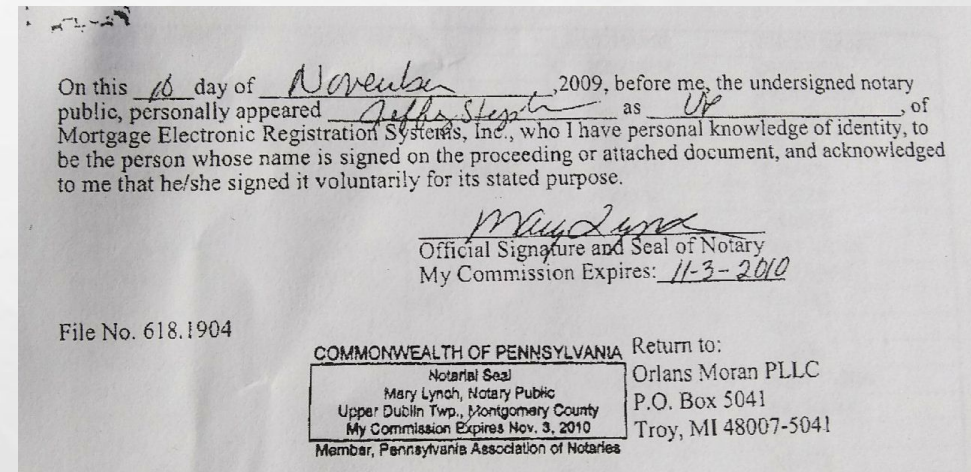
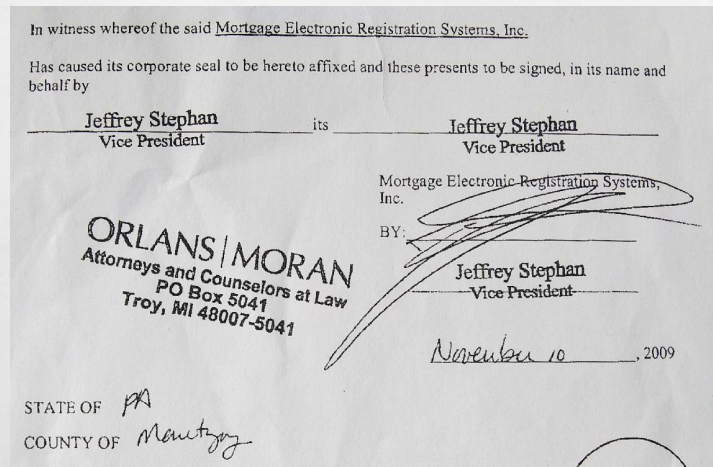
Copies of purported signature of Tara Erdmann on affidavit required under M.G.L Ch 244, §§ 35B and 35C, on file with the North Worcester Registry of Deeds, Fitchburg MA.



Copy of purported signature of Tara Erdmann on 209 CMR 18.21 A(2)(e) certificate, sent by a Massachusetts attorney as required for Notice of [Foreclosure] Sale.



Purported assignment is executed with the purported signature of Jeffrey Stephan, Vice President and Notarized by Mary Lynch. Ms. Lynch purports to be a Notary Public in Upper Dublin Twp., Montgomery County Pa.



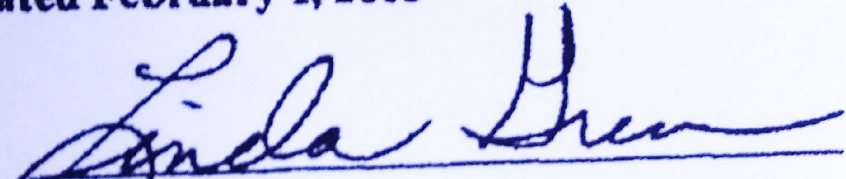
Both Jeffrey Stephan and Mary Lynch are listed on the Southern Essex County of Massachusetts Registry of deeds in a report by “McDonnell Property Analytics Approved Robo-Signers list.

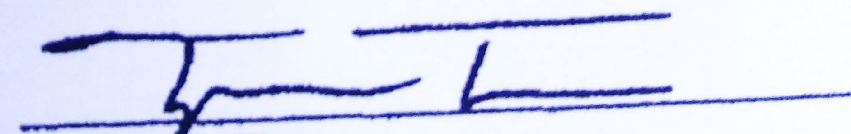


Which purported signature is genuine? What if neither is?

NYT: Criminal Charges in the Foreclosure Scandal [By Ryan Chittum](#) FEBRUARY 7, 2012, **Over One Million Documents** Prepared and Filed with Forged and False Signatures, Fraudulent Notarizations, US Department of Justice Release published November 20, 2012

the Bank National Trust Company, as Trustee for,
quest Mortgage Securities Inc, Asset-Backed Pass-Throu
lates Series 2005-R1, Under the Pooling and Servicing
ment Dated February 1, 2005

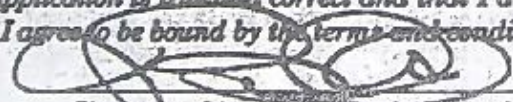

Linda Green
Vice President & Asst Secretary


Tywana Thomas
Vice President & Asst Secretary

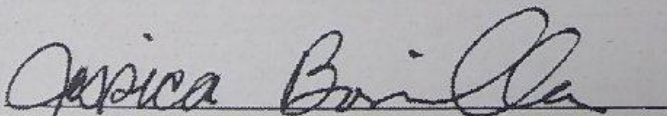
MAaosi-eR2.0 12/30/2008 Copyright (c) 2008 by DOCX LLC



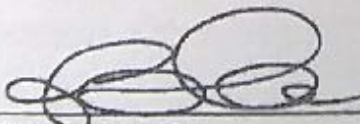
Ms. Bonilla's Signature appearing on her commission.

