

TRADEMARK ASSIGNMENT COVER SHEET

Electronic Version v1.1
Stylesheet Version v1.2

Assignment ID: TMI115778

SUBMISSION TYPE:	CORRECTIVE ASSIGNMENT		
NATURE OF CONVEYANCE:	Corrective Assignment to correct the entire recordal which was unauthorized and is an improper recordal at previously recorded on Reel 7694 Frame 268. Assignor(s) hereby confirms the Assignment of an undivided part of assignors interest.		
CONVEYING PARTY DATA			
Name	Formerly	Execution Date	Entity Type
MERSCORP Holdings, Inc.		11/03/2023	Corporation: DELAWARE
RECEIVING PARTY DATA			
Company Name:	MERSCORP Holdings, Inc.		
Street Address:	1818 Library Street		
Internal Address:	Suite 300		
City:	Reston		
State/Country:	VIRGINIA		
Postal Code:	20190		
Entity Type:	Corporation: DELAWARE		
PROPERTY NUMBERS Total: 1			
Property Type	Number	Word Mark	
Registration Number:	2084831	MERS	
CORRESPONDENCE DATA			
Fax Number:	3122367516		
<i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent using a fax number, if provided; if that is unsuccessful, it will be sent via US Mail.</i>			
Phone:	3123684000		
Email:	ch.tm@us.dlapiper.com,deanne.vannatta@us.dlapiper.com		
Correspondent Name:	Michael A. Geller		
Address Line 1:	444 W. Lake Street		
Address Line 2:	Suite 900		
Address Line 4:	Chicago, ILLINOIS 60606-0089		
ATTORNEY DOCKET NUMBER:	308061.002237		
NAME OF SUBMITTER:	DEANNE VAN NATTA		
SIGNATURE:	DEANNE VAN NATTA		
DATE SIGNED:	03/22/2024		
Total Attachments: 68			

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TRADEMARK ASSIGNMENT COVER SHEET

Electronic Version v1.1
Stylesheet Version v1.2

ETAS ID: TM721795

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT OF AN UNDIVIDED PART OF ASSIGNOR'S INTEREST

CONVEYING PARTY DATA

Name	Formerly	Execution Date	Entity Type
VALERIE A LOPEZ CAPITALIZED MEANING NOT DEFINED HEREIN HAS THE MEANING AS DEFINED WITHIN THE TERMS AND CONDITIONS OF AGREEMENTS TO AND INTO WHICH CAPITALIZED NAME HAS BEEN INCORPORATED BY REFERENCE.		04/17/2022	Corporation:
VALERIE A. LOPEZ CAPITALIZED MEANING NOT DEFINED HEREIN HAS THE MEANING AS DEFINED WITHIN THE TERMS AND CONDITIONS OF AGREEMENTS TO AND INTO WHICH CAPITALIZED NAME HAS BEEN INCORPORATED BY REFERENCE.		04/17/2022	Corporation: CALIFORNIA

RECEIVING PARTY DATA

Name:	Valerie A. Lopez
Street Address:	P.O. Box 291133
City:	Phelan
State/Country:	CALIFORNIA
Postal Code:	92329
Entity Type:	INDIVIDUAL: UNITED STATES
Name:	United States Secretary of the Treasury and Successors Thereto
Street Address:	1500 Pennsylvania Avenue NW
City:	Washington
State/Country:	D.C.
Postal Code:	20230
Entity Type:	Corporation: D.C.
Name:	Secretary of Commerce for Intellectual Property, and Director of the United States Patent and Trademark Office and Successors Thereto
Street Address:	1401 Constitution Avenue NW
City:	Washington

OP \$90.00 2084831

State/Country:	D.C.
Postal Code:	20230
Entity Type:	Corporation: WASHINGTON
Name:	California Attorney General
Street Address:	1300 I Street
City:	Sacramento
State/Country:	CALIFORNIA
Postal Code:	95814
Entity Type:	Corporation: CALIFORNIA
Name:	Commissioner for the Bureau of the Fiscal Service . Agency of the United States Department of the Treasury and Successors Thereto
Street Address:	3201 Pennsy Drive
Internal Address:	Building E
City:	Landover
State/Country:	MARYLAND
Postal Code:	20785
Entity Type:	Corporation: MARYLAND
Name:	Commissioner of Internal Revenue , Internal Revenue Service and Successors and Assigns Thereto
Street Address:	1111 Constitution Avenue, NW
City:	Washington
State/Country:	D.C.
Postal Code:	20224-0002
Entity Type:	Corporation: D.C.
Name:	Lieutenant Governor of California
Street Address:	1021 O Street
Internal Address:	Suite 8730
City:	Sacramento
State/Country:	CALIFORNIA
Postal Code:	95814
Entity Type:	Corporation: CALIFORNIA
Name:	California Secretary of State, Shirley Weber
Street Address:	1500 11th Street
City:	Sacramento
State/Country:	CALIFORNIA
Postal Code:	95814
Entity Type:	Corporation: CALIFORNIA

PROPERTY NUMBERS Total: 3

Property Type	Number	Word Mark
Registration Number:	2084831	MERS
Registration Number:	4056973	CORELOGIC
Registration Number:	5207214	ALTISOURCE

CORRESPONDENCE DATA

Fax Number: 7142000800
Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent using a fax number, if provided; if that is unsuccessful, it will be sent via US Mail.
Phone: 619-343-9729
Email: 2rms@sbcglobal.net
Correspondent Name: VALERIE A LOPEZ
Address Line 1: P.O. BOX 291133
Address Line 4: Phelan, CALIFORNIA 92329

NAME OF SUBMITTER:	Valerie A. Lopez and signature
SIGNATURE:	/s/ Valerie Lopez Taking Back her name
DATE SIGNED:	04/18/2022

Total Attachments: 60

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: MERSCORP Holdings, Inc.)
Mark: MERS)
Registration No.: 2084831)
Registration Date: July 29, 1997)

DECLARATION

I, Sharon Horstkamp being duly sworn, declare:

1. I am the Senior Vice President of MERSCORP Holdings, Inc. ("MERSCORP"), and I am authorized to execute this declaration.
 2. MERSCORP is the owner of all right, title, and interest in and to the trademark MERS, including, without limitation, U.S. Registration No. 2084831 for MERS (the "Registration").
 3. MERSCORP seeks to correct the chain of title for the Registration and remove assignments improperly recorded against the Registration.
 4. In short, the following documents recorded with the United States Patent and Trademark Office ("USPTO") against the Registration were improperly recorded, do not reflect an assignment or transfer in rights, and should be removed from the Registration:
 - Assignment 4, Reel/Frame: 7292/0572
 - Assignment 7, Reel/Frame: 6840/0129
 - Assignment 8, Reel/Frame: 6797/0408
 - Assignment 9, Reel/Frame: 6823/0900
 - Assignment 10, Reel/Frame: 6828/0001
 - Assignment 11, Reel/Frame: 7136/0762
 - Assignment 12: Reel/Frame: 7694/0268
- Collectively, these documents are hereinafter referred to as the "Improper Assignments."
5. The Improper Assignments were recorded against the Registration without MERSCORP's knowledge or consent, and they were not signed by MERSCORP.

