EXHIBIT F

DECLARATION OF WENDY CARLSON

I, WENDY CARLSON, hereby declare:

1) I am over the age of eighteen years and I am not a party to this case. If called as a witness I could and would competently testify to all of the facts, statements and opinions set forth in this Declaration and the attached exhibits based on my personal knowledge, except where on my information and belief and as to matters stated on my information and belief, I believe them to be true and correct to the best of my knowledge.

2) **Request and Questioned Documents Examined**

I am submitting my Declaration to advise the Court of my conclusion regarding the authorship of one (1) questioned document, herein labeled as QDE Exhibit 'Q1'.

3) **Questioned Document**

The questioned document includes an Assignment of Mortgage purportedly signed 21 July 2023 by M. Eichen as Vice President and Julie Martens, Notary.

4) **Known/Comparison Documents**

Fifteen (15) documents bearing known M. Eichen signatures and four (4) documents bearing Julie Martens signatures, originally labeled 'B' through 'BB,' dated 2020-2022.

5) **Attachments**

Attached to this Declaration are the documents above listed, received via internet.

Also attached to this Declaration are documents labeled 'Exhibit 1,' a true and correct copy of my Curriculum Vitae, 'Exhibit 2,' list of SWGDOC Standard Terminology used by Document Examiners for expressing conclusions, and 'Exhibit 3,' one-page exhibit demonstrating my findings in greater and more observable detail.

6) **Basis of Opinion**

The basis of handwriting identification is that writing habits are not instinctive or hereditary, but are complex processes that are developed gradually through habit, and that handwriting is unique to each individual. The basic axiom is that no one person writes exactly the same way twice and no two people write exactly the same.

According to Albert Osborn in his book Questioned Documents, "It needs to be emphasized that two writings are identified as being by the same writer by the absence of fundamental divergences as well as by a combination of a sufficient number of similarities. The process is always a double operation, positive and negative, and if error is to be avoided neither part of the process should be overlooked. In order to reach the conclusions of identity of two sets

of writings there must not be present significant and unexplained divergences. These divergences must, however, be more than mere trivial variations that can be found in almost any handwriting."

A process of analysis, comparison and evaluation is conducted between the known standards and questioned document(s). This scientific methodology is known as the "ACE" method. The guidelines followed and the conclusions used by the expert are published by the Scientific Working Group for Document Examiners (now being transferred to and published by the American National Standards Institute/Academy Standards Board.)

7) **Research and Studies**

For reference purposes, Professor Sargur Srihari of University at Buffalo, State University of New York, completed a study in 2001 on the individuality of handwriting, using handwriting of 1500 individuals, revealed that using computer software they were able to establish with a 98% confidence that the writer can be identified. Taking the results over the entire population, they were able to validate handwriting individuality with a 96% confidence. By considering finer features, Professor Srihari opined that they should be able to validate handwriting individuality with a near 100% confidence.

Another study funded by the Federal Bureau of Investigation and executed by the Data Fusion Laboratory at the Department of Electrical and Computer Engineering of Drexel University in 1996, Dr. Moshe Kam indicates that professional document examiners had only a 6.5% error rate compared to an error rate of 38.3% for nonprofessionals.

8) **Observations and Findings**

1) Three of four styles of the M. Eichen signature were repeatedly used in the questioned and known documents.

2) The title given to M. Eichen varies between Vice President, Vice President Loan Documentation, and Witness.

3) One Julie Martens signature has been identified as the same on two different documents.

4) Duplicity of signatures is the first sign of inauthenticity. As the M. Eichen signature is repeated multiple times in the exhibits, there is obviously false representation on many of the exhibits including the questioned document.

5) As the questioned the document contains a duplicated signature in the Vice President signature line as well as the Notary signature line, and after scrutinizing and determining that the purported known documents contain duplicate signatures, it has been clearly demonstrated that the Vice President and Notary signatures were cut and pasted at both signature lines.

9) **Opinion**

Based on my thorough analysis of the items provided to me and applying accepted forensic document examination tools, principles and techniques, it is my professional expert opinion that I have eliminated the persons who signed the M. Eichen and Julie Martens signatures on the known documents as the authors of the respective signatures on the questioned document 'Q1'. The M. Eichen and Julie Martens signatures on the document in question cannot be considered or relied upon as authentic.

10) **Declaration**

I declare under penalty of perjury under the laws of the State of Texas that the foregoing is true and correct on this 4th day of March 2024.

Wendy Carlson, Declarant

PAGE: 1 of 1 ASSTM 1693672
Nationwide Title Clearing, LLC 7/21/2023 9:21 AM
Recorded Electronically $20.00

RECORDER'S OFFICE, CASS COUNTY, ND 7/21/2023 9:21 AM
I CERTIFY THAT THIS INSTRUMENT WAS FILED FOR RECORD THIS DATE.
DEBORAH A. MOELLER, COUNTY RECORDER
BY Angela Pavao Deputy 1693672
Recorded Electronically

RECORDER OF CASS COUNTY OFFICIAL SEAL STATE OF NORTH DAKOTA

When Recorded Return To:
MidFirst Bank
C/O Nationwide Title Clearing, LLC
2100 Alt. 19 North
Palm Harbor, FL 34683

EXHIBIT A

Document Prepared By:
Jennifer Zak/NTC, 2100 Alt. 19
North, Palm Harbor, FL 34683
(800)346-9152

MIN No. 100842600000008497

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR THE MORTGAGE COMPANY, INC., ITS SUCCESSORS AND ASSIGNS, (ASSIGNOR), (MERS Address: P.O. Box 2026, Flint, Michigan 48501-2026) by these presents does convey, grant, assign, transfer and set over the described Mortgage with all liens, and any rights due or to become due thereon to MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION, WHOSE ADDRESS IS 999 NW GRAND BOULEVARD, SUITE 100, OKLAHOMA CITY, OK 73118 (800)654-4566, ITS SUCCESSORS AND ASSIGNS, (ASSIGNEE).

Said Mortgage dated 04/20/2016, executed by JAMES C YOUNG AND TAHNEE HIGGINS to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR THE MORTGAGE COMPANY, INC., ITS SUCCESSORS AND ASSIGNS, recorded on 04/20/2016 in the office of Register of Deeds for the County of CASS, North Dakota in Doc # 1475339 upon the property described in said Mortgage.

LOT NINE, IN BLOCK FOUR, OF PARKVIEW SOUTH FIRST ADDITION TO THE CITY OF FARGO, SITUATE IN THE COUNTY OF CASS AND THE STATE OF NORTH DAKOTA

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed in its name by its proper officers thereunto duly authorized, this 21st day of July in the year 2023.
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR THE MORTGAGE COMPANY, INC., ITS SUCCESSORS AND ASSIGNS

By: M Eichen
MACKENZIE EICHEN
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

Angela Pavao
ANGELA PAVAO
WITNESS

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 21st day of July in the year 2023, by Mackenzie Eichen as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR THE MORTGAGE COMPANY, INC., ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Julie Martens
JULIE MARTENS
COMM EXPIRES: 5/22/2026

JULIE MARTENS
Notary Public - State of Florida
Commission # HH 243030
My Comm. Expires May 22, 2026
Bonded through National Notary Assn.

QDE EXHIBIT
Q1

MMFDA 438542330 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) 3 MIN 100842600000008497 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T212307-12:16:26 [C-1] EFRMND1

irst -0182
1X0101646(X)7

YORK COUNTY, SC	
20200831.00	SATISFACTION
RECORDING FEES	$10.00
STATE TAX	$0.00
COUNTY TAX	$0.00
11-04-2020	09:04:10 AM
BK:RE 18721	PG:326-326

When Recorded Mail To:
PennyMac Loan Services, LLC
C/O Nationwide Title Clearing, Inc.
2100 Alt. 19 North
Palm Harbor, FL 34683

EXHIBIT
C

Loan Number 8025953149

SOUTH CAROLINA MORTGAGE/DEED OF TRUST SATISFACTION

PURSUANT TO SECTION 29-3-330(B)(3) OF THE SOUTH CAROLINA CODE OF LAWS, 1976

The undersigned being the mortgagee of record, the trustee of a deed of trust, or the legal representative, agent or officer, or attorney-in-fact of the mortgagee of record or the trustee of the trust, under written agreement duly recorded, of either of the foregoing, certifies:

MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS
MORTGAGOR: KRISTEN G ELLENBERG
DATED: 07/22/2019
Present Holder: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS
The debt secured by the mortgage recorded in the office of the Clerk of Court or Register of Deeds of YORK County in Vol RB 17671 and Page 157 is:

☒ paid in full and the lien or the foregoing instrument has been released; or

☐ the lien of the foregoing instrument has been released.

The Clerk of Court or Register of Deeds may enter this cancellation into record.