Execution
that the facts in the foregoing Statement of Officer are true. I further certify that the Application is true and correct and that I am not disqualified by law or any other rule. I agree to be bound by the terms and conditions of the incorporated surety bond.

Signature of Applicant (sign in name given above to be used as notary public)

Ms. Bonilla's Signature appearing on Foreclosure deed by corporation.

Campos Jr., Vice President Loan Documentation of Wells
chartered bank, on behalf of said bank.

Notary Public Signature

Ms. Bonilla's signature on power of attorney.


Notary Public



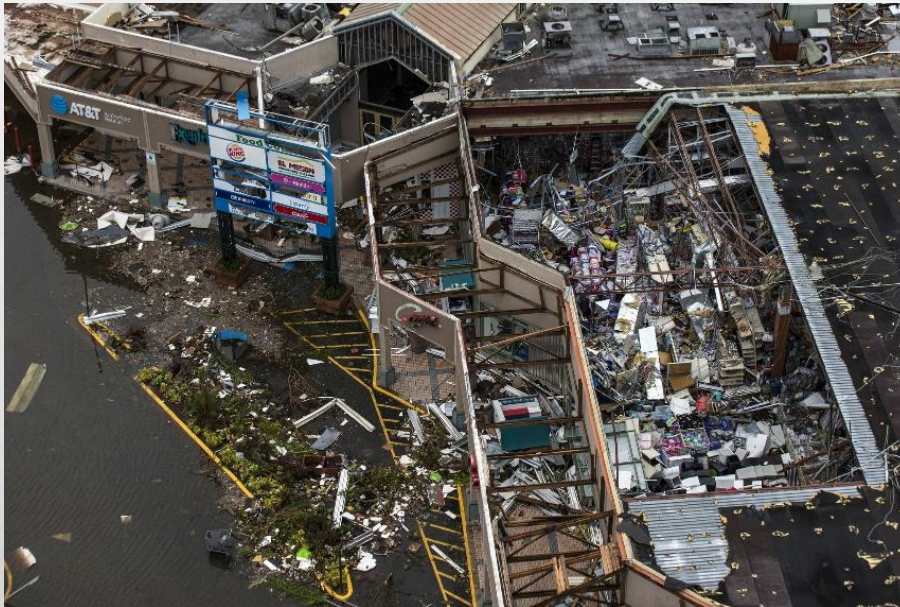
Both the Servicer and its legal representative stated that the purported “Wet Ink Documents” were coming from document storage in San Juan, Puerto Rico.

This expert found that the document storage facilities on the island were in Rio Piedras, and Trujillo Bajo Carolinna, all of which sustained massive and utter devastation.

Rio Piedras



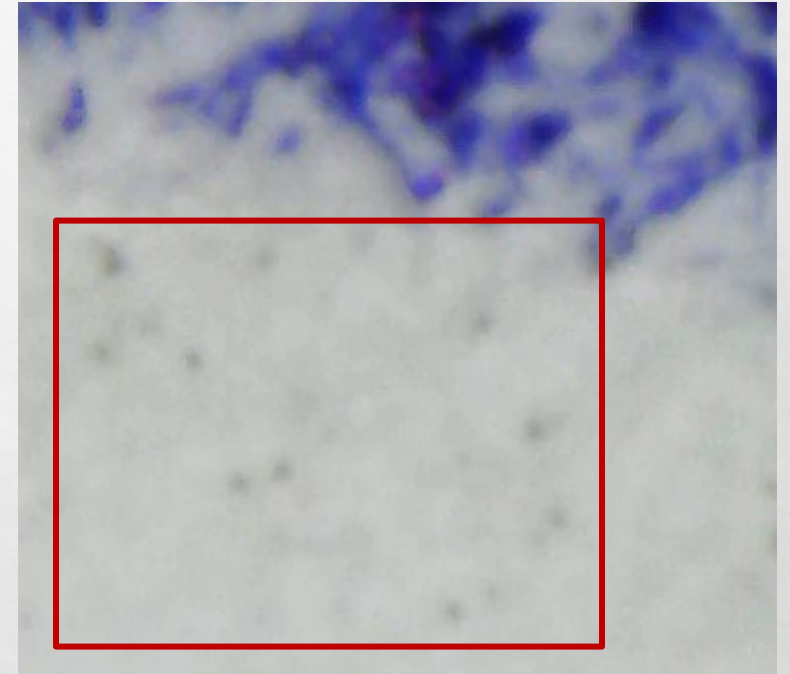
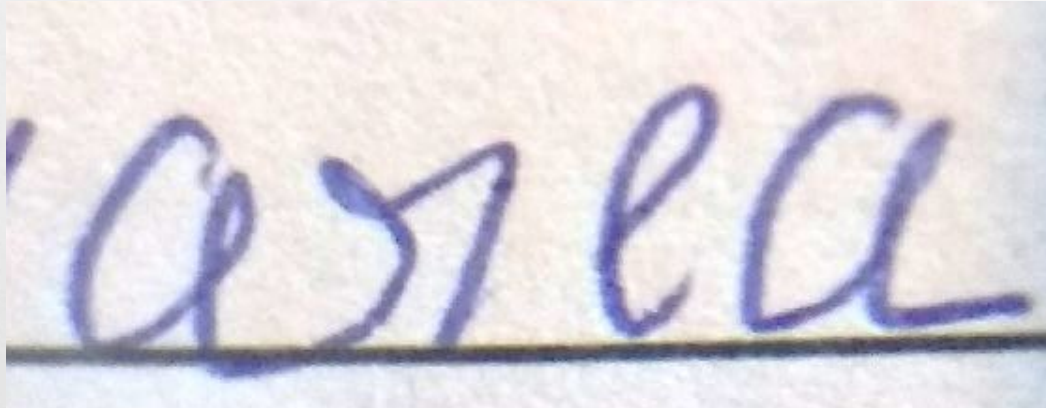
Trujillo Bajo Carolinna