6. Even a cursory review of the Improper Assignments shows that they do not assign any rights in the Registration or MERSCORP trademark.
7. The document listed at Assignment 4, Reel/Frame 7292/0572 was recorded on February 8, 2021 and filed by Kenneth Dost. The recorded document, entitled "Trademark Assignment of the Entire Undivided Rights, Title, and Interest (by indisputable rebuttal, revocation, and reversal)," is signed by Mr. Dost, not the registrant, MERSCORP. The document refers to Mr. Dost's rights to the tradename KENNETH W. DOST, not the MERS trademark. The document is not an assignment of the MERS mark, and the assignment was therefore improperly filed.
8. The document listed at Assignment 7, Reel/Frame: 6840/0129 was recorded on November 4, 2019 and filed by Elizabeth L. Combs. The recorded document entitled "Lien and security interest for undivided rights, title, and interest and complete renunciation of Mortgage Electronic Registration Systems, Inc. and all iterations, thereto, inclusive but not exclusive only to its current iteration, MERSCORP Holdings. Order for immediate and urgent processing: corrections of record for affected errors with immediate relief; that includes all nomination of Mortgage Electronic Registration Systems, Inc. (MERS) and MERS® System, Inc., successors and assigns, legal representatives, successors and assigns, et al nunc pro tunc, *mutatis mutandis*" is signed by Ms. Combs and Mr. Edwin J. Combs, not MERSCORP. The document appears to refer to Edwin J. Combs's rights to the tradename EDWIN J. COMBS and Elizabeth L. Combs' rights to the tradename ELIZABETH L. COMBS, not the MERS trademark. Given that the supporting document is not an assignment of the MERS mark, the assignment was therefore improperly filed.
9. The document listed at Assignment 8, Reel/Frame: 6797/0408 was recorded on November 16, 2019 and filed by Kenneth Dost. The recorded document entitled "Lien and security interest for undivided rights, title, and interest and complete renunciation of MERSCORP Holdings, Inc. (in its current iteration) Order for immediate and urgent processing: corrections of record with immediate relief for affected errors, as stated herein that includes all nomination of Mortgage Electronic Registration Systems, Inc. (MERS) and MERS® System, Inc., successors and assigns, legal representatives, successors and assigns, et all nunc pro tunc, *mutatis mutandis*" is signed by Mr. Dost and Ms. Michelle A. Dost, not MERSCORP. The document refers to Kenneth W. Dost's rights to the trade name KENNETH WILLIAM DOST, and Michelle A. Dost's rights to the tradename MICHELLE A. DOST, not the MERS trademark. Thus, the supporting document is not an assignment of the MERS mark, and the assignment was therefore improperly filed.
10. The document listed at Assignment 9, Reel/Frame: 6823/0900 was recorded on December 23, 2019 and filed by Kimberly Buchanan. It is entitled "Lien and security interest for undivided rights, title, and interest and complete renunciation of MERSCORP Holdings, Inc. (in its current iteration) Corrections of record for affected errors, as stated herein, including the termination of nomination of Mortgage Electronic Registration Systems, Inc.

(MERS) and MERS® System, Inc., successors and assigns, legal representatives, successors and assigns, et al nunc pro tunc, *mutatis mutandis* Re: Mortgage Electronic Registration, Inc. Stearns Lending, Inc., Bank of America, N.A., successors, assigns, legal representatives, successors and assigns” and was signed by Ms. Buchanan, not MERSCORP. It appears to refer to Kimberly K. Buchanan’s rights to the tradename KIMBERLY KAY BUCHANAN, not the MERS trademark. Given that the supporting document is not an assignment of the MERS mark, the assignment was therefore improperly filed.

11. The document listed at Assignment 10, Reel/Frame: 6828/0001 was recorded on December 30, 2019 and filed by Sandy S. Smith. It is entitled “Lien and security interest for undivided rights, title, and interest this termination of nominated agent MERS Corrections of record for affected errors, as stated herein, including the termination of nomination of Mortgage Electronic Registration Systems, Inc. (MERS) & MERS® System, Inc., successors and assigns, legal representatives, successors and assigns, et al nunc pro tunc, *mutatis mutandis* Re: Taylor Bean & Whitaker, asset-backed mortgage loan certificates, Series 2007-inclusive but not exclusive only to Taylor Bean & Whitaker, successors and assigns” and was signed by Ms. Smith, not MERSCORP. It appears to refer to Sandy S. Smith’s rights to the tradename SANDY SUE SMITH, not the MERS trademark. Given that the supporting document is not an assignment of the MERS mark, the assignment was therefore improperly filed.
12. The documents listed at Assignment 11, Reel/Frame: 7136/0762 were recorded on November 17, 2020 and was filed by Anthony G. Corpe and Valerie D. Corpe. They are entitled “Trademark Assignment Entire Undivided Rights, Title, and Interest along with Goodwill Nunc Pro Tunc (Reversionary)” and are signed by Mr. and Ms. Corpe, not MERSCORP. These documents appear to refer to the assignment of rights to the trade names ANTHONY G. CORPE and VALERIE D. CORPE, owned by Anthony G. Corp and Valerie D. Corpe, respectively. not the MERS trademark. Thus, the supporting documents are not an assignment of the MERS mark, and the assignment was therefore improperly filed.
13. The document listed at Assignment 12: Reel/Frame: 7694/0268 was recorded on April 18, 2022 and was filed by Valerie A Lopez. It is an Affidavit of Joseph R. Esquivel Jr. It is signed by Mr. Esquivel Jr., not MERSCORP. It does not mention any trademark assignments. The recordation also contains a document entitled “Lien and security interest for undivided rights, title, and interest and complete renunciation of MERSCORP Holdings, Inc. (in its current iteration) Order for immediate and urgent processing: corrections of record with immediate relief for affected errors, as stated herein that includes all nomination of Mortgage Electronic Registration Systems, Inc. (MERS) & MERS® System, Inc., successors and assigns, legal representatives, successors and assigns, et al nunc pro tunc, *mutatis mutandis* – I Hereby Exercise My Right to Revoke Pursuant National E-Commerce Act,” which is also not signed by MERSCORP and which appears

to refer to Valerie A Lopez's rights to the tradename VALERIE ANNE LOPEZ, not the MERS trademark. Thus, the supporting documents do not establish the assignment of the MERS mark, and it were therefore improperly filed.

The undersigned, being hereby warned that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001, and that such willful false statements may jeopardize the validity of the Registration, declares that all the statements made on information and belief are believed to be true.

MERSCORP Holdings, Inc.