Under penalties of perjury, I declare that I have examined this declaration this 03rd day of November in the year 2020 and, to the best of my knowledge and belief, it is true, correct, and complete.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS

By: I. Lopez Colon
IONIE LOPEZ COLON
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.
Signed and Delivered in the presence of:

M Eichen
MACKENZIE EICHEN
WITNESS

Mary Mojica
MARY MOJICA
WITNESS

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 03rd day of November in the year 2020, by Ionie Lopez Colon as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

TiaFigueroa
TIA FIGUEROA
COMM EXPIRES: 10/14/2023

TIA FIGUEROA
Notary Public - State of Florida
Commission # GG 922430
My Comm. Expires Oct 14, 2023
Bonded through National Notary Assn.

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
PNMRC 417550056 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100350291021001069 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T032011-12:24:28 [C-1] ERCNSC5

D0062294929

MEK

EXHIBIT

D

When Recorded Mail To:
Wells Fargo Home Mortgage
C/O Nationwide Title Clearing, Inc.
2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 0382086791

SOUTH CAROLINA MORTGAGE/DEED OF TRUST SATISFACTION

PURSUANT TO SECTION 29-3-330(B)(3) OF THE SOUTH CAROLINA CODE OF LAWS, 1976

The undersigned being the mortgagee of record, the trustee of a deed of trust, or the legal representative, agent or officer, or attorney-in-fact of the mortgagee of record or the trustee of the trust, under written agreement duly recorded, of either of the foregoing, certifies:

MORTGAGEE: WELLS FARGO BANK, N.A.
MORTGAGOR: HARMON R FEIG AND SALLY A FEIG, AS CO-TRUSTEES OF THE 2000 HARMON R FEIG AND SALLY A FEIG REVOCABLE TRUST U T D DATED MAY 11 2000
MORTGAGE AMOUNT: $144,000.00
DATED: 02/27/2015
Present Holder: WELLS FARGO BANK, N.A.
The debt secured by the mortgage recorded in the office of the Clerk of Court or Register of Deeds of BERKELEY County in Vol 11235 and Page 241 is:

☒ paid in full and the lien or the foregoing instrument has been released; or

☐ the lien of the foregoing instrument has been released.

The Clerk of Court or Register of Deeds may enter this cancellation into record.

Under penalties of perjury, I declare that I have examined this declaration this 04th day of February in the year 2021 and, to the best of my knowledge and belief, it is true, correct, and complete.

WELLS FARGO BANK, N.A.

By: M. Eichen
MACKENZIE EICHEN
VICE PRESIDENT LOAN DOCUMENTATION

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

Signed and Delivered in the presence of:

I. Lopez Colon
IONIE LOPEZ COLON
WITNESS

Danielle Weathers
DANIELLE WEATHERS
WITNESS

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 04th day of February in the year 2021, by Mackenzie Eichen as VICE PRESIDENT LOAN DOCUMENTATION of WELLS FARGO BANK, N.A., who, as such VICE PRESIDENT LOAN DOCUMENTATION being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Melissa May
MELISSA MAY
COMM EXPIRES: 10/27/2023

MELISSA MAY
Notary Public - State of Florida
Commission # GG 926423
My Comm. Expires Oct 27, 2023
Bonded through National Notary Assn.

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
WFHRC 420278556 DOCR T042102-11:05:44 [C-1] ERCNSC5

D0069531794

MC2K

YORK COUNTY, SC
2021015178 SATISFACTION
RECORDING FEES $10.00
STATE TAX $0.00
COUNTY TAX $0.00
03-16-2021 08:04:39 AM
BK:RE 19088 PG:386-386

EXHIBIT
F

When Recorded Mail To:
Wells Fargo Home Mortgage
C/O Nationwide Title Clearing, Inc.
2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 0339681698

SOUTH CAROLINA MORTGAGE/DEED OF TRUST SATISFACTION

PURSUANT TO SECTION 29-3-330(B)(3) OF THE SOUTH CAROLINA CODE OF LAWS, 1976

The undersigned being the mortgagee of record, the trustee of a deed of trust, or the legal representative, agent or officer, or attorney-in-fact of the mortgagee of record or the trustee of the trust, under written agreement duly recorded, of either of the foregoing, certifies:

MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC, ITS SUCCESSORS AND ASSIGNS
MORTGAGOR: DUSTIN DAVIS
DATED: 05/31/2016

Present Holder: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC, ITS SUCCESSORS AND ASSIGNS

The debt secured by the mortgage recorded in the office of the Clerk of Court or Register of Deeds of YORK County in Vol 15720 and Page 160 is:

☒ paid in full and the lien of the foregoing instrument has been released; or

☐ the lien of the foregoing instrument has been released.

The Clerk of Court or Register of Deeds may enter this cancellation into record.

Under penalties of perjury, I declare that I have examined this declaration this 16th day of March in the year 2021 and, to the best of my knowledge and belief, it is true, correct, and complete.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC, ITS SUCCESSORS AND ASSIGNS

By: M. Eichen
MACKENZIE EICHEN
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

Signed and Delivered in the presence of:

I. Lopez Colon
IONIE LOPEZ COLON
WITNESS

Danielle Weathers
DANIELLE WEATHERS
WITNESS

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 16th day of March in the year 2021, by Mackenzie Eichen as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Melissa May
MELISSA MAY
COMM EXPIRES: 10/27/2023

MELISSA MAY
Notary Public - State of Florida
Commission # GG 921423
My Comm. Expires Oct 27, 2023
Bonded through National Notary Assn.

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
WFHRC 422144839 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100039600017721775 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T162103-12:27:46 [C-1] ERCNSC5

D00725971S4

MCK

YORK COUNTY, SC
2021017747 SATISFACTION
RECORDING FEES $10.00
STATE TAX $0.00
COUNTY TAX $0.00
03-29-2021 09:02:02 AM
BK:RB 13125 PG:445-445

EXHIBIT F

When Recorded Mail To:
Wells Fargo Home Mortgage
C/O Nationwide Title Clearing, Inc.
2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 0332844257

SOUTH CAROLINA MORTGAGE/DEED OF TRUST SATISFACTION

PURSUANT TO SECTION 29-3-330(B)(3) OF THE SOUTH CAROLINA CODE OF LAWS, 1976

The undersigned being the mortgagee of record, the trustee of a deed of trust, or the legal representative, agent or officer, or attorney-in-fact of the mortgagee of record or the trustee of the trust, under written agreement duly recorded, of either of the foregoing, certifies:

MORTGAGEE: WELLS FARGO BANK, N.A.
MORTGAGOR: JOSEPH B O'REGAN AND KARYN D O'REGAN
DATED: 01/26/2012
Present Holder: WELLS FARGO BANK, N.A.

The debt secured by the mortgage recorded in the office of the Clerk of Court or Register of Deeds of YORK County in Vol 12407 and Page 258 is:

☒ paid in full and the lien or the foregoing instrument has been released; or

☐ the lien of the foregoing instrument has been released.

The Clerk of Court or Register of Deeds may enter this cancellation into record.

Under penalties of perjury, I declare that I have examined this declaration this 26th day of March in the year 2021 and, to the best of my knowledge and belief, it is true, correct, and complete.

WELLS FARGO BANK, N.A.

By: M. Eichen
MACKENZIE EICHEN
VICE PRESIDENT LOAN DOCUMENTATION

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

Signed and Delivered in the presence of:

Jessica Reaves
JESSICA REAVES
WITNESS

Patricia Masi
PATRICIA MASI
WITNESS

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 26th day of March in the year 2021, by Mackenzie Eichen as VICE PRESIDENT LOAN DOCUMENTATION of WELLS FARGO BANK, N.A., who, as such VICE PRESIDENT LOAN DOCUMENTATION being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Vicky Mccoy
VICKY MCCOY
COMM EXPIRES: 12/18/2022

VICKY MCCOY
NOTARY PUBLIC
STATE OF FLORIDA
COMM# GG335301
EXPIRES: 12/18/2022

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
WFHRC 422401668 DOCR T262103-12:19:21 [C-1] ERCNSC5

D0073446862

NCK

[illegible] Total Pages: 25.00 By: [illegible] Pg #: 1

[illegible] COUNTY FILED FOR RECORD GINA PIMENTEL RECORDER

EXHIBIT G

When Recorded Mail To:
SunTrust Bank
C/O Nationwide Title Clearing,
Inc. 2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number [illegible]

RELEASE OF MORTGAGE

THIS CERTIFIES, that a Mortgage executed by PAUL K. SILLER to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR CENTIER BANK, ITS SUCCESSORS AND ASSIGNS, dated on 10/15/2019, and recorded in Instrument [illegible] of LAKE County, Indiana, has been fully paid and satisfied, and the same is hereby released.

Dated this 13th day of April in the year 2021.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR CENTIER BANK, ITS SUCCESSORS AND ASSIGNS

M Eichen

MACKENZIE EICHEN

VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 13th day of April in the year 2021, by Mackenzie Eichen as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR CENTIER BANK, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is/are personally known to me.