The document shown was, completely intact and with no evidence of the humid climate present in the paper.



Signature did not contain any evidence of a variation of light and dark ink that naturally occurs as the hand applies more pressure to start a letter and less pressure as the hand finishes the letter.



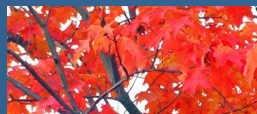
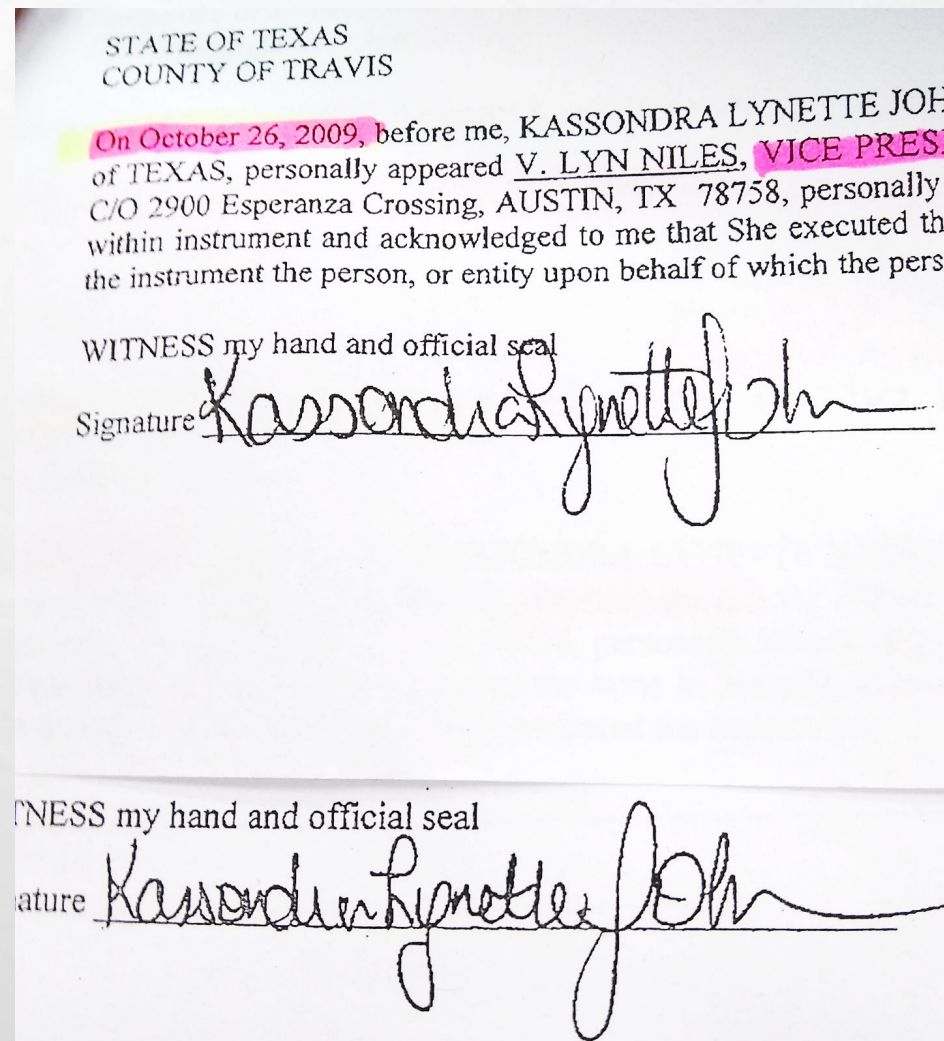
Enlargement of “Wet Ink” signature, shows copier anticounterfeit code



Examples from Housing and Urban Development (HUD)

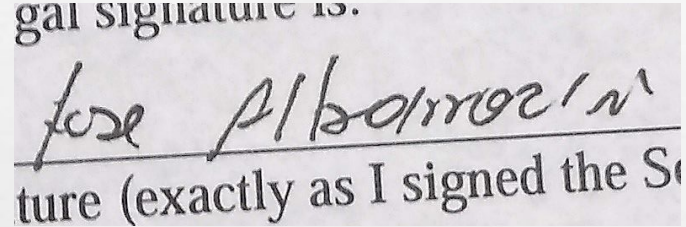
A purported signature appearing on some of the purported documents is that of Kassondra Lynette Johnson a Notary from the state of Texas in the County of Travis.