By: Sharon McGann Horstkamp
Sharon McGann Horstkamp (Nov 3, 2023 10:52 EDT)

Name: Sharon Horstkamp

Title: Senior Vice President

Date: Nov 3, 2023

TRADEMARK

REEL: 008377 FRAME: 0887

1 REPORT REQUESTED BY:

2 Valerie A. Lopez
3 30160 Merrell Avenue
4 Nuevo, CA 92567
5
6

7 AFFIDAVIT OF JOSEPH R. ESQUIVEL JR.
8

9 I, Joseph R. Esquivel Jr, declare as follows:

- 10 1. I am over the age of 18 years and qualified to make this Affidavit.
- 11 2. I am a licensed private investigator of in the State of Texas, License # A20449.
- 12 3. I make this Affidavit based on my own personal knowledge.
- 13 4. I make this Affidavit in support of Mortgage Compliance Investigations Chain of Title
14 Analysis & Mortgage Fraud Investigation requested by Valerie A. Lopez regarding the Loan
15 Instruments and the associated real property located at 30160 Merrell Avenue, Nuevo, CA
16 92567, as referenced in the Riverside County Record.
- 17 5. I have no direct or indirect interest in the outcome of the case at bar for which I am offering
18 my observations.
- 19 6. I have personal knowledge and experience in the topic areas related to the securitization of
20 mortgage loans, real property law, Uniform Commercial Code practices, predatory lending
21 practices, assignment and assumption of securitized loans, creation of trusts under deeds of
22 trust, pooling and servicing agreements, issuance of asset-backed securities and specifically
23 mortgage-backed securities by special purpose vehicles in which an entity is named as trustee
24 for holders of certificates of mortgage backed securities, the foreclosure process of securitized
25 and non-securitized residential mortgages in both judicial and non-judicial states, and the
26 various forms of foreclosure-related fraud.
- 27 7. I perform my research through the viewing of actual business records and Corporate/Trust
28 Documents.
- 29 8. I perform my research through the viewing of actual business records and Corporate/Trust
30 Documents that have been viewed by Housing Mortgage Consultants (William McCaffrey). I
31 then analyze the information for the purpose of the investigation.
- 32 9. I use professional resources to view these records and documents.

33 10. I have the training, knowledge and experience to perform these searches and understand the
34 meaning of these records and documents with very reliable accuracy.

35 11. I am available for court appearances, in person or via telephone for further clarification or
36 explanation of the information provided herein, or for cross examination if necessary.

37 12. Mr. McCaffrey of Housing Mortgage Consultants is also available for court appearances, in
38 person or via telephone, for further clarification or explanation of the information provided
39 herein, or for cross examination if necessary.

40 13. I have been hired by Valerie A. Lopez to investigate and review documents pertaining to the
41 property located at 30160 Merrell Avenue, Nuevo, CA 92567. These documents have been
42 obtained from the Riverside county office of the recorder and from the U.S. Bankruptcy Court.

43 Those documents are as follows:

Exhibit	Document Name	Date Recorded	Document Number
A	1 st Note – Submitted into U.S. Bankruptcy Ct. on February 14, 2010	- Not Recorded -	0148562382
B	2 nd Note – Submitted into U.S. Bankruptcy Ct. on September 20, 2011	Not Recorded	0148562382
C	Deed of Trust	November 04, 2005	2005-0921026
D	Assignment of Deed of Trust	November 12, 2010	2010-0544380
E	Assignment of Deed of Trust	December 07, 2011	2011-0540788
F	Assignment of Deed of Trust	October 17, 2012	2012-04967000
G	Corporate Assignment of Deed of Trust	December 09, 2013	2013-0570758
H	Corporate Assignment of Deed of Trust	February 25, 2014	2014-00700941
I	Substitution of Trustee	September 17, 2012	2012-0441955
J	MERS Procedures Manual Page 63 and MERS Kit pages	Not Recorded	

44
45 14. On April 09, 2021 the Valerie A. Lopez Loan was identified in the Freddie Mac Multiclass
46 Certificates, Series 3070 Trust ("Freddie Mac 3070 Trust") This trust is an asset-backed
47 security whose income payments and hence value are derived from and collateralized by a
48 specified pool of underlying assets which are in this case mortgages.

49 15. "Pooling" (commingling) the trust assets to back financial instruments purportedly serves as
50 the foundation for the instruments (as "securities") being offered and sold to secondary-
51 market investors, in the process known as "securitization." Each security purportedly
52 represents a fraction of the total value of the diverse pool of the underlying mortgages.

53 16. The information contained herein was derived by research through professional services, and

54 by reviewing the Loan Level Data obtained from the Freddie Mac Investor Online Portal on
55 April 09, 2021 by William McCaffrey (Housing Mortgage Consultants Inc.), who specializes
56 in locating Residential Mortgage-Backed Securities, (RMBS), and VA, FHA and GSE loans.
57 Several identifying loan indicators were researched, including the loan number for the Valerie
58 A. Lopez Loan (located on the Note, attached hereto as Exhibit "A

59 17. Based on the research that I have conducted, the evidence shows, that the Valerie A. Lopez
60 Loan is currently in the Freddie Mac Multiclass Certificates, Series 3070 Trust as shown by the
61 information below, as of April 09, 2021.

62 The Loan Level Data information for the Valerie Lopez loan below was obtained from the
63 Freddie Mac Investor Online Portal by an independent third party (Housing Mortgage
64 Consultants), William McCaffrey on April 09, 2021

```
65  
66 4|0148562382|N|21380299|CORRESPONDENT |GN MORTGAGE LLC|WELLS FARGO BANL  
67 N.A | 5.875| 5.875| 6.5000| 000123000.00|  
68 000123000.00|360|12/2005| 000|360|11/2035|080|080|01| |683|NO |PURCHASE|SF  
69 |1|SECOND|CA|92567 |ARM| |NO | 692.19 | P | | FREDDIE REMIC 3070  
70 | | |
```

71
72 The information below was taken from above and the information was cross indexed with the
73 Valerie Lopez Note and Deed of Trust as to show the matching indicators information.

```
74 4  
75 |0148562382 - Corresponding Loan number On Note - Upper right-hand side  
76 |N  
77 |21380299  
78 |CORRESPONDENT - Classification of Loan - (Retail, wholesale or  
79 corresponding)  
80 |GN MORTGAGE LLC - Seller of Loan to Freddie Mac  
81 |WELLS FARGO BANL N.A - Servicer  
82 | 5.875 - the actual interest rate that the loan was purchased at by Freddie  
83 Mac  
84 | 5.875 - Original Interest Rate - on the Note - Matches Note  
85 | 6.5000 - Triad Coupon Rate  
86 | 000123000.00 - Original loan amount - matches Note and Deed of Trust  
87 | 000123000.00 - Premium Price sold to Freddie Mac  
88 |360 - length of loan in months - Matches Note  
89 |12/2005 - 1st payment date for loan - Matches Note  
90 | 000  
91 |360  
92 |11/2035 - Date of Maturity - Matches Note  
93 |080 - LTV  
94 |080 - CLTV combined loan to value  
95 |01  
96 |  
97 |683 - FICO Score at time of the loan signing  
98 |NO  
99 |PURCHASE --(Type of Loan) vs Refinance
```

100 | SF - Single family home
101 | 1
102 | SECOND
103 | CA - Property State Abbreviation
104 | 92567 - Property Zip Code - Matches Note and Deed of Trust
105 | ARM - Fixed Rate Mortgage vs ARM Mortgage
106 |
107 | NO
108 | 692.19 - Monthly Payment Amount - Matches Note
109 | P
110 |
111 | FREDDIE REMIC 3070 - Trust Series that loan is located in
112 |
113 |
114 |
115 |

116 18. "Loan Level Data" refers to specific loan characteristics of the loan. Examples of different
117 types of specific data types would be "Loan number," "Original Balance," "Maturity Date,"
118 "Property State," "Property Zip Code," "Property City," "Pool Number," and many more.
119 Depending on the information that was available when the information was inputted and
120 entered into the data platform, some loans would have more data available, and others would
121 have less.

122 19. The indicators pertaining to the Valerie A. Lopez loan show that the loan was securitized; and
123 that Freddie Mac Multiclass Certificates, Series 3070 Trust paid value for the Valerie A. Lopez
124 debt which was the right to collect future payments for the Valerie A. Lopez mortgage loan
125 which purportedly translates to the right to collect future payments for the Valerie A. Lopez
126 loan.