Melissa May

MELISSA MAY

COMM EXPIRES: 10/[illegible]

MELISSA MAY
Notary Public - State of Florida
Commission # [illegible]
My Comm. Expires Oct 17, 2023
Bonded through Notary Public Underwriters

This Instrument Was Prepared By: Dana LaRosa/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152

SMRCH 433325462 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) BBAT-IMAGES MIN [illegible] MERS PHONE 1-888-679-6377 MERS Mailing Addresses: 1901 E Voorhees St., Suite C, Danville, IL 61834; P.O. Box 2026, Flint, MI 48501-2026 DOCR 7132104-12120309 [C-1] ERCNIN1

[illegible]

MEK

EXHIBIT
H

When Recorded Mail To:
PennyMac Loan Services, LLC
C/O Nationwide Title Clearing, LLC.
2100 Alt. 19 North
Palm Harbor, FL 34683

YORK COUNTY, SC	
2021062036	SATISFACTION
RECORDING FEES	$10.00
STATE TAX	$0.00
COUNTY TAX	$0.00
11-02-2021	10:54:56 AM
BK:RB 19731	PG:475-475

Loan Number 8006111015

SOUTH CAROLINA MORTGAGE/DEED OF TRUST SATISFACTION

PURSUANT TO SECTION 29-3-330(B)(3) OF THE SOUTH CAROLINA CODE OF LAWS, 1976

The undersigned being the mortgagee of record, the trustee of a deed of trust, or the legal representative, agent or officer, or attorney-in-fact of the mortgagee of record or the trustee of the trust, under written agreement duly recorded, of either of the foregoing, certifies:

MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR MOVEMENT MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS
MORTGAGOR: CHRISTIAN W. WALLACE AND KELSEY E. CARROLL
DATED: 03/28/2016
Present Holder: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR MOVEMENT MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS

The debt secured by the mortgage recorded in the office of the Clerk of Court or Register of Deeds of YORK County in Vol 15545 and Page 217 is:

[X] paid in full and the lien or the foregoing instrument has been released; or

[ ] the lien of the foregoing instrument has been released.

The Clerk of Court or Register of Deeds may enter this cancellation into record.

Under penalties of perjury, I declare that I have examined this declaration this 02nd day of November in the year 2021 and, to the best of my knowledge and belief, it is true, correct, and complete.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR MOVEMENT MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS

By: Angela Pavao
ANGELA PAVAO
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

Signed and Delivered in the presence of:

M Eichen
MACKENZIE EICHEN
WITNESS

T Jones
TONYA JONES
WITNESS

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 02nd day of November in the year 2021, by Angela Pavao as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR MOVEMENT MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Tanner Dickson
TANNER DICKSON
COMM EXPIRES: 10/01/2024

TANNER DICKSON
Notary Public - State of Florida
Commission # HH 049515
My Comm. Expires Oct 1, 2024
Bonded through National Notary Assn.

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
PNMRC 428691661 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100670800020423174 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T022111-12:17:33 [C-1] ERCNSC5

D0086584282

MEK

[redacted] 2022054336

ASMF Book: MO 5699 Page: 4956 - 4956 1 Pgs
July 6, 2022 02:01:28 PM
Rec: $10.00
E-FILED IN GREENVILLE COUNTY, SC

EXHIBIT
I

When Recorded Return To:
Nationstar Mortgage LLC
C/O Nationwide Title Clearing, LLC
2100 Alt. 19 North
Palm Harbor, FL 34683

[redacted]

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, WHOSE ADDRESS IS C/O NATIONSTAR MORTGAGE LLC, 8950 CYPRESS WATERS BLVD., COPPELL, TX 75019, (ASSIGNOR), by these presents does convey, grant, assign, transfer and set over the described Mortgage with all interest secured thereby, all liens, and any rights due or to become due thereon to MORTGAGE ASSETS MANAGEMENT, LLC, WHOSE ADDRESS IS, 12345 N LAMAR BLVD STE 125, AUSTIN, TX 78753, ITS SUCCESSORS AND ASSIGNS, (ASSIGNEE).

Said Mortgage dated 05/09/2008, made by WALTER A. GILLIAM AND ELIZABETH V. GILLIAM to ACADEMY MORTGAGE LLC and recorded 05/21/2008 in the Recorder or Registrar of Deeds of GREENVILLE County, South Carolina in Book 4957 and Page 2223.

Dated on 2 / 24 /2022 (MM/DD/YYYY)
NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY

By: Cecelia Mansfield
Cecelia Mansfield
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

Signed and Acknowledged in the Presence of:

Lauren Astle
Witness 1

Mackenzie Eichen
Witness 2

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on 2 / 24 /2022 (MM/DD/YYYY), by Cecelia Mansfield as VICE PRESIDENT of NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Tanner Dickson
Notary Public - STATE OF FLORIDA
Commission expires: 10/01/2024

TANNER DICKSON
NOTARY PUBLIC
STATE OF FLORIDA
COMM# HH 049615
EXPIRES: 10/01/2024

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
Recording Requested By: Nationstar Mortgage LLC, C/O Nationwide Title Clearing, LLC 2100 Alt. 19 North, Palm Harbor, FL 34683
CHPAS 430634606 CLOVER PREP ONLY DOCR T242202-09:01:26 [PREP-1] FRMSC1

[redacted]

EXHIBIT A-4 *D0091283743*

2022054336 MO BK 5699 PG 4956 (LAST PAGE)

ELECTRONICALLY FILED - 2023 Jan 31 8:54 AM - GREENVILLE - COMMON PLEAS - CASE#2022CP2301887

EXHIBIT

When Recorded Mail To:
Freedom Mortgage Corporation
C/O Nationwide Title Clearing, Inc.
2100 Alt. 19 North
Palm Harbor, FL 34683

YORK COUNTY, SC
2020061976 SATISFACTION
RECORDING FEES $10.00
STATE TAX $0.00
COUNTY TAX $0.00
12-16-2020 10:23:49 AM
BK:RB 19841 PG:33-36

SOUTH CAROLINA MORTGAGE/DEED OF TRUST SATISFACTION

PURSUANT TO SECTION 29-3-330(B)(3) OF THE SOUTH CAROLINA CODE OF LAWS, 1976

The undersigned being the mortgagee of record, the trustee of a deed of trust, or the legal representative, agent or officer, or attorney-in-fact of the mortgagee of record or the trustee of the trust, under written agreement duly recorded, of either of the foregoing, certifies:

MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR CERTAINTY HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS
MORTGAGOR: BARRETT P. YOUNG AND EMILY C. YOUNG
DATED: 03/25/2019
Present Holder: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR CERTAINTY HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS

The debt secured by the mortgage recorded in the office of the Clerk of Court or Register of Deeds of YORK County in Vol RB 17464 and Page 330 is:

☒ paid in full and the lien or the foregoing instrument has been released; or

☐ the lien of the foregoing instrument has been released.

The Clerk of Court or Register of Deeds may enter this cancellation into record.

Under penalties of perjury, I declare that I have examined this declaration this 15th day of December in the year 2020 and, to the best of my knowledge and belief, it is true, correct, and complete.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR CERTAINTY HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS

By: Mary Mojica
MARY MOJICA
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

Signed and Delivered in the presence of:

Tiffany Hartzog
TIFFANY HARTZOG
WITNESS

M. Eichen
MACKENZIE EICHEN
WITNESS

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 15th day of December in the year 2020, by Mary Mojica as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR CERTAINTY HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

TIA FIGUEROA
TIA FIGUEROA
COMM EXPIRES: 10/14/2023

TIA FIGUEROA
Notary Public - State of Florida
Commission # GG 921430
My Comm. Expires Oct 14, 2023
Bonded through National Notary Assn.

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152 FM001 418596612 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100073958038102080 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T:52012-12:16:17 (C-1) ERCNSC5

D0066098545

MGK

EXHIBIT
P

When Recorded Mail To:
Freedom Mortgage Corporation
C/O Nationwide Title Clearing, Inc.
2100 Alt. 19 North
Palm Harbor, FL 34683

YORK COUNTY, SC	
2021000080	SATISFACTION
RECORDING FEES	$10.00
STATE TAX	$0.00
COUNTY TAX	$0.00
01-04-2021	09:11:43 AM
BK:RB 16360	PG:250-250

SOUTH CAROLINA MORTGAGE/DEED OF TRUST SATISFACTION

PURSUANT TO SECTION 29-3-330(B)(3) OF THE SOUTH CAROLINA CODE OF LAWS, 1976

The undersigned being the mortgagee of record, the trustee of a deed of trust, or the legal representative, agent or officer, or attorney-in-fact of the mortgagee of record or the trustee of the trust, under written agreement duly recorded, of either of the foregoing, certifies:

MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC, ITS SUCCESSORS AND ASSIGNS
MORTGAGOR: FRANK TRAVIS JONES AND ANDREA D. JONES
DATED: 04/28/2017
Present Holder: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC, ITS SUCCESSORS AND ASSIGNS
The debt secured by the mortgage recorded in the office of the Clerk of Court or Register of Deeds of YORK County in Vol RB 16360 and Page 64 is:

☒ paid in full and the lien of the foregoing instrument has been released; or

☐ the lien of the foregoing instrument has been released.