Ms. Johnson's purported signature does not match other exemplars of her signature contained within the HUD approved Reverse Mortgage.



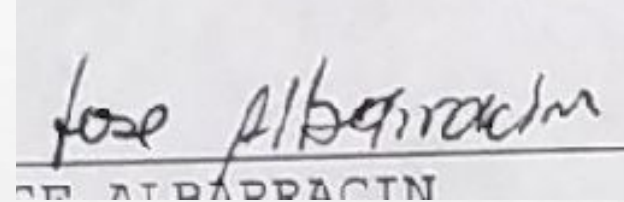
Compare purported signature appearing on the Note and Mortgage to known signatures

gal signature is.



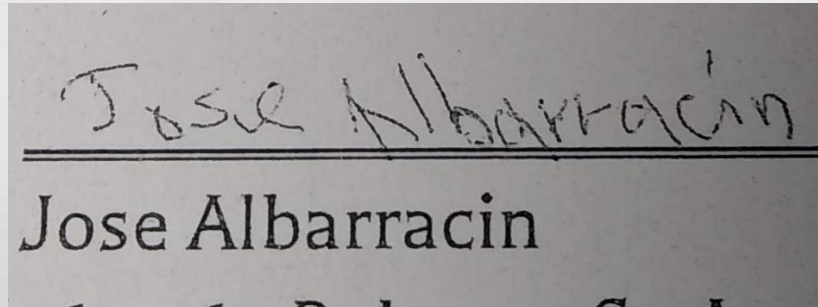
Jose Albarracin
ture (exactly as I signed the S

The purported signature appearing on the Note



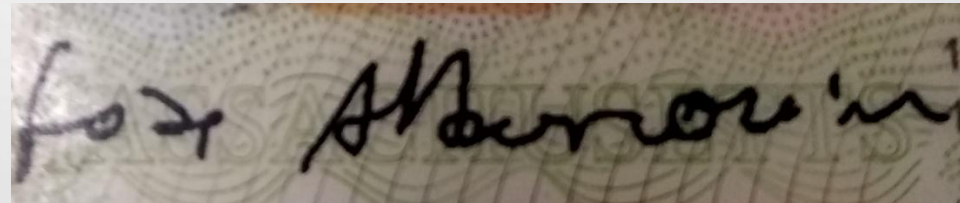
Jose Albarracin
ALBARRACIN

The purported signature appearing on the Mortgage



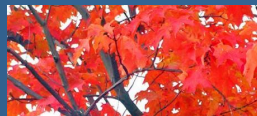
Jose Albarracin
Jose Albarracin

Known signature from "Demand to see the Mortgage Note."



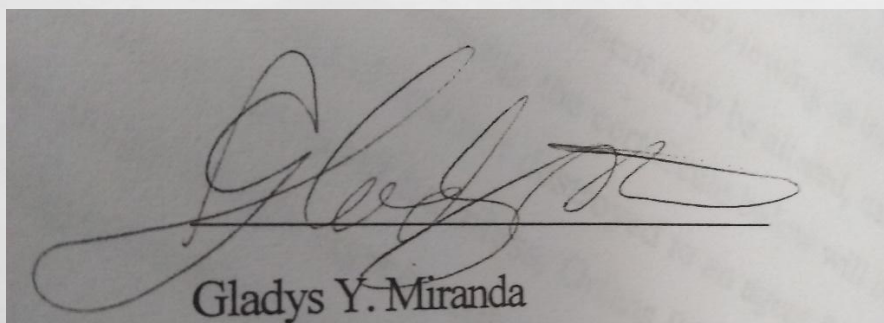
Jose Albarracin

Known signature from "Massachusetts Drives License."

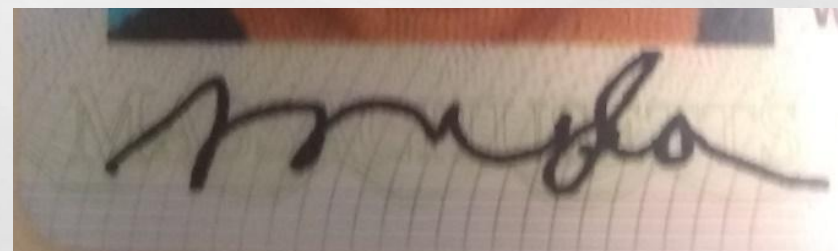


A close-up photograph of a handwritten signature in black ink. The signature is written over a yellow highlight on a document. Below the signature, the name "GLADYS Y MIRANDA" is printed in black capital letters.