127 20. Securitization is the process of "aggregating" (i.e., commingling) the payments from a large
128 number of mortgage loans into what is called a "mortgage pool" and then selling "shares"
129 (called "certificates") to investors, who then receive "returns" over a specific time period. The
130 "pool" of commingled mortgage payments is "sliced" into "tranches" from which many
131 different "classes" of investments (with varying rates of "returns") are created, and
132 subsequently offered for sale by way of a "prospectus." Based on this information, Valerie A.
133 Lopez's mortgage payments ultimately flowed to and/or through the "pool" created by or on
134 behalf of the Freddie Mac Multiclass Certificates, Series 3070 Trust. However, in my opinion,
135 it is impossible to determine the exact amounts from any mortgage payment paid out to any

136 specific investor, as this was done *after* Valerie A. Lopez's payments were commingled with
137 other monies.

138 21. I have examined both of the 2 copies of the Valerie A. Lopez Promissory Note (which were
139 obtained by the borrower from the bankruptcy court, on or about February 14, 2010 and on
140 September 20, 2011); the Valerie A. Lopez Deed of Trust; and the entire purported "chain of
141 assignments" of the Valerie A. Lopez Deed of Trust, and have found that the Freddie Mac
142 Multiclass Certificates, Series 3070 Trust is not named in any manner on any of the instruments
143 (see attached Exhibits "A" through "I");

144 22. I have examined a purported to be true and correct copy of a Tangible Promissory Note of
145 Valerie A. Lopez submitted into the California bankruptcy court on February 14, 2010,
146 regarding a loan for \$123,000.00. The Original Lender of the October 24, 2005 Lopez loan is
147 GN Mortgage, LLC. (See Exhibit "A" attached within)

148 a. This copy of the Valerie A. Lopez Note shows an indorsement, to the Note,
149 from GN Mortgage, L.L.C. A Wisconsin Corporation, signed by Karen
150 Cannistra as Assistant Secretary, made payable to Guaranty Bank, F.S.B.,

151 b. This copy of the Valerie A. Lopez Note shows a second indorsement, on the
152 Note itself, from Guaranty Bank, F.S.B, signed by Karen Cannistra as
153 Assistant Secretary, made payable to Wells Fargo Bank, N.A., being named as
154 payee.

155 23. The Freddie Mac Multiclass Certificates, Series 3070 Trust are not named in any way on the
156 Valerie A. Lopez Note.

157 a. The Federal Home Loan Mortgage Corporation is not named or referenced in any way
158 on the Valerie A. Lopez Note.

159 b. There are no endorsements to evidence any transactions between the Federal Home
160 Loan Mortgage Corporation and Wells Fargo Bank, N.A. regardless of what the
161 verbiage is stated on publicly recorded Assignments of Deed of Trust filed into public
162 record of transactions going back and forth between Wells Fargo Bank, N.A. and the
163 Federal Home Loan Mortgage Corporation. (See Exhibit "F, G and H attached within)

164 24. I have examined a purported to be true and correct copy of a Tangible Promissory Note of
165 Valerie A. Lopez submitted into the California bankruptcy court on September 20, 2011,
166 regarding a loan for \$123,000.00. The Original Lender of the October 24, 2005 Lopez loan is
167 GN Mortgage, LLC. (See Exhibit "B" attached within)

168 a. This copy of the Valerie A. Lopez Note shows an indorsement, to the Note,
169 from GN Mortgage, L.L.C. A Wisconsin Corporation, signed by Karen
170 Cannistra as Assistant Secretary, made payable to Guaranty Bank, F.S.B.,

171 b. This copy of the Valerie A. Lopez Note shows a second indorsement, on the
172 Note itself, from Guaranty Bank, F.S.B, signed by Karen Cannistra as
173 Assistant Secretary, made payable to Wells Fargo Bank, N.A., being named
174 as payee.

175 c. This copy of the Valerie A. Lopez Note also has an incomplete stamping in
176 the form of an allonge to the Note from Wells Fargo Bank, N.A., signed by
177 Joan M. Mills as Vice President, made payable to an as of yet unnamed
178 payee.

179 25. The Freddie Mac Multiclass Certificates, Series 3070 Trust are not named in any way on the
180 Valerie A. Lopez Note.

181 a. The Federal Home Loan Mortgage Corporation is not named or referenced in any
182 way on the Valerie A. Lopez Note.

183 b. There are no endorsements to evidence any transactions between the Federal Home
184 Loan Mortgage Corporation and Wells Fargo Bank, N.A. regardless of what the
185 verbiage is stated on publicly recorded Assignments of Deed of Trust filed into
186 public record of transactions going back and forth between Wells Fargo Bank, N.A.
187 and the Federal Home Loan Mortgage Corporation. (See Exhibit "F, G and H
188 attached within)

189 26. There is no evidence that Freddie Mac Multiclass Certificates, Series 3070 Trust ever received
190 an ownership interest in the Valerie A. Lopez Note.

191 27. I have examined a Deed of Trust of Valerie A. Lopez dated October 25, 2005 and filed in the
192 Official Records of the Riverside County Recorder's Office on November 04, 2005 as ins#
193 2005-0921026. (See Exhibit "C" attached within)

194 a. The **Freddie Mac Multiclass Certificates, Series 3070 Trust** are not named in
195 any way to the Valerie A. Lopez Deed of Trust

196 28. I have examined the Riverside County Record relating to the Valerie A. Lopez Deed of Trust
197 dated October 24, 2005. The Riverside County Record shows an "Assignment of Deed of
198 Trust", dated November 01, 2010 and filed in the Official Records of the Riverside County
199 Recorder's Office on November 12, 2010 as ins# 2010-0544380, signed by China Brown as
200 Assistant Secretary and notarized November 01, 2010 by Geraldine Hohmson, South Carolina
201 Notary Commission #N/A, where Mortgage Electronic Registration Systems, Inc., grants,
202 assigns, and transfers to Wells Fargo Bank, N.A., (See Exhibit "D" attached within)

203 29. There is no sale of the Valerie A. Lopez Mortgage Loan caused through the Valerie A. Lopez
204 Assignment of Deed of Trust.

205 30. I have examined the Riverside County Record relating to the Valerie A. Lopez Deed of Trust
206 dated October 24, 2005. The Riverside County Record shows an "Assignment of Deed of
207 Trust", dated May 06, 2011 and filed in the Official Records of the Riverside County
208 Recorder's Office on December 07, 2011 as ins# , signed by Michelle Gasafoly as Assistant
209 Secretary and notarized May 06, 2011 by Janet L. Jones, Minnesota Notary Commission
210 #23049147, where Mortgage Electronic Registration Systems, Inc., grants, assigns, and
211 transfers to Wells Fargo Bank, N.A., (See Exhibit "E" attached within)

212 31. There is no sale of the Valerie A. Lopez Mortgage Loan caused through the Valerie A. Lopez
213 Assignment of Deed of Trust.