The Clerk of Court or Register of Deeds may enter this cancellation into record.

Under penalties of perjury, I declare that I have examined this declaration this 31st day of December in the year 2020 and, to the best of my knowledge and belief, it is true, correct, and complete.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC, ITS SUCCESSORS AND ASSIGNS

By: Mary Mojica
MARY MOJICA
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

Signed and Delivered in the presence of:

Tiffany Hartzog
TIFFANY HARTZOG
WITNESS

M Eichen
MACKENZIE EICHEN
WITNESS

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 31st day of December in the year 2020, by Mary Mojica as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

TiaFigueroa
TIA FIGUEROA
COMM EXPIRES: 10/14/2023

TIA FIGUEROA
Notary Public - State of Florida
Commission # GG 922450
My Comm. Expires Oct 14, 2023
Bonded through National Notary Assn.

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
FM001 419291937 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100059600024307675 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T312012-12:16:50 (C-1) ERCNSC5

D0067197811

Total Fees: 25.00 FILED FOR RECORD
By: JS GENA PIMENTEL
Pg #: 1 RECORDER

EXHIBIT
Q

When Recorded Mail To:
Wells Fargo Home Mortgage
C/O Nationwide Title Clearing,
Inc. 2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 0505924257

RELEASE OF MORTGAGE

THIS CERTIFIES, that a Mortgage executed by STEVEN E BONNER AND LESLIE S BONNER to WELLS FARGO BANK, N.A., dated on 02/13/2017, and recorded in Instrument # 2017 011103 of LAKE County, Indiana, has been fully paid and satisfied, and the same is hereby released.

Dated this 30th day of April in the year 2021.
WELLS FARGO BANK, N.A.

M. Lichen
MACKENZIE RICHEY
VICE PRESIDENT LOAN DOCUMENTATION

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA
COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me by means of (X) physical presence or ( ) online notarization on this 26th day of April in the year 2021, by Mackenzie Richey as VICE PRESIDENT LOAN DOCUMENTATION of WELLS FARGO BANK, N.A., who, as such VICE PRESIDENT LOAN DOCUMENTATION being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Melissa May
MELISSA MAY
COMM EXPIRES: 10/27/2021

MELISSA MAY
Notary Public - State of Florida
Commission # [illegible]
My Comm. Expires Oct 27, 2021
Bonded through National Notary Assn.

This Instrument Was Prepared By: Dave LaRosa/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)340-9153

WFHRC 023525056 DOCR T262104-12/18/18 [C-1] ERCHEN1

D0075701000

NEK

Total Fees: 35.00
By: 26
Pg 0: 1

LAKE COUNTY
FILED FOR RECORD
SIMA PENINTEL
RECORDER

EXHIBIT
R

When Recorded Mail To:
Wells Fargo Home Mortgage
C/O Nationwide Title Clearing,
Inc. 2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 0421121346

RELEASE OF MORTGAGE

THIS CERTIFIES, that a Mortgage executed by LAMONTE SMITH to WELLS FARGO BANK, N.A. dated on 09/25/2013, and recorded in Instrument # 2013 071833 of LAKE County, Indiana, has been fully paid and satisfied, and the same is hereby released.

Dated this 21st day of June in the year 2021.
WELLS FARGO BANK, N.A.

M. Eichen
MACKENZIE EICHEN
VICE PRESIDENT LOAN DOCUMENTATION

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA
COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 21st day of June in the year 2021, by Mackenzie Eichen as VICE PRESIDENT LOAN DOCUMENTATION of WELLS FARGO BANK, N.A., who, as such VICE PRESIDENT LOAN DOCUMENTATION being authorized to do so, executed the foregoing instrument for the purposes therein contained. Hatchaffney is (are) personally known to me.

Aaron Burdick
AARON BURDICK
COMM EXPIRES: 10/22/2024

AARON BURDICK
Notary Public - State of Florida
Commission # [illegible]
My Comm. Expires Mar 22, 2024
Bonded through National Notary Assn.

This Instrument Was Prepared By: Dave LaRosa/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)366-9193
WFHRC 425392026 DOCR T212506-11:30:40 (C-1) ESCMBN

[redacted] [redacted]

[illegible]

DOUGLAS COUNTY, NV
Rec:$40.00
$40.00 Pgs=2
NATIONWIDE TITLE CLEARING, LLC
KAREN ELLISON, RECORDER

2022-979532
01/07/2022 01:10 PM

The undersigned does hereby affirm that this document submitted for recording does not contain personal information about any person.

When Recorded Mail To:
PennyMac Loan Services, LLC
C/O Nationwide Title Clearing, LLC 2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 3027912881
Parcel ID Number 1419-27.510-023

EXHIBIT
W

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

The undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CALCON MUTUAL MORTGAGE LLC DBA ONETRUST HOME LOANS, ITS SUCCESSORS AND ASSIGNS**, as the current beneficiary of that certain Deed of Trust executed by **BARTON TUTTLE AND LOUANN TOBIAS-TUTTLE** (Trustor), and recorded 09/30/2019 in the Office of the Recorder of **DOUGLAS** County, State of **Nevada, Doc # 2019-935957**, of Official Records, does in accordance with the provisions of said Deed of Trust hereby substitute **NATIONWIDE TITLE CLEARING, LLC** as Trustee in place and stead of the Trustee therein, and does hereby vest NATIONWIDE TITLE CLEARING, LLC as substituted Trustee with all rights, title, estate, power, duty and trusts conferred by said Deed of Trust;

Dated this 07th day of January in the year 2022
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CALCON MUTUAL MORTGAGE LLC DBA ONETRUST HOME LOANS, ITS SUCCESSORS AND ASSIGNS

M. Eichen

MACKENZIE EICHEN
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 07th day of January in the year 2022, by Mackenzie Eichen as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CALCON MUTUAL MORTGAGE LLC DBA ONETRUST HOME LOANS, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Tanner Dickson

TANNER DICKSON
COMM EXPIRES: 10/01/2024

TANNER DICKSON
Notary Public - State of Florida
Commission # HH 049515
My Comm. Expires Oct 1, 2024
Bonded through National Notary Assn.

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
PNMRC 430047857 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100798500000599483 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T072201-12:22:12 [C-2] ERCNNV61

D0089379277

NEK

YORK COUNTY, SC	
2022007995	SATISFACTION
RECORDING FEES	$10.00
STATE TAX	$0.00
COUNTY TAX	$0.00
02-17-2022	01:02:00 PM
BK:RB 19069	PG:65-66

When Recorded Mail To:
Wells Fargo Home Mortgage
C/O Nationwide Title Clearing, LLC
2100 Alt. 19 North
Palm Harbor, FL 34683

EXHIBIT
X

Loan Number 0522280761

SOUTH CAROLINA MORTGAGE/DEED OF TRUST SATISFACTION

PURSUANT TO SECTION 29-3-330(B)(3) OF THE SOUTH CAROLINA CODE OF LAWS, 1976

The undersigned being the mortgagee of record, the trustee of a deed of trust, or the legal representative, agent or officer, or attorney-in-fact of the mortgagee of record or the trustee of the trust, under written agreement duly recorded, of either of the foregoing, certifies:

MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR POTOMAC MORTGAGE GROUP, INC. DBA MVB MORTGAGE, ITS SUCCESSORS AND ASSIGNS
MORTGAGOR: CHARLES RICHARD WIGGAM
DATED: 05/16/2016
Present Holder: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR POTOMAC MORTGAGE GROUP, INC. DBA MVB MORTGAGE, ITS SUCCESSORS AND ASSIGNS
The debt secured by the mortgage recorded in the office of the Clerk of Court or Register of Deeds of YORK County in Vol 15695 and Page 96 Re-Record: 11/03/2016 BK: 16039 PG: 187 INST: 2016003657481s:

☒ paid in full and the lien or the foregoing instrument has been released; or

☐ the lien of the foregoing instrument has been released.

The Clerk of Court or Register of Deeds may enter this cancellation into record.

Under penalties of perjury, I declare that I have examined this declaration this 17th day of February in the year 2022 and, to the best of my knowledge and belief, it is true, correct, and complete.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR POTOMAC MORTGAGE GROUP, INC. DBA MVB MORTGAGE, ITS SUCCESSORS AND ASSIGNS

By: _____
LAUREN ASTLE
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.
Signed and Delivered in the presence of:

_____
MACKENZIE EICHEN
WITNESS

_____
CECELIA MANSFIELD
WITNESS

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 17th day of February in the year 2022, by Lauren Astle as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR POTOMAC MORTGAGE GROUP, INC. DBA MVB MORTGAGE, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

_____
TANNER DICKSON
COMM EXPIRES: 10/01/2024

TANNER DICKSON
Notary Public - State of Florida
Commission # HH 048215
My Comm. Expires Oct 1, 2024
Bonded through National Notary Assn.