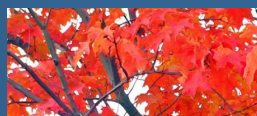
The purported signature appearing on the Note

A photograph of a handwritten signature in black ink. The signature is written over a horizontal line on a document. Below the line, the name "Gladys Y. Miranda" is printed in black capital letters.

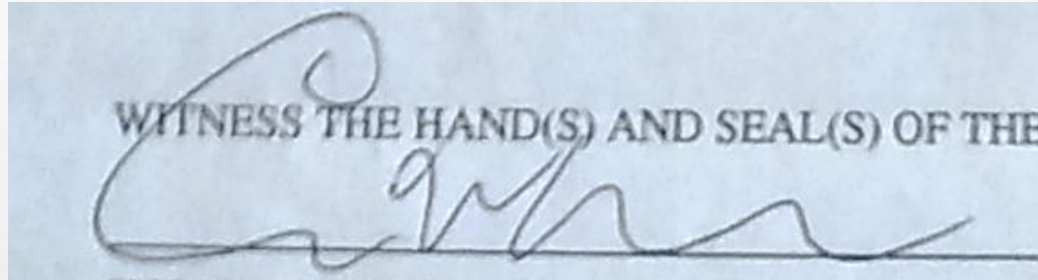
Signature in front of Lender Attorney

A photograph of a handwritten signature in black ink on a driver's license. The signature is written over a horizontal line on the license.

Signature from Driver's
License

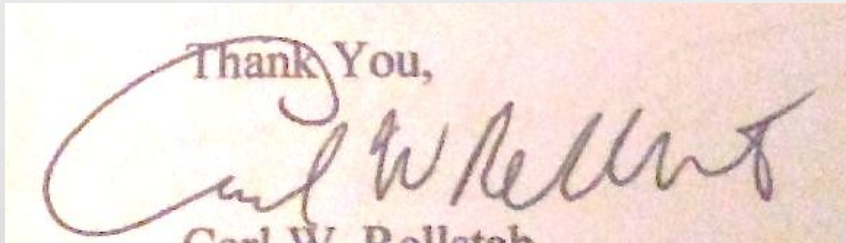


Enlargement of signature from purported Note



WITNESS THE HAND(S) AND SEAL(S) OF THE

The image shows a close-up of a signature written in dark ink on a light blue background. The signature is cursive and appears to be "Carl W. Bellant". Above the signature, the text "WITNESS THE HAND(S) AND SEAL(S) OF THE" is printed in a serif font.



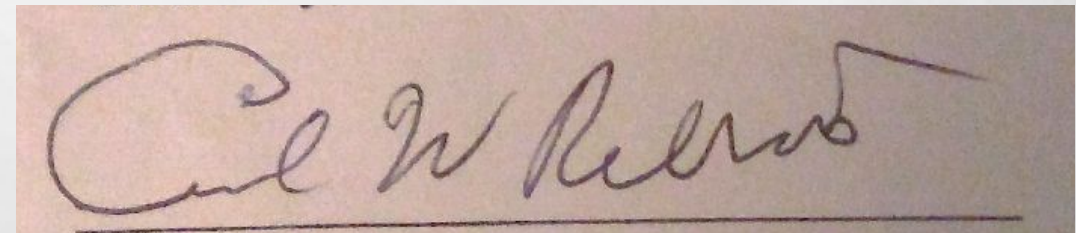
Thank You,

Carl W. Bellant

Carl W. Bellant

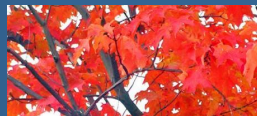
The image shows a close-up of a signature written in dark ink on a light pink background. The signature is cursive and appears to be "Carl W. Bellant". Above the signature, the text "Thank You," is printed in a serif font. Below the signature, the name "Carl W. Bellant" is printed in a smaller serif font.

Enlargement of known signature from service mark

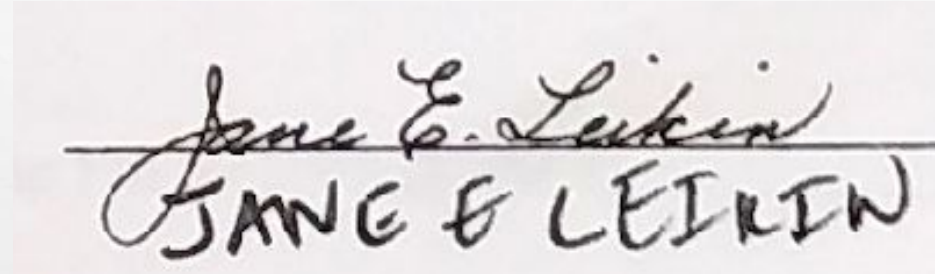
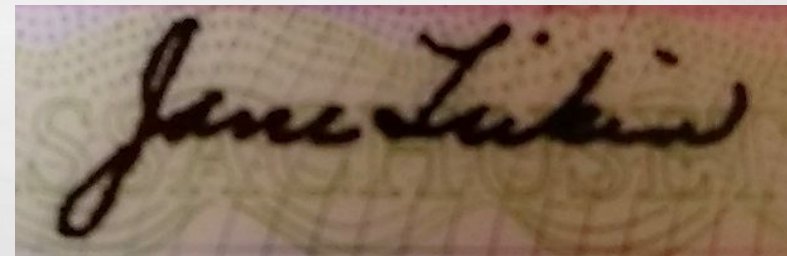


The image shows a close-up of a signature written in dark ink on a light pink background. The signature is cursive and appears to be "Carl W. Bellant".