214 32. This document purports to *"hereby grants, assign and transfer TOGETHER with the note or*
215 *notes therein described or referred to, the money due and to become due thereon with*
216 *interest ..."*

217 33. Paragraph 1 of the Valerie A. Lopez Note states *"I understand that the Lender may transfer*
218 *this Note. The Lender or Anyone who takes this Note by transfer and who is entitled to*
219 *receive payments under this Note is called the "Noteholder."*

- 220 a. Mortgage Electronic Registration Systems, Inc., is not named to the Valerie A.
221 Lopez Note.
- 222 b. Mortgage Electronic Registration Systems, Inc., has not taken this note by transfer
223 and is not entitled to received payments under this Note and is not a "Note
224 Holder" as per the Note contractual terms.
- 225 c. The rights of the Note Holder are defined in Paragraphs 4, 5, 6, 7, 8, 9 and 10 (See
226 Exhibits "A and B" attached within)

227 34. I have examined a copy of the MERS Procedures Manual, Release 19.0, dated June 14, 2010,
228 and MERS Residential Marketing Kit, Terms And Conditions: (see Exhibit "J" attached
229 within)

- 230 a. It is stated in the MERS Procedures Manual, Release 19.0, dated June 14, 2010:
231 Page 63 – Transfer of Beneficial Rights to Member Investors, Overview:

232 "Although MERS tracks changes in ownership of the beneficial rights for
233 loans registered on the MERS System, MERS cannot transfer the beneficial
234 rights to the debt. The debt can only be transferred by properly endorsing
235 the promissory note to the transferee." (emphasis added)

236 It is stated in the MERS Residential Marketing Kit, Terms And Conditions:

237 2. ...MERS shall serve as mortgagee of record with respect to all such mortgage
238 loans solely as a nominee, in an administrative capacity, for the beneficial owner
239 or owners thereof from time to time. MERS shall have no rights whatsoever to
240 any payments made on account of such mortgage loans, to any servicing
241 rights related to such mortgage loans, or to any mortgaged properties
242 securing such mortgage loans. MERS agrees not to assert any rights (other
243 than rights specified in the Governing Documents) with respect to such mortgage
244 loans or mortgaged properties. References herein to "mortgage(s)" and
245 "mortgagee of record" shall include deed(s) of trust and beneficiary under a deed
246 of trust and any other form of security instrument under applicable state law.
247 (emphasis added)

248 6. MERS and the Member agree that: (i) the MERS System is not a vehicle
249 for creating or transferring beneficial interests in mortgage loans...
250 (emphasis added)

251 35. I have examined the Riverside County Record relating to the Valerie A. Lopez Deed of Trust
252 dated October 24, 2005. The Riverside County Record shows an "Assignment of Deed of

Trust”, dated October 12, 2012 and filed in the Official Records of the Riverside County Recorder's Office on October 17, 2012 as ins# 2012-04966700, signed by Deborah Schwartz as A.V.P and notarized October 12, 2012 by Susan L. Meyers, California Notary Commission #1859295, where Wells Fargo Bank, NA By Cal-Western Reconveyance Corporation as its attorney in fact grants, assigns, and transfers to Federal Home Loan Mortgage Corporation. (See Exhibit “F” attached within)

36. There is no sale of the Valerie A. Lopez Mortgage Loan caused through the Valerie A. Lopez Assignment of Deed of Trust.

37. I have examined the Riverside County Record relating to the Valerie A. Lopez Deed of Trust dated October 24, 2005. The Riverside County Record shows an “Corporate Assignment of Deed of Trust”, dated November 22, 2013 and filed in the Official Records of the Riverside County Recorder's Office on December 09, 2013 as ins# 2013-0570758, signed by Janet L. Jones as President Loan Documentation and notarized November 22, 2013 by Nicholas J. Wolf, Minnesota Notary Commission #N/A, where Federal Home Loan Mortgage Corporation by Wells Fargo Bank, N.A., as their Attorney-In Fact grants, assigns, and transfers to Wells Fargo Bank, N.A. (See Exhibit “G” attached within)

38. There is no sale of the Valerie A. Lopez Mortgage Loan caused through the Valerie A. Lopez Assignment of Deed of Trust.

39. I have examined the Riverside County Record relating to the Valerie A. Lopez Deed of Trust dated October 24, 2005. The Riverside County Record shows an “Corporate Assignment of Deed of Trust”, dated February 20, 2014 and filed in the Official Records of the Riverside County Recorder's Office on February 25, 2014 as ins# 2014-0070941, signed by Carla M. Naughton as Vice President Loan Documentation and notarized February 20, 2014 by Nicholas J. Wolf, Minnesota Notary Commission #N/A, where Wells Fargo Bank, N.A., grants, assigns, and transfers to Federal Home Loan Mortgage Corporation. (See Exhibit “H” attached within).

40. There is no sale of the Valerie A. Lopez Mortgage Loan caused through the Valerie A. Lopez Assignment of Deed of Trust.

41. The transfer and sale of all Beneficial Interest of the Valerie A. Lopez Deed of Trust to Freddie Mac Multiclass Certificates, Series 3070 Trust should have been done on or before

282 the Closing Date of the Freddie Mac Multiclass Certificates, Series 3070 Trust which was
283 November 30, 2005. The Assigning of a defective obligation to the REMIC also goes
284 against what is required (Verbatim provided in pertinent part below)

285 USCA stands for United States Code Annotated.

286 Title 26 is the Internal Revenue Code

287 Subchapter M includes Regulated Investment Companies and Real Estate Investment
288 Trusts.

289 *26 U.S.C. 860D*

290 *United States Code, 2009 Edition*

291 *Title 26 - INTERNAL REVENUE CODE*

292 *Subtitle A - Income Taxes*

293 *PART IV - REAL ESTATE MORTGAGE INVESTMENT CONDUITS*

294 *Sec. 860D - REMIC defined*

295 *From the U.S. Government Printing Office, www.gpo.gov*

296 *§860D. REMIC defined*

297 *(a) General rule*

298 *For purposes of this title, the terms "real estate mortgage investment conduit" and*
299 *"REMIC" mean any entity—*

300 *(4) as of the close of the 3rd month beginning after the startup day and at all times*
301 *thereafter, substantially all of the assets of which consist of qualified mortgages and*
302 *permitted investments.*

303 42. The Assignment of Deed of Trust dated October 12, 2012 and filed in the Official Records of
304 the Riverside County Recorders' Office on October 17, 2012 assigned a defective obligation
305 to the Federal home Loan Mortgage Corporation as this loan was in default when the
306 assignment was filed. This information can be found by going to the website
307 [https://www.gpo.gov/fdsys/pkg/USCODE-2009-title26/html/USCODE-2009-title26-
308 subtitleA-chap1-subchapM-partIV-sec860G.htm](https://www.gpo.gov/fdsys/pkg/USCODE-2009-title26/html/USCODE-2009-title26-
308 subtitleA-chap1-subchapM-partIV-sec860G.htm)

309 .26 U.S.C. 860G(a)(4)(B)(ii)

310 (a) Definitions

311 (4) Qualified replacement mortgage

312 The term "qualified replacement mortgage" means any obligation—

313 (A) which would be a qualified mortgage if transferred on the startup day in exchange
314 for regular or residual interests in the REMIC, and

315 (ii) a defective obligation within the 2-year period beginning on the startup day.

316 43. Based on my examination of the Valerie A. Lopez loan instruments, and all available
317 documents recorded in the Riverside County records associated therewith, there is no evidence
318 or indication that Freddie Mac Multiclass Certificates, Series 3070 Trust ever acquired
319 ownership rights to the Valerie A. Lopez note.