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
WFHRC 4308867111 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100858900000534273 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T172202-12:20:26 [C-1] ERCNSC5

D0090968702

lectronically Recorded by Tarrant County Clerk in Official Public Records

MARY LOUISE NICHOLSON
COUNTY CLERK

EXHIBIT Y

RELEASE OF LIEN

Loan Number 0214419251

When Recorded Return To:
Wells Fargo Home Mortgage
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683

THE STATE OF TEXAS
COUNTY OF TARRANT

KNOW ALL MEN BY THESE PRESENTS, that in light of the payment in full, according to the face and tenor thereof, of a certain promissory note in the original principal sum of $257,173.00 secured by a certain Deed of Trust executed by **GODDEY EJUWA AND ENAJITE EJUWA** with **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MONCOR, INC., ITS SUCCESSORS AND ASSIGNS**, as the Beneficiary, described in such Deed of Trust dated 05/07/2009 and recorded in **Instrument # D209141708** of the records of Real Property of **TARRANT** County, Texas;
Property is commonly known as: 4841 RUM STREET, FORT WORTH, TX 76248.

Now therefore, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR MONCOR, INC., ITS SUCCESSORS AND ASSIGNS**, as the beneficiary of the Deed of Trust securing payment of said note, does hereby release the Deed of Trust lien shown by said instrument to exist upon the previously described property, to secure payment of said note.

IN WITNESS WHEREOF, the said corporation has caused these to be signed by its duly authorized officer, this **18th day of February in the year 2022.**
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR MONCOR, INC., ITS SUCCESSORS AND ASSIGNS

M Eichen
MACKENZIE EICHEN
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

WFHRC 430932770 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100311701000107909 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T182202 12:0[illegible] [C-2] BRCNTX1_WFHRC

D0091025226

Unofficial Copy

MRK

EXHIBIT
BB

When Recorded Mail To:
PennyMac Loan Services, LLC
C/O Nationwide Title Clearing, LLC
2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 8035138090

SOUTH CAROLINA MORTGAGE/DEED OF TRUST SATISFACTION

PURSUANT TO SECTION 29-3-330(B)(3) OF THE SOUTH CAROLINA CODE OF LAWS, 1976

The undersigned being the mortgagee of record, the trustee of a deed of trust, or the legal representative, agent or officer, or attorney-in-fact of the mortgagee of record or the trustee of the trust, under written agreement duly recorded, of either of the foregoing, certifies:

MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR NTFN, INC., ITS SUCCESSORS AND ASSIGNS
MORTGAGOR: JOHN FREDERICK RITTER, JR. AND DANIELLE MARIE RITTER
MORTGAGE AMOUNT: $249,039.00
DATED: 07/17/2020
Present Holder: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR NTFN, INC., ITS SUCCESSORS AND ASSIGNS
The debt secured by the mortgage recorded in the office of the Clerk of Court or Register of Deeds of BERKELEY County in Vol 3438 and Page 541 is:

☒ paid in full and the lien or the foregoing instrument has been released; or

☐ the lien of the foregoing instrument has been released.

The Clerk of Court or Register of Deeds may enter this cancellation into record.

Under penalties of perjury, I declare that I have examined this declaration this 08th day of August in the year 2022 and, to the best of my knowledge and belief, it is true, correct, and complete.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR NTFN, INC., ITS SUCCESSORS AND ASSIGNS

By: A Baker
ALAN BAKER
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

Signed and Delivered in the presence of:

M Eichen
MACKENZIE EICHEN
WITNESS

Annette McElroy
ANNETTE MCELROY
WITNESS

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 08th day of August in the year 2022, by Alan Baker as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR NTFN, INC., ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Tanner Dickson
TANNER DICKSON
COMM EXPIRES: 10/01/2024

TANNER DICKSON
Notary Public - State of Florida
Commission # HH 049819
My Comm. Expires Oct 1, 2024
Bonded through National Notary Assn.

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
PNMRC 433522647 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100288914092197089 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T082208-10:06:06 [C-1] ERCNSCS

D0096709706

NGK

2

2020-076195

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MICHAEL B BROWN
RECORDER

2020 Oct 22 9:34 AM

When Recorded Mail To:
Cenlar FSB
C/O Nationwide Title Clearing, Inc.
2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 0117010983

EXHIBIT
B

RELEASE OF MORTGAGE

THIS CERTIFIES, that a Mortgage executed by NIKOLA SHENGJULOSKI AND KILMENTINA SHENGJULOSKA to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR FIRST CENTENNIAL MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS, dated on 03/29/2019, and recorded in Instrument # 2019 020048 of LAKE County, Indiana, has been fully paid and satisfied, and the same is hereby released.

Dated on 10/9/2020 (MM/DD/YYYY).
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR FIRST CENTENNIAL MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS

By: Cecilia Mansfield
Cecelia Mansfield
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on 10/9/2020 (MM/DD/YYYY), by Cecelia Mansfield as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR FIRST CENTENNIAL MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Julie Martens
Notary Public - STATE OF FLORIDA
Commission expires: 05/22/2022

JULIE MARTENS
NOTARY PUBLIC
STATE OF FLORIDA
COMM# GG 221089
EXPIRES: 5/22/2022

This Instrument Was Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152

CENRC 4172943B2 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AMERIHOME MORTGAGE C MIN 100532461300080742 MERS PHONE 1-888-679-6377 MERS Mailing Addresses: 1901 E Voorhees St., Suite C, Danville, IL 61834; P.O. Box 2026, Flint, MI 48501-2026 DOCR 10/2020-11:05:16 (C-1) RCNINT

D00601798?5

E

#3

$25.00

Ref 1207830

gmk

EXHIBIT

J

When Recorded Mail To:
Freedom Mortgage Corporation
C/O Nationwide Title Clearing, LLC
2100 Alt. 19 North
Palm Harbor, FL 34683

YORK COUNTY, SC
2022030931 SATISFACTION
RECORDING FEES $10.00
STATE TAX $0.00
COUNTY TAX $0.00
07-08-2022 11:51:49 AM
BK:RB 20297 PG:350-350

Loan No 0132449679

SOUTH CAROLINA MORTGAGE/DEED OF TRUST SATISFACTION

PURSUANT TO SECTION 29-3-330(B)(3) OF THE SOUTH CAROLINA CODE OF LAWS, 1976

The undersigned being the mortgagee of record, the trustee of a deed of trust, or the legal representative, agent or officer, or attorney-in-fact of the mortgagee of record or the trustee of the trust, under written agreement duly recorded, of either of the foregoing, certifies:

MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR ALLEN TATE MORTGAGE PARTNERS, LLC, ITS SUCCESSORS AND ASSIGNS
MORTGAGOR: MARIA C. BASINI
DATED: 06/28/2021
Present Holder: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR ALLEN TATE MORTGAGE PARTNERS, LLC, ITS SUCCESSORS AND ASSIGNS

The debt secured by the mortgage recorded in the office of the Clerk of Court or Register of Deeds of YORK County in Vol RB 19304 and Page 196 is:

☒ paid in full and the lien or the foregoing instrument has been released; or

☐ the lien of the foregoing instrument has been released.

The Clerk of Court or Register of Deeds may enter this cancellation into record.

Under penalties of perjury, I declare that I have examined this declaration this 08th day of July in the year 2022 and, to the best of my knowledge and belief, it is true, correct, and complete.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR ALLEN TATE MORTGAGE PARTNERS, LLC, ITS SUCCESSORS AND ASSIGNS

By: _____
SUSAN HICKS
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

Signed and Delivered in the presence of:

_____
ALVARO ZELEDON
WITNESS

_____
WENDELL BAUGHMAN III
WITNESS

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 08th day of July in the year 2022, by Susan Hicks as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR ALLEN TATE MORTGAGE PARTNERS, LLC, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

_____
JULIE MARTENS
COMM EXPIRES: 5/22/2026

JULIE MARTENS
Notary Public - State of Florida
Commission # HH 242030
My Comm. Expires May 22, 2026
Bonded through National Notary Assn.

Document Prepared By: Dave LaRose/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
FM001 432994542 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100352300001561251 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T082207-12:17:05 [C-1] ERCNSCS

D0095920196

EXHIBIT

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Loan Number 0117016983

CERTIFICATE OF PROOF

WITNESS to the signature(s) executed and delivered in my presence on the foregoing instrument to which this Proof is associated:

Justice Yoakam
Witness Signature

Justice Yoakam
Witness Name (must be typed / printed)

STATE OF FLORIDA
COUNTY OF PINELLAS

Before me, a Notary Public in and for said County and State, on 10/9/2020 (MM/DD/YYYY), personally appeared, by means of [X] physical presence or [ ] online notarization the above named WITNESS to the foregoing instrument, who, being by me duly sworn, did depose and say that he/she knows Cecelia Mansfield to be the individual(s) described in and who executed the foregoing instrument; that said WITNESS was present and saw said Cecelia Mansfield execute the same; and that said WITNESS at the same time subscribed his/her name as a witness thereto. He/she/they is (are) personally known to me.