Enlargement of Known signature from Demand to see Mortgage Note



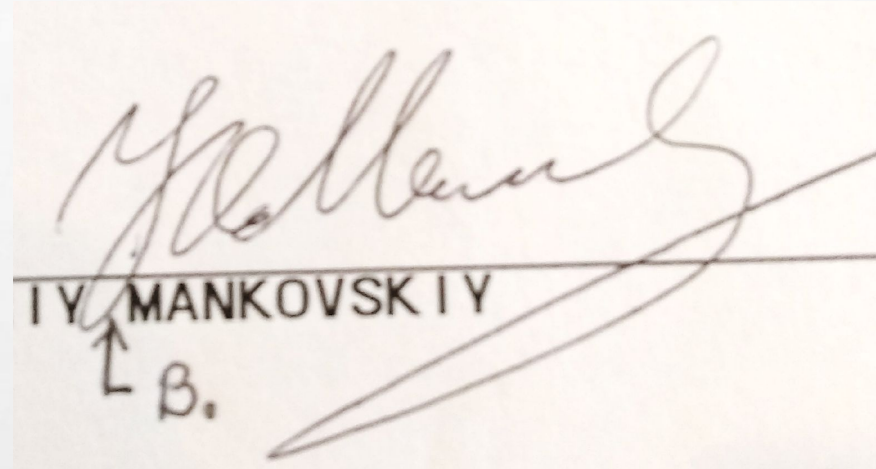
Purported signature appearing on note

A photograph of a document showing a handwritten signature 'Jane E. Leikin' in cursive, which is underlined. Below the signature, the name 'JANE E LEIKIN' is typed in all capital letters.A photograph of a driver's license showing a handwritten signature 'Jane Leikin' in cursive.

Known signature from driver's license

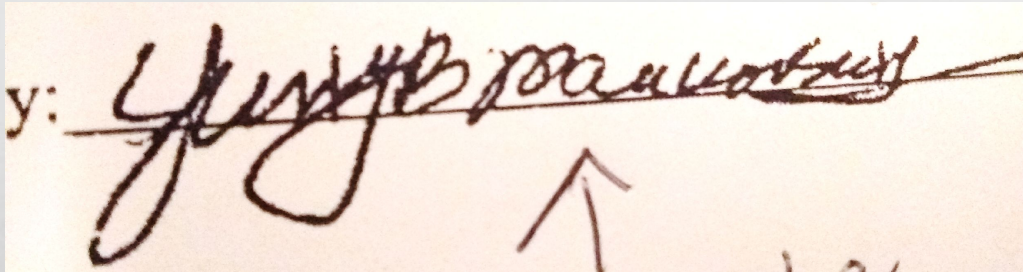


Signature appearing on purported wet ink Note.



A handwritten signature in dark ink is written over a horizontal line. Below the line, the name 'IY MANKOVSKIY' is printed. An arrow points from the 'IY' to the signature.

Signature appearing on Acknowledgement and known sample

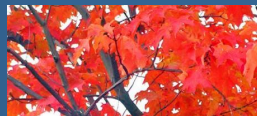


A handwritten signature in dark ink is written over a horizontal line. Below the line, the name 'IY MANKOVSKIY' is printed. An arrow points from the 'IY' to the signature.

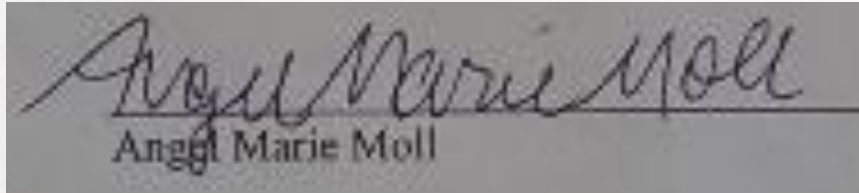
Known signature from International driver's license



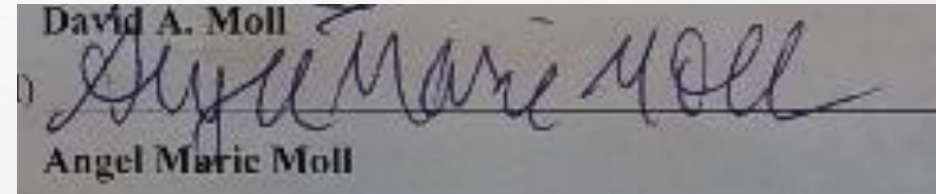
A handwritten signature in dark ink is written over a horizontal line. Below the line, the name 'IY MANKOVSKIY' is printed. An arrow points from the 'IY' to the signature.