320 44. In my professional opinion, all the available evidence that I have examined lacks proof, or even
321 a showing, of any proper transfer of the debt obligation (purportedly evidenced by the note)
322 along with proper transfer of collateral rights in the real property (purportedly evidenced by
323 the Deed of Trust) regardless of any verbiage inserted into the various assignments. In fact,
324 there is no evidence that suggests the Valerie A. Lopez note was properly transferred
325 simultaneously with any purported transfer of the beneficial rights in the Valerie A. Lopez
326 Deed of Trust.

327 45. As Freddie Mac Multiclass Certificates, Series 3070 Trust has never acquired rights to the
328 Valerie A. Lopez Note and Deed of Trust, those rights can not be transferred to another party.
329 An Assignment of the Deed of Trust without an assignment of the debt creates no right in the
330 assignee.

331 46. Even though a note and mortgage act as one instrument, they are two separate documents. A
332 note itself includes no right to enforce through foreclosure.

333 47. When one party deals with or manages the interests, rights and authorities of another, which is
334 the case here, the named mortgagee is the agent and the unnamed payee to the note is the
335 principal. However, the mortgagee, as the agent, nor anyone else can know or fulfill the
336 instruction and authority of an as of yet unnamed principal and cannot be held accountable for
337 what they say, because they cannot speak.

338 48. Through the acts of the transferors and transferees of the note and mortgage, rights to the
339 mortgage can be separated from rights to the note, causing the debt to be no longer secured by
340 title to real property.

341 49. I have examined the Riverside County Record relating to the Valerie A. Lopez Deed of Trust
342 dated October 24, 2005. The Riverside County Record shows an "Substitution of Trustee",
343 dated September 13, 2012 and filed in the Official Records of the Riverside County Recorder's
344 Office on September 17, 2012 as ins# 2012-0441955, signed by Monica L. Gonzalez as A.V.P.,
345 and notarized September 13, 2012 by Susan L. Meyers, California Notary Commission
346 #1859295, where Wells Fargo Bank, N.S., By Cal-Western Reconveyance Corporation as its
347 attorney in fact removes 6700 Corporation as Trustee and substitutes Cal-Western
348 Reconveyance Corporation as Trustee. (See Exhibit "I" attached within).

349 50. I have observed the specific DEFINITIONS in the Valerie A. Lopez Deed of Trust (Exhibit
350 "D," page 1) regarding the word "Lender":

351 (C) "Lender" is
352 GN Mortgage, LLC
353 Lender is a Limited Liability Company
354 organized and existing under the laws of Wisconsin
355 Lender's Address is
356 6950 SW Hampton. #200, Tigard, OR 97223
357

358 51. "Lender" has a "special definition" that applies exclusively to the Valerie A. Lopez Deed of
359 Trust and, per the Valerie A. Lopez Deed of Trust, its definition is not to be interchanged,
360 substituted or confused with the general definition of "lender" found in dictionaries. This
361 special definition does NOT include any "successor or assigns" as I have witnessed in other
362 deeds of trust, just "Lender," which by the letter of the law of the Valerie A. Lopez Deed of
363 Trust, means only GN Mortgage, LLC Based on this observation and my experience
364 understanding the documents I am reviewing, I would like to have the reader go to the Valerie
365 A. Lopez Deed of Trust to Covenant 24, where it states:

366 *24. Substitute Trustee. Lender, at its option, may from time to time*
367 *appoint a successor trustee to any Trustee appointed hereunder by*
368 *an instrument executed and acknowledged by lender and recorded*
369 *in the office of the Recorder of the county in which the Property is*
370 *located*

371 52. The Valerie A. Lopez Deed of Trust is the final authority who may appoint a successor trustee,
372 which is the "Lender," i.e., GN Mortgage, LLC GN Mortgage, LLC, the "Lender," did not
373 appoint the successor trustee, which is a violation of the Valerie A. Lopez Deed of Trust. The
374 only person that could appoint a successor trustee, per the Valerie A. Lopez Deed of Trust, is
375 the "Lender," which is GN Mortgage, LLC. This is a condition precedent that was not honored
376 and violated.

377 The above statements are affirmed by me under penalty of perjury under the laws of the
378 State of Texas to be true and correct to the best of my knowledge and belief, are based on my
379 own personal knowledge, and I am competent to make these statements.

380 FURTHER THE AFFIANT SAYETH NAUGHT

381
382 By: Joseph R Esquivel, Jr.
383

384 Joseph R Esquivel, Jr.
385 Private Investigator License # A20449
386 Mortgage Compliance Investigations LLC

387 STATE OF TEXAS)
388)
389 COUNTY OF TRAVIS)

390 Subscribed and sworn before me, Lori M. Esquivel, Notary Public, on this

391
392 14th day of April, 2021 by Joseph R Esquivel, Jr proved to me on the

393 basis of satisfactory evidence to be the person(s) who appeared before me.

394 WITNESS my hand and official seal.

395 Lori M. Esquivel
396 Notary Public
397

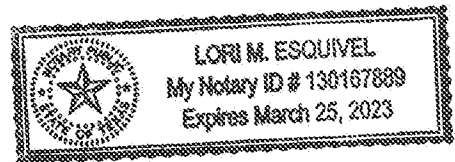


EXHIBIT “J”



Procedures Manual

Release 19.0
June 14, 2010

Transfer of Beneficial Rights to Member Investors

Overview

Although MERS tracks changes in ownership of the beneficial rights for loans registered on the MERS[®] System, MERS cannot transfer the beneficial rights to the debt. The debt can only be transferred by properly endorsing the promissory note to the transferee. As a MERS Member you have two options for registering a transfer of beneficial rights to another Member: Option 1 and Option 2. The determination of whether Option 1 or Option 2 is used is based on the Membership Profile of the purchasing investor.

An Option 1 transfer can be created in either flat file/EDI X12 mode or online.

Option 1

In an Option 1 transfer, the Investor transfers beneficial rights on a system other than MERS (example: MORNET) and that system then initiates the MERS transaction.

Loans in an Option 1 batch that have not been registered are automatically reprocessed (“cycled”) until the loans have been registered, up to ten (10) calendar days from the Transfer Date. Option 1 investors receive notification when MIN cycling begins through the Transfer of Beneficial Rights Reject Report.

If you include MINs that are not registered in your agency transmission (e.g. MORNET), you will receive an abbreviated version of the Transfer of Beneficial Rights Reject Report listing these unregistered MINs. It is your responsibility to register these MINs immediately, entering your MERS Org ID in the Investor field. If you register them after the 10 day cycling process is over, you must name the Agency in the Investor field.

An Option 1 Transfer of Beneficial Rights will replace any Option 2 investor on the loan. The investor that was removed during the Option 1 process is notified of its removal by the Investor Removed by Option 1 TOB report. Additionally, Interim Funder and Warehouse Gestation Lender interests are released automatically in an Option 1 beneficial rights transfer. No confirmations are required for Option 1 transfers.