Witness my hand and Notarial Seal on 10/9/2020 (MM/DD/YYYY).

Julie Martens
Notary Public - STATE OF FLORIDA
Commission expires: 05/22/2022

JULIE MARTENS
NOTARY PUBLIC
STATE OF FLORIDA
COMM# GG 221089
EXPIRES: 5/22/2022

CENRC 417294382 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AMERIHOME MORTGAGE C MIN 100524613000810742 MERS PHONE 1-888-679-6377 MERS Mailing Addresses: 1901 E Voorhees St., Suite C, Danville, IL 61834; P.O. Box 2026, Flint, MI 48501-2026 DOCR T092010-11:05:16 [C-1] RCNIN1

D00601 79875

GMK

BK: 2020 PG: 4448
Recorded: 11/17/2020 at 2:12:50.0 PM
Pages 1
County Recording Fee: $7.00
Iowa E-Filing Fee: $3.00
Combined Fee: $10.00
Revenue Tax:
LISA SMITH RECORDER
Madison County, Iowa

EXHIBIT
N

WINTERSET PITZERS ADDN BLK 1 LOT 3

Document Prepared By:
Dave LaRose/NTC, 2100 Alt. 19
North, Palm Harbor, FL 34683
(800)346-9152

When Recorded Return To:
PennyMac Loan Services, LLC
C/O Nationwide Title Clearing, Inc.
2100 Alt. 19 North
Palm Harbor, FL 34683

Loan Number 1005189966

RELEASE OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS:
That the undersigned, the holder of the mortgage hereinafter described, does hereby acknowledge that a certain mortgage bearing the date of 06/12/2015 made and executed by MIKAEL N REIN AND JOY E REIN (grantor) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR FARMERS & MERCHANTS STATE BANK, WINTERSET, ITS SUCCESSORS AND ASSIGNS (grantee) and recorded in the records of the Office of the Recorder of MADISON County, State of Iowa, in Book 2015 and Page 1656, recorded on 06/15/2015 is redeemed, paid off, satisfied and discharged in full.

Dated this 17th day of November in the year 2020
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE

W. Eleazar
WILLIAM ELEAZAR
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA
COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 17th day of November in the year 2020, by William Eleazar as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

Julie Martens
JULIE MARTENS
COMM EXPIRES: 5/22/2022

JULIE MARTENS
Notary Public - State of Florida
Commission # GG 221059
My Comm. Expires May 22, 2022
Bonded through National Notary Assn.

PNMRC 418085405 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100333000000476495 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026
DOCR T172011-08:08:49 [C-1] ERCNIA1

D0063810406

gmk

3021 Ridge Road, Suite A130
Rockwall, Texas 75032
Phone: (214) 438-6009

1550 Larimer Street, Suite 251
Denver, Colorado 80202
Phone: (303) 330-8636

Wendy Carlson
Certified Questioned Document Examiner
www.AmericasHandwritingExpert.com
americashandwritingexpert@gmail.com

Curriculum Vitae

Qualifications:

Wendy Carlson is a Certified Questioned Document Examiner who has studied handwriting and document examination and has apprenticed under court-qualified Forensic Document Experts in the U.S.A. She been qualified as an Expert by State, Local, Federal and Military Judges, and has testified in 20 states, Washington DC, 6 provinces of Canada, British Virgin Islands, Guam, Bahamas, and Trinidad and Tobago.

Ms. Carlson has been approved or appointed by federal, state and military court judges to render opinions on handwriting issues and questioned documents in multiple states, and has completed forensic document examinations for government entities such as United States Department of the Air Force, United States Department of the Army, United States Deputy Sheriff's Association, multiple Police and Sheriff's Departments, District Attorney's Offices, State or Federal Public Defender's Offices, General Counsel's Offices, Bar Associations, County Offices, Supreme Court of the U.S. Virgin Islands and Superior Court of the British Virgin Islands.

Since 2009 Ms. Carlson has examined more than 30,000 documents and rendered opinions in approximately 2,600 cases and peer reviews involving questioned signatures, handwritings, altered documents, legal contracts, court documents, anonymous writing, and graffiti. Ms. Carlson has rendered opinions on documents from clients in 49 states, Washington D.C., more than twenty-four foreign countries. Ms. Carlson has examined documents and rendered opinions for handwriting comparisons written in Afghani, Arabic, Eastern Indian, English, Greek, Korean, Mandarin, and Spanish writing.

Ms. Carlson's expertise has been featured in investigative Reports for multiple media outlets including ABC, CBS, CNN, Fox, Time Warner Cable News. She has taken part in signature authentication research through Election Systems Integrity Institute and has been retained by Election Divisions in Colorado and Kansas to teach employees and clerks how to identify and pull questioned signatures prior to the 2011, 2012, 2013, 2014, 2016 and 2020 local and national elections. She was recognized as a winner of the 2020 Expert Witness awards in Universal Media Ltd's Lawyer Monthly magazine.

The equipment in Ms. Carlson's lab includes Richter Optica S6.6 LCD Stereo Zoom Microscope with screen and camera, MiScope digital microscope with built-in UV and IR lights, handheld magnifying devices and loupes of 3x-24x, Light Tracer light box, protractors, metric measuring devices, portable black light, Kodak 10x Optical IS digital camera, iMac computer and software, 27-inch flat screen monitor, multiple HP scanner/printer/copiers. Library resources include various treatises on document examination, forensic handwriting analysis, and hundreds of detailed case studies from actual cases.

Forensic Examination Provided For:

Disputed documents or questioned signatures on ballots, wills, checks, contracts, deeds, account ledgers, suspect documents, forgeries, identity theft, anonymous letters and writings, alterations, obliterations, erasures, typewritten documents, altered medical records, graffiti, handwritten numbers, computerized and/or handwritten documents, suicide notes, and autograph authentication.

EXHIBIT
1

Education:

International School of Forensic Document Examination, Los Angeles, California, ***2007-2009***

Certificate after completion of a two-year apprenticeship under court-qualified authorities in the field of Forensic Document Examination and Handwriting Identification. Attended weekly classes, lectures and teleseminars and testing by Court Qualified Document Examiners and Instructors Bart

Baggett, Robert Baier, Don Lehew and Beth Chrisman. Prepared for, observed and testified in real court trials.

American College of Forensic Examiners International – July, November ***2010***

Certificates of Completion: Registered Investigator Course; Crime Scene Investigation Course; Digital Forensics Introduction Course

American Institute of Applied Science, Inc. – April ***2012***

Questioned Documents Course and Exams

West Virginia University – December ***2016***

Fundamentals of Forensic Questioned Documents, Certificate of Completion

Specific Areas of Training:

Handwriting Identification and Discrimination, Signature Comparison, Techniques for Distinguishing Forged Signatures, Disguised Handwriting, Hand Printing, Block Printing, Altered Numbers, Anonymous Writing, Factors that Affect Writing, Altered Documents, Staples Holes, Trial and Deposition Preparation, Document and Exhibit Preparation for Court, Discriminating Elements of Handwriting, Obliterated Writing, Ethics Requirements of a Document Examiner.

Professional Memberships:

International Association of Document Examiners 2019-present, Diplomate Chair 2023
Scientific Association of Forensic Examiners 2015-2017
Forensic Expert Witness Association 2010-2023
American College of Forensic Examiners International 2010-2017, Diplomate 2016-2017

Publications:

Article - Working With an Expert Witness
Book/Workbook - How to Spot a Forgery

Proficiency and Certification Testing:

Collaborative Testing Services, Inc., Virginia: ***2018, 2020, 2021, 2023***
International Association of Document Examiners: ***2019, 2020, 2021, 2022, 2023***
International School of Forensic Document Examination: ***2016***
International Association of Document Examiners: Certification Testing-96% accuracy: ***7/2020***

Conferences, Seminars and Lectures Attended:

International Association of Document Examiners Annual Seminar: **2023**
Webex Video Conference

"Systemic Examination of Handwriting", obliterated writing presented by Katherine Koppenhaver, CQDE
"You Can't Un-ring the Bell" presented by Robert Baier, CQDE
"Oops! They did it again!" presented by Sharon Hampton, CQDE
Printers presented by Taz Tally, Ph.D.
"The Guided Hand" presented by Kathy Carlson, CQDE and Beth Chrisman, CQDE
Document examination using the ESDA presented by Erich Speckin
Digital Documents presented by Taz Tally, Ph.D.
"A Journey From Jail to Justice" presented by Beverly East, CQDE
"Surviving Cross Examination" presented by Alex Hernandez, J.D.
"Being a Great Expert Witness" presented by Alex Cuello, J.D.
Mock Trials