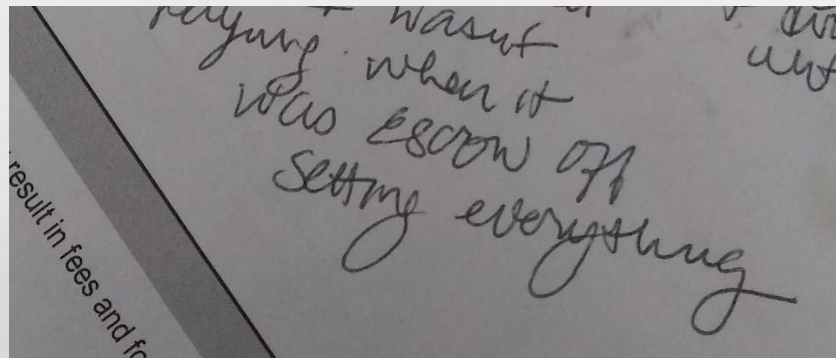
Matching signature = There is hope in small local Banks



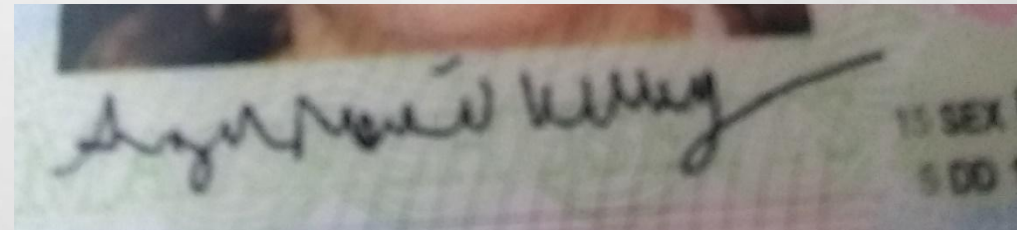
Handwritten signature of Angel Marie Moll, with the printed name "Angel Marie Moll" below it.



Handwritten signature of Angel Marie Moll, with the printed name "Angel Marie Moll" below it. The name "David A. Moll" is visible above the signature.



Handwritten note: "wasn't paying when it was escrow off setting everything". A diagonal line with the text "result in fees and fo" is visible on the left.



Handwritten signature, possibly "Angel Marie Moll", with the printed text "SEX" and "500" visible to the right.

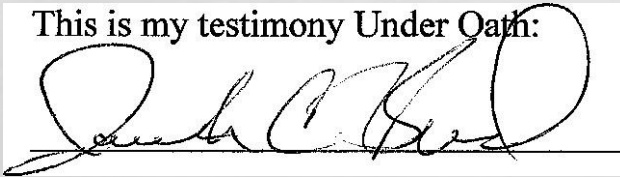


Admissions of Guilt by affidavit

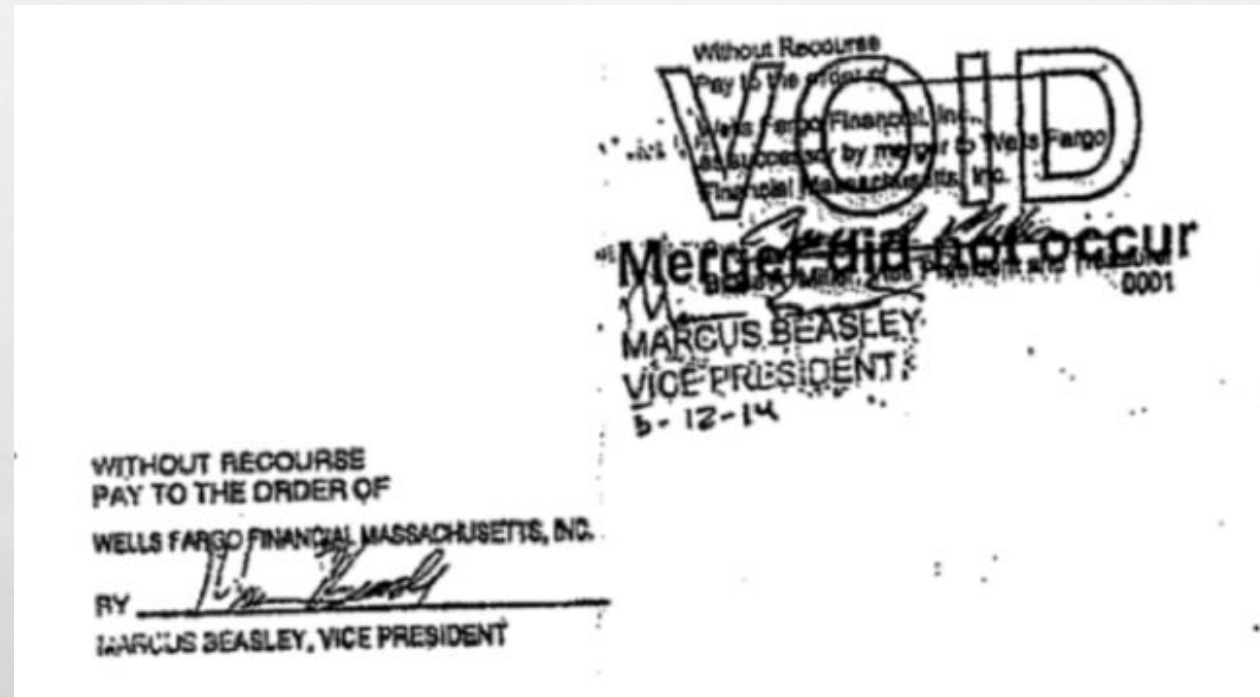
US, ex rel Peter Belli v Allied and Jim Hodge, et al, pending in the US District Court for the Southern District of Texas (Houston) and now on appeal to the 9 Circuit. This case involves Allied's fraudulent mortgage activities and at trial a judgment was entered in favor of the government based on this fraud.