TERMS AND CONDITIONS

1. MERS, which shall include MERSCORP, Inc. and Mortgage Electronic Registration Systems, Inc., and the Member shall abide by these Terms and Conditions, the Rules and Procedures (collectively, the "Governing Documents"), copies of which will be supplied upon request. The Governing Documents shall be a part of the terms and conditions of every transaction that the Member may make or have with MERS or the MERS® System either directly or through a third party. The Member shall be bound by any amendment to any of the Governing Documents.
2. The Member, at its own expense, shall promptly, or as soon as practicable, cause MERS to appear in the appropriate public records as the mortgagee of record with respect to each mortgage loan that the Member registers on the MERS® System. MERS shall serve as mortgagee of record with respect to all such mortgage loans solely as a nominee, in an administrative capacity, for the beneficial owner or owners thereof from time to time. MERS shall have no rights whatsoever to any payments made on account of such mortgage loans, to any servicing rights related to such mortgage loans, or to any mortgaged properties securing such mortgage loans. **MERS agrees not to assert any rights** (other than rights specified in the Governing Documents) with respect to such mortgage loans or mortgaged properties. References herein to "mortgage(s)" and "mortgagee of record" shall include deed(s) of trust and beneficiary under a deed of trust and any other form of security instrument under applicable state law.
3. MERS shall at all times comply with the instructions of the holder of mortgage loan promissory notes. In the absence of contrary instructions from the note holder, MERS shall comply with instructions from the Servicer shown on the MERS® System in accordance with the Rules and Procedures of MERS.
4. No rights or obligations of the Member with respect to any data or information supplied to MERS by or on behalf of the Member shall be altered or affected in any manner by the provision of such data or information to MERS (except as otherwise specifically provided in these Terms and Conditions or the Rules of Membership).
5. If the Member uses MERS as Original Mortgagee (MOM) on the security instrument, the loan must be registered on the MERS® System within 10 days of the Note Date.
6. **MERS and the Member agree that: (i) the MERS® System is not a vehicle for creating or transferring beneficial interests in mortgage loans**, (ii) transfers of servicing interests reflected on the MERS® System are subject to the consent of the beneficial owner of the mortgage loans, and (iii) membership in MERS or use of the MERS® System shall not modify or supersede any agreement between or among the Members having interests in mortgage loans registered on the MERS® System.
7. If the Member has a third-party register loans (the "Registrar") on the MERS® System on behalf of the Member, the Registrar shall not be deemed an agent of MERS. The Registrar shall be solely an agent for the Member, and MERS is only giving consent to the Member to use a Registrar to enter information on the MERS® System on behalf of the Member. The Member agrees that MERS is not liable to the Member for any errors and omissions, negligence, breach of confidentiality, breach of the Rules and Procedures, or willful misconduct of the Registrar, or any employee, director, officer, agent or affiliate of the Registrar in performing its services to the Member.
8. The Member shall promptly pay to MERS the compensation due it for transactions registered on the MERS® System and other services rendered to the Member based on the then current MERS fee schedules, which may change from time to time. The Member shall promptly pay to MERS any interest and penalties on delinquent fee payments at the rate set by MERS from time to time. MERS shall have the authority to impose reasonable penalties and fines on Members for breach of the Governing Documents, and the Member shall promptly pay such fines in accordance with the terms of their imposition.
9. MERS shall indemnify and hold harmless the Member, and any employee, director, officer, agent or affiliate of the Member ("Member Party"), from and against any and all third-party claims, losses, penalties, fines, forfeitures, reasonable attorney fees and related costs, judgments, and any other costs, fees and expenses ("indemnified Payments") that the Member Party may sustain directly from the negligence, errors and omissions, breach of confidentiality, breach of the Terms and Conditions, breach of the Rules and Procedures, or willful misconduct of MERS, or any employee, director, officer, agent or affiliate of MERS ("MERS Indemnified Claim"). Notwithstanding the foregoing, MERS shall not be liable or responsible under the terms of this Paragraph for any losses or claims

resulting from the actions or omissions of any person other than an employee, director, officer (who is also an employee of MERS), agent or affiliate of MERS.

The Member shall indemnify and hold harmless MERS, and any employee, director, officer, agent or affiliate of MERS ("MERS Party"), for any Indemnified Payments which do not result from a MERS Indemnified Claim and which such MERS Party incurs (i) from the negligence, errors and omissions, breach of confidentiality, breach of the Terms and Conditions, Rules and Procedures, or willful misconduct of a Member Party, (ii) with respect to a transaction on the MERS® System initiated by such Member, or (iii) as a result of compliance by MERS with instructions given by the Member, or its designee, as beneficial owner, servicer or secured party shown on the MERS® System ("Member Indemnified Claim").

MERS shall promptly notify the Member if a claim is made by a third party against either MERS or the Member with respect to any mortgage loan registered on the MERS® System in which the Member is shown on the MERS® System as beneficial owner, servicer or secured party in accordance with the Rules and Procedures. The Member shall promptly notify MERS if a claim is made against the Member that may be subject to the indemnification provisions of this Paragraph.

The obligations of MERS and the Member under this Paragraph shall survive the termination of the Member's use of the MERS® System.

10. MERS and the Member shall maintain appropriate insurance coverage that shall include an errors and omissions insurance policy and a fidelity bond. MERS shall not be required to maintain coverage for persons who may be appointed at the request of the Member as certifying officers of MERS. The Member's policies shall protect and insure MERS against losses in connection with the release or satisfaction of a mortgage loan without having obtained payment in full of the indebtedness secured thereby. Upon request, MERS or the Member shall cause to be delivered to the other a certified true copy of such errors and omissions insurance policy and fidelity bond.

In the event of any loss of principal or interest on a mortgage loan or any Indemnified Payments for which reimbursement is received from a fidelity bond or any errors and omissions insurance policy or other insurance policy, the proceeds from any such bond or insurance shall be held in trust for and be promptly paid to the Member who is shown as the servicer on the MERS® System on behalf of the beneficial owner unless otherwise requested by the beneficial owner.

11. Any notice or other communication which is required or permitted to be given or made to MERS pursuant to any provision of the Governing Documents shall be given or made in writing and shall be sent by nationally recognized overnight courier, or facsimile followed by delivery of the original via first class mail, addressed as follows: MERS, Corporate Secretary, 1818 Library Street, Suite 300, Reston, Virginia, 20190.
12. These Terms and Conditions and all transactions effected by the Member with MERS shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia without regard to its choice of law provisions.
13. Neither the Member nor MERS shall institute a proceeding before any tribunal to resolve any controversy or claim arising out of or relating to these Terms and Conditions, Rules and Procedures, or the breach, termination or invalidity thereof (a "Dispute), before such party has sought to resolve the Dispute through direct negotiation with the other party. If the Dispute is not resolved within thirty (30) days after a written demand for direct negotiation, the parties shall attempt to resolve the Dispute through mediation. If the parties do not promptly agree on a mediator, either party may request the then chief judge of the Circuit Court of Fairfax County, Virginia to appoint a mediator. All mediation proceedings hereunder shall be held in Washington, D.C. If the mediator is unable to facilitate a settlement of the Dispute within a reasonable period of time, as determined by the mediator, the mediator shall issue a written statement to the parties to that effect and the aggrieved party may then seek relief in accordance with the arbitration provisions of this Paragraph. The fees and expenses of the mediator shall be paid by the party initiating the Dispute.

In the event that the Member and MERS are not able to resolve a Dispute in accordance with the mediation provisions of this Paragraph, such Dispute shall be settled by binding arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof; provided, however, that the place of arbitration shall be Washington, DC, and fees and expenses for the arbitration proceedings shall be paid by the party initiating arbitration.