International Association of Document Examiners Annual Seminar: **2018, 2020, 2021, 2022**
Zoom Video Conference

Subjective opinions, .pdf document and electronic signatures, exhibit preparation using

Word, courtroom testimony presented by Jonathan W. Hak, K.C., fingerprints and document examination; illegible signatures, digital and .pdf documents and ink testing; Disguised Handwriting, Elderly Writing and Motor Disorders, Federal Rules of Civil Procedure and Infrared and Ultraviolet Lighting, mock trial

20th Wroclaw Symposium of Questioned Document Examination: June 9-10, **2022** Zoom Video Conference

Multiple speakers over two days on topics including currency examination, variation and individuality, digital signatures, stroke sequence determination, watermarks, electronic signatures, Alzheimer's detection from handwritten documents, Parkinson's and dementia in handwriting, camera usage, family similarities in handwriting, handwriting on various surfaces, different types of inks

Texas Association of Licensed Investigators Mid-Winter Seminar: February **2018**, Dallas, Texas

Lessons in Leadership, Professionalism, and Ethics From a Career as a Soldier, presented by Lt. Col. Allen B. West

The TASA Group: November **2010** Audio Conference, Denver, Colorado

Demystifying Daubert: Daubert's Effect on Your Work as an Expert Witness

Forensic Expert Witness Association: January **2010**, Dallas, Texas

Working With the Expert Witness, presented by Windle Turley, Esq.

Handwriting University Annual Seminar: September **2009**, Las Vegas, Nevada

Critical Incident Stress: Statement Analysis and Interview v. Interrogation, presented by Officer Faith Wood

Teaching/Lectures:

2024 *Amended Rule 702 and SCOTUS Update, Forensic Expert Witness Association*

2023 *Signature Examination and Improvement for Personal Growth, CJUS 180 Blackfeet Law and Order Code, Blackfeet Community College Summer Session, Browning, Montana*

2020 *How to Spot a Forgery or Suspicious Signature – Refresher Course, Riley County Elections, Kansas, Zoom Video Class*
Career Options in Forensics and Introduction to Forensic Document Examination, J.J. Pearce High School Forensics Class, Ms. Garza's 6th & 7th periods, Richardson, Texas

2019 *Handwriting Analysis and Its Usefulness Professionally and Personally", Chabad Young Professionals, Lubavitch of Arkansas Branch, Little Rock, Arkansas*

2018 *How Handwriting Examination Can Aid You in Your Case, Texas Association of Licensed Investigators, Garland, Texas*

2017 *How to Spot a Forgery, Riley County Elections, Manahattan, Kansas*
What is Forensic Document Examination and How Can It Help You?, Texas Association of Licensed Investigators, Garland, Texas
What is Forensic Document Examination and How Can It Help You?, North Texas Private Investigators Association, Garland, Texas

2015 *How to Spot a Forgery, Colorado County Clerks Association, Pueblo, Colorado*

2014 *Instruction and training of new ballot and voter signature input equipment and software, Denver, Elections Division, Denver, Colorado*
How to Spot a Forgery, Denver Elections Division, Denver, Colorado

2013 *How to Spot a Forgery", Denver Elections Division, Denver, Colorado*

Introduction to the Science of Handwriting and Document Examination, Irma Lerma Rangel Young Women's Leadership School, Dallas, Texas
Introduction to the Science of Handwriting and Document Examination, Jesuit College Preparatory School, Forensic Science Department, Dallas, Texas

2012 *How to Spot a Forgery, Denver Elections Division, Denver, Colorado*
Refresher Course: How to Spot a Forgery, Denver Elections Division, Denver, Colorado
Holographic Wills & Signatures, Military Order of Purple Hearts Annual Mtg, Dallas, Texas

2011-2010
How to Spot a Forgery", Denver Elections Division, Denver, Colorado
Introduction to Forensic Document Examination, Clear Lake High School, Houston, Texas

Continuing Education:

2023 *Case Study and electronic measurement techniques, IADE Eastern Hemisphere CE July Session*

2021 *Disguise vs. Simulation, IADE, Lecturer Katherine M. Koppenhaver, CDE, August 2, 2021*
Ethical Responsibility, IADE, Lecturer Katherine M. Koppenhaver, CQDE, April 27, 2021
Analyzing Staples Holes, IADE, Lecturer Brenda Petty, CQDE, March 18, 2021
Effective Presentation of Testimony, A View From the Bench, FEWA, Hon. David W. Abbott, Ret., February 10, 2021

2020 *Typewriters and Printers, IADE, Lecturer Katherine M. Koppenhaver, CQDE, December 14, 2020*
Proper Care and Handling of Documents, IADE, Lecturer Katherine M. Koppenhaver, CQDE, December 8, 2020
Desktop Publishing (related to check fraud), IADE, Lecturer Katherine M. Koppenhaver, CQDE, May 11, 2020
Principles of Handwriting Identification, IADE, Lecturer Katherine M. Koppenhaver, CQDE, February 10, 2010
Depositions, IADE, Lecturer Katherine M. Koppenhaver, CQDE, January 13, 2020

2019 *Email Comparison, IADE, Lecturer Nanette Barto, QDE, December 19, 2019*
Research-Using the Scientific Method, International Association of Document Examiners, Lecturer Katherine M. Koppenhaver, CQDE, October 28, 2019
Professional Ethics for Handwriting Analysts, American Handwriting Analysis Foundation, Lecturer Donna Massachusetts, October 26, 2019
What Handwriting Does For Your Brain, American Handwriting Analysis Foundation, Lecturer W. R. Klemm, Senior Professor of Neuroscience, Texas A & M University, October 26, 2019
Descriptive Terminology, International Association of Document Examiners, Lecturer Katherine M. Koppenhaver, CQDE, October 14, 2019
Alzheimer's Disease and Dementia, IADE, Lecturer Nanette Barto, QDE, May 16, 2019

2018-2017
"Cross-Examination of Expert Witnesses From the Trial Lawyer's Perspective", Lecturer Nancy L. Stagg, Esq., February 7, 2018
"Is it Cut & Paste or a Scanner Issue?", video conference, Lecturer Kathy Carlson, Scientific Association of Forensic Examiners, September 27, 2017
"Expert Witness, a Judge's Perspective", Lecturer 2nd Judicial District Court Chief Judge Michael A. Martinez, IADE Conference, Westminster, Colorado, September 8, 2017

2015-2012
Forgeries, Forensics and Identification Through Handwriting, Lecturer Beth Chrisman, QDE, September 19, 2015
Certificate of Completion: "Teaching Forensic Handwriting Analysis Using The Simpsons", ACFEI September 10, 2015
Expert Witnesses and Lawyers Caught Off Guard: Lessons Learned, EJ Janik, Gary Kessler, Esq., February 20, 2014
Research *regarding ESIGN, electronic documents and records, and electronic signatures, October 16,* 2012

SWGDOC Standard Terminology for Expressing Conclusions of Forensic Document Examiners

1. Scope

1.1 This terminology is intended to assist forensic document examiners in expressing conclusions or opinions based on their examinations.

1.2 The terms in this terminology are based on the report of a committee of the Questioned Document Section of the American Academy of Forensic Science that was adopted as the recommended guidelines in reports and testimony by the Questioned Document Section of the American Academy of Forensic Science and the American Board of Forensic Document Examiners.[1]

2. Referenced Documents

2.1 *Standards*

SWGDOC Standard for Scope of Work of Forensic Document Examiners

3. Significance and Use

3.1 Document examiners begin examinations from a point of neutrality. There are an infinite number of gradations of opinion toward an identification or toward an elimination. It is in those cases wherein the opinion is less than definite that careful attention is especially needed in the choice of language used to convey the weight of the evidence.

3.2 Common sense dictates that we must limit the terminology we use in expressing our degrees of confidence in the evidence to terms that are readily understandable to those who use our services (including investigators, attorneys, judges, and jury members), as well as to other document examiners. The expressions used to differentiate the gradations of opinions should not be considered as strongly defined "categories". These expressions should be guidelines without sharply defined boundaries.

3.3 When a forensic document examiner chooses to use one of the terms defined below, the listener or reader can assume that this is what the examiner intended the term to mean. To avoid the possibility of misinterpretation of a term where the expert is not present to explain the guidelines in this standard, the appropriate definition(s) could be quoted in or appended to reports.

3.4 The examples are given both in the first person and in third person since both methods of reporting are used by document examiners and since both forms meet the main purpose of the standard, that is, to suggest terminology that is readily understandable. These examples should not be regarded as the only ways to utilize probability statements in reports and testimony. In following any guidelines, the examiner should always bear in mind that sometimes the examination will lead into paths that cannot be anticipated and that no guidelines can cover exactly.