- During my representation of Peter Belli, I had many opportunities to observe him execute his signature and also observed many (thousands) of documents executed by him previously.
- I have been presented with the attached "ALLONGE TO NOTE" dated 12/23/2005 and asked if the signature of Mr. Belli is authentic or is a forgery.
- The signature on the document is not that of Mr. Peter Belli.
- Moreover, at no time was Mr. Belli ever the President of Allied Home Mortgage Capital Corporation. At all times, the President was James (Jim) C. Hodge.
- As a branch manager of four Allied branch offices, Mr. Belli did not have the legal authority to execute a document for Allied, the company.

This is my testimony Under Oath:

A handwritten signature in black ink, appearing to read "James C. Hodge", written over a horizontal line.

MORTGAGE NOTES ARE LEGALLY LIKE CHECKS. CAN YOU IMAGINE YOUR BANK CASHING A CHECK WITH THESE SIGNATURES ON THE BACK? BUT THEY TOOK IT TO FORECLOSE A MASSACHUSETTS' FAMILY'S HOME!




[HTTP://MAAPL.INFO/](http://MAAPL.INFO/)

THE HOMEOWNER'S FAMILY (OCCUPANTS OF 2 DIFFERENT FLOORS IN THE FAMILY'S 3-DECKER) ASKED FOR DISCOVERY IN SIMULTANEOUS CASES. THESE FOUR SIGNATURES WERE PROVIDED TO FAMILY BY THE BANK'S LAWYERS IN RESPONSE: SAME BANK EMPLOYEE – SWORN UNDER PAINS AND PENALTIES OF PERJURY.


I, Ashley Nichole Barrett, state, under the pains and penalties of perjury, that the foregoing responses are true and accurate.

2/14/2018
Date


Ashley Nichole Barrett
Vice President Loan Documentation
Wells Fargo Bank, N.A. as servicing agent
for U.S. Bank National Association, as
Trustee for Citigroup Mortgage Loan Trust
2007-WFHE3, Asset-Backed Pass-Through
Certificates, Series 2007-WFHE3

I, Ashley Nichole Barrett, state, under the pains and penalties of perjury, that the foregoing responses are true and accurate.

2/14/2018
Date


Ashley Nichole Barrett
Vice President Loan Documentation
Wells Fargo Bank, N.A. as servicing agent
for U.S. Bank National Association, as
Trustee for Citigroup Mortgage Loan Trust
2007-WFHE3, Asset-Backed Pass-Through
Certificates, Series 2007-WFHE3

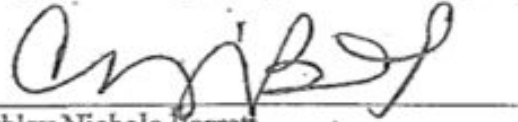
[HTTP://MAAPL.INFO/](http://MAAPL.INFO/)

SLIDE ABOVE CONTAINS SIGNATURE 1 AND 2, HERE ARE SIGNATURES 3 & 4

I, Ashley Nichole Barrett, state, under the pains and penalties of perjury, that the foregoing responses are true and accurate.

2/13/2018

Date



Ashley Nichole Barrett
Vice President Loan Documentation
Wells Fargo Bank, N.A. as servicing agent
to US Bank National Association, as Trustee
for Citigroup Mortgage Loan Trust 2007-
WFHE3, Asset-Backed Pass-Through
Certificates, Series 2007-WFHE3

I, Ashley Nichole Barrett, state, under the pains and penalties of perjury, that the foregoing responses are true and accurate.

2/13/2018

Date




Ashley Nichole Barrett
Vice President Loan Documentation
Wells Fargo Bank, N.A. as servicing agent
for U.S. Bank National Association, as
Trustee for Citigroup Mortgage Loan Trust
2007-WFHE3, Asset-Backed Pass-Through
Certificates, Series 2007-WFHE3

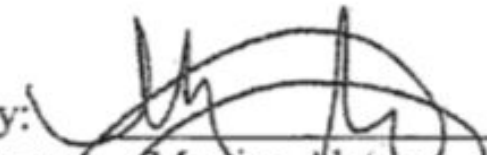
[HTTP://MAAPL.INFO/](http://MAAPL.INFO/)

SAME LAWYER SENT THIS BANK EMPLOYEE'S TWO SIGNATURES IN ANOTHER SET OF DISCOVERY – ALSO SIGNED UNDER PAINS AND PENALTIES OF PERJURY

Subject to these limitations, I state, under the pains and penalties of perjury, that these responses are true to the best of my knowledge, information, and belief.

By: 
Name: Monica Alston
Title: Vice President – REO Asset Management

Subject to these limitations, I state, under the pains and penalties of perjury, that the responses are true to the best of my knowledge, information, and belief.

By: 
Name: Monica Alston
Title: Vice President – REO Asset Management