3.5 Although the material that follows deals with handwriting, forensic document examiners may apply this terminology to other examinations within the scope of their work, as described in SWGDOC Standard for Scope of Work of Forensic Document Examiners, and it may be used by forensic examiners in other areas, as appropriate.

3.6 *This standard does not purport to address all of the safety concerns, if any, associated with its use. It is the responsibility of the user of this standard to establish appropriate safety and health practices and determine the applicability of regulatory limitations prior to use.*

4. Terminology

4.1 *Recommended Terms:*

identification (definite conclusion of identity)—this is the highest degree of confidence expressed by document examiners in handwriting comparisons. The examiner has no reservations whatever, and although prohibited from using the word "fact," the examiner is certain, based on evidence contained in the handwriting, that the writer of the known material actually wrote the writing in question.

Examples—It has been concluded that John Doe wrote the questioned material, or it is my opinion [or conclusion] that John Doe of the known material wrote the questioned material.

strong probability (highly probable, very probable)—the evidence is very persuasive, yet some critical feature or quality is missing so that an *identification* is not in order; however, the examiner is virtually certain that the questioned and known writings were written by the same individual.

Examples—There is *strong probability* that the John Doe of the known material wrote the questioned material, or it is my opinion (or conclusion or determination) that the John Doe of the known material *very probably* wrote the questioned material.

DISCUSSION—Some examiners doubt the desirability of differentiating between strong probability and probable, and certainly they may eliminate this terminology. But those examiners who are trying to encompass the entire "gray scale" of degrees of confidence may wish to use this or a similar term.

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[1] McAlexander T.V., Beck, J., and Dick, R., "The Standardization of Handwriting Opinion Terminology," *Journal of Forensic Science*, Vol 36, No. 2, March 1991, pp. 311–319.

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EXHIBIT 2

probable—the evidence contained in the handwriting points rather strongly toward the questioned and known writings having been written by the same individual; however, it falls short of the" virtually certain" degree of confidence.
Examples— It has been concluded that the John Doe of the known material probably wrote the questioned material, or it is my opinion (or conclusion or determination) that the John Doe of the known material *probably* wrote the questioned material.
indications (evidence to suggest)—a body of writing has few features which are of significance for handwriting comparison purposes, but those features are in agreement with another body of writing.
Examples—There is evidence which *indicates* (or *suggests*) that the John Doe of the known material may have written the questioned material but the evidence falls far short of that necessary to support a definite conclusion.
DISCUSSION—This is a very weak opinion, and a report may be misinterpreted to be an identification by some readers if the report simply states, "The evidence *indicates* that the John Doe of the known material wrote the questioned material." There should always be additional limiting words or phrases (such as "may have" or "but the evidence is far from conclusive") when this opinion is reported, to ensure that the reader understands that the opinion is weak. Some examiners doubt the desirability of reporting an opinion this vague, and certainly they cannot be criticized if they eliminate this terminology. But those examiners who are trying to encompass the entire "gray scale" of degrees of confidence may wish to use this or a similar term.
no conclusion (totally inconclusive, indeterminable)—This is the zero point of the confidence scale. It is used when there are significantly limiting factors, such as disguise in the questioned and/or known writing or a lack of comparable writing, and the examiner does not have even a leaning one way or another. *Examples*—*No conclusion* could be reached as to whether or not the John Doe of the known material wrote the questioned material, or I could not determine whether or not the John Doe of the known material wrote the questioned material.
indications did not—this carries the same weight as the indications term that is, it is a very weak opinion.
Examples—There is very little significant evidence present in the comparable portions of the questioned and known writings, but that evidence suggests that the John Doe of the known material did not write the questioned material, or I found indications that the John Doe of the known material did no*t* write the questioned material but the evidence is far from conclusive.
See Discussion after indications.
probably did not—the evidence points rather strongly against the questioned and known writings having been written by the same individual, but, as in the probable range above, the evidence is not quite up to the "virtually certain" range.
Examples—It has been concluded that the John Doe of the known material probably did not write the questioned material, or it is my opinion (or conclusion or determination) that the John Doe of the known material probably did not write the questioned material.
DISCUSSION—Some examiners prefer to state this opinion, "It is unlikely that the John Doe of the known material wrote the questioned material." There is no strong objection to this, as "unlikely" is merely the Anglo-Saxon equivalent of "improbable".
strong probability did not—this carries the same weight as strong probability on the identification side of the scale; that is, the examiner is virtually certain that the questioned and known writings were not written by the same individual.
Examples—There is strong probability that the John Doe of the known material did not write the questioned material, or in my opinion (or conclusion or determination) it is highly probable that the John Doe of the known material did not write the questioned material.
DISCUSSION—Certainly those examiners who choose to use "unlikely" in place of "probably did not" may wish to use "highly unlikely" here.
elimination—this, like the *definite conclusion of identity*, is the highest degree of confidence expressed by the document examiner in handwriting comparisons. By using this expression the examiner denotes no doubt in his opinion that the questioned and known writings were not written by the same individual.
Examples—It has been concluded that the John Doe of the known material did not write the questioned material, or it is my opinion (or conclusion or determination) that the John Doe of the known material did not write the questioned material.
DISCUSSION—This is often a very difficult determination to make in handwriting examinations, especially when only requested exemplars are available, and extreme care should be used in arriving at this conclusion.
4.1.1 When the opinion is less than definite, there is usually a necessity for additional comments, consisting of such things as reasons for qualification (if the available evidence allows that determination), suggestions for remedies (if any are known), and any other comments that will shed more light on the report. The report should stand alone with no extra explanations necessary.
4.2 *Deprecated and Discouraged Expressions:*
4.2.1 Several expressions occasionally used by document examiners are troublesome because they may be misinterpreted to imply bias, lack of clarity, or fallaciousness and their use is deprecated. Some of the terms are so

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blatantly inane (such as "make, no make") that they will not be discussed. The use of others is discouraged because they are incomplete or misused. These expressions include:

possible/could have—these terms have no place in expert opinions on handwriting because the examiner's task is to decide to what degree of certainty it can be said that a handwriting sample is by a specific person. If the evidence is so limited or unclear that no definite or qualified opinion can be expressed, then the proper answer is *no conclusion*. To say that the suspect "could have written the material in question" says nothing about probability and is therefore meaningless to the reader or to the court. The examiner should be clear on the different meanings of "possible" and "probable," although they are often used interchangeably in everyday speech.

consistent with—there are times when this expression is perfectly appropriate, such as when "evidence consistent with disguise is present" or "evidence consistent with a simulation or tracing is present, but "the known writing is consistent with the questioned writing" has no intelligible meaning.

could not be identified/cannot identify—these terms are objectionable not only because they are ambiguous but also because they are biased; they imply that the examiner's task is only to identify the suspect, not to decide whether or not the suspect is the writer. If one of these terms is used, it should always be followed by "or eliminate[d]".

similarities were noted/differences as well as similarities – these expressions are meaningless without an explanation as to the extent and significance of the similarities or differences between the known and questioned material. These terms should never be substituted for gradations of opinions.

cannot be associated/cannot be connected—these terms are too vague and may be interpreted as reflecting bias as they have no counterpart suggesting that the writer cannot be eliminated either.

no identification—this expression could be understood to mean anything from a strong probability that the suspect wrote the questioned writing; to a complete elimination. It is not only confusing but also grammatically incorrect when used informally in sentences such as "I no identified the writer" or "I made a no ident in this case."

inconclusive—this is commonly used synonymously with no conclusion when the examiner is at the zero point on the scale of confidence. A potential problem is that some people understand this term to mean something short of definite (or conclusive), that is, any degree of probability, and the examiner should be aware of this ambiguity.

positive identification—This phrase is inappropriate because it seems to suggest that some identifications are more positive than others.

[strong] reason to believe—there are too many definitions of *believe* and *belief* that lack certitude. It is more appropriate to testify to our conclusion (or determination or expert opinion) than to our belief, so why use that term in a report?

qualified identification—An *identification* is not qualified. However, opinions may be qualified when the evidence falls short of an *identification* or *elimination*.

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M. Eichen

Q (A) Julie Martens
JULIE MARTENS

M. Eichen C

J Julie Martens
JULIE MARTENS

M. Eichen D

N Julie Martens
JLIE MARTENS

do so, executed the foregoing instrument for the purposes therein cont

M. Eichen E

Julie Martens
B Notary Public - STATE OF FLORIDA

M. Eichen F

Julie Martens
Notary Public - STATE OF FLORIDA
L Commission expires: 05/22/2022

M. Eichen G

M. Eichen H

I. M. Eichen

M. Eichen O

P M. Eichen

M. Eichen Q

X M. Eichen

M. Eichen R

Y M. Eichen

M. Eichen W

BB M. Eichen

EXHIBIT 3 to DECLARATION OF WENDY CARLSON
Regarding M.Eichen and Julie Martens questioned signatures