LIEN AND SECURITY INTEREST FOR UNDIVIDED RIGHTS, TITLE, AND INTEREST AND COMPLETE RENUNCIATION OF MERSCORP HOLDINGS, INC. (IN ITS CURRENT ITERATION) ORDER FOR IMMEDIATE AND URGENT PROCESSING: CORRECTIONS OF RECORD WITH IMMEDIATE RELIEF FOR AFFECTED ERRORS, AS STATED HEREIN THAT INCLUDES ALL NOMINATION OF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AND MERS@ SYSTEM, INC., SUCCESSORS AND ASSIGNS, LEGAL REPRESENTATIVES, SUCCESSORS AND ASSIGNS, ET ALL NUNC PRO TUNC, MUTATIS MUTANDIS – I Hereby Exercise My Right to Revoke Pursuant National E-Commerce Act

Re: FHLMC Multiclass Certificates Series 3070 Trust INCLUSIVE BUT NOT EXCLUSIVE ONLY TO
@/paper note and tangible/paper deed of trust.

Without the debt, Wells Fargo and Federal Home Loan Mortgage Corporation terrorize the California Courts claiming to be a Holder in Due Course without ownership of the intangible asset aka the intangible debt. Blanca Oliver alleged Assistant Treasurer of Federal Home Loan Mortgage Corporation is moving to illegally liquidate my home at 30160 Merrell Ave Nuevo California – a violation of RESPA. BLANCA OLIVER USING MY NAME TWICE TO RECEIVE PAYMENT FOR A SECOND TIME – once in 2006 and once in 2022. “DOUBLE PROFIT” ON SAME FANNIE MAE/FREDDIE MAC APPLICATION AND SAME SIGNATURE – Violation of RESPA. DEFECTIVE THEFT OF PRIVATE PROPERTY DUE TO VALERIE LOPEZ DISCHARGING THE UNSECURED DEBT OWNED AND PRESENTLY TRADING OF FHLMC Multiclass Certificates Series 3070 Trust investors on May 14, 2022. How can Blanca Oliver have possession of a lawful home loan effective May 2014 if the investors of FHLMC Multiclass Certificates Series 3070 are current owners of the unsecured debt and has owned unsecured debt since January 24, 2006? How did Blanca Oliver buy a lawful home loan in May 2014 when she knew that Federal Home Loan was PAID for the unsecured debt on January 24, 2006? Does Oliver not understand that Oliver’s Act is a violation of RESPA – NO DOUBLE DIPPING on same application whereby Freddie Mac was already PAID on 1-24-2006. Why would Federal Home Loan Mortgage Corporation violate 15 U.S.C. Chapter 96 ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE law on 1-24-2006 without disclosure to me and without my authorization? Trickery is affirmed by Section 7003 (a) which states specifically that ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT does not apply to contracts governed by California Statutory Laws aka UCC laws. I would have never agreed to the illegal act presumed to be protected by MERS scheme jurisdiction protections under US PATENT AND TRADEMARK OFFICE. Under National E Commerce Act, I hereby revoke any presumed power attorneys that MERS@ attorneys assume to possess in order to violate right protected by California Constitution and US Constitution 5 USC 5331.

Valerie A. Lopez (“Purported Borrower”) to that certain mortgage loan refinance with GN Mortgage LLC (“Alleged Purported Lender”), agreed to on the trusted belief and integrity of the Fannie Mae and Freddie Mac standard form mortgage loan agreement known as the Fannie Mae/Freddie Mac Uniform Instrument-MERS, appointing Mortgage Electronic Registration Systems Inc. (MERS), as Nominee/Mortgagee for the alleged purported lender, GN Mortgage LLC as beneficiary of the Security Instrument (Deed of Trust”), dated October 24, 2005. **MERS MIN: 100016500005409494.** On November 04, 2005, A Deed of Trust was recorded in the mortgage records of County of Riverside, California Document No. 2005-0921026: Valerie A. Lopez, a single woman, as grantor, 6700 Corporation, as trustee, and Mortgage Electronic Registration Systems, Inc. solely as nominee for GN Mortgage LLC, beneficiary. Valerie Lopez signed this deed of trust with a “wet ink” signature with presumption that the tangible/paper note and tangible/paper note would be processed post-closing in accordance with IRS Publication 938, IRS Code Title 860 a-g, 15 USC 7001, SEC regulations, National E Commerce Act and California UCC laws.

Federal Home Loan Mortgage Corporation elected to violate laws: IRS Publication 938, IRS Code Title 860 a-g, 15 USC 7001, SEC regulations, National E Commerce Act and California UCC Laws on January 24, 2006, which made the intangible asset unsecured. Federal Home Loan Mortgage Corporation took the unsecured debt without ACTUAL possession of the tangible paper notes and tangible paper deed of trust. Federal Home Loan Mortgage

Proceeded to use poor judgment by converting my signature and using it in conjunction with an illegal e-note:

Any electronic transfers of the «BORROWERLAST» «MORTGAGEDOT» that may have been executed without recording within the Official Records of the «COUNTYRECORDERNAME» are void under Uniform Electronic Transactions Act (UETA) USC § 15-96-1-7003:

(a) Excepted requirements

The provisions of section 7001 of this title shall not apply to a contract or other record to the extent it is governed by—

(3) the Uniform Commercial Code, as in effect in any State, other than sections 1-107 and 1-206 and Articles 2 and 2A

Following the illegal formation of improper mortgage back securities, Federal Home Loan Mortgage Corporation then proceeded to sell the unsecured debt to FHLMA Multiclass Certificates Series 3070 Trust investors. The investors took the unsecured debt without ACTUAL possession of the tangible/paper note, and tangible/paper deed of trust and made a assumed valued investment with my electronic signature together with illegal e-notes. I never gave any authorization for the illegal acts of Federal Home Loan Mortgage Corporation. Federal Home Loan Mortgage Corporation received full value for unsecured debt by using my converted now electronic signature and illegal e-notes on January 24, 2006, without my authorization. Nor did Federal Home Loan Mortgage Corporation ever disclose to me their illegal profit scheme.

In 2012, I decided it would be best to discharge the unsecured debt owned by FHLMC Multiclass Certificates Series 3070 Trust by listing on Schedule F on my BK petition. I could then proceed to work with my CPA, the BK trustee and UD Treasury to clean up the mess made by Federal Home Loan Mortgage Corporation. This plan could not occur due to the extensive abuses by attorneys of Aldridge Pite, Anglin Flewelling Campbell and Rasmussen and denial of due process by Judge John Vineyard, Judge Randall Stamen, Judge Craig Riemer and Judge Elliot Daum. Federal Home Loan Mortgage Corporation's alleged Assistant Treasurer Blanca Oliver is presently committing perjury in the Riverside Court Case 1904032 to obtain a second illegal judgment to get paid a second time based on illegal use of my name and signature. Double payment on my home is a violation of RESPA. Blanc Oliver is a person of zero rights to scheme with the Anglin Flewelling et al attorneys to attempt to get paid for a 2nd time with non-authorized use of the conversion of my signature and name and knowing that I discharged the unsecured debt owned by not FEDERAL HOME LOAN MORTGAGE CORPORATION but by FHLMC Multiclass Certificates Series 3070 Trust investors. Discharge of unsecured debt owned by FHLMC Multiclass Certificates Series 3070 Trust investors occurred on May 14, 2012, by operation of law 11 USC 524 a1. Federal Home Loan Mortgage Service are not a holder in due course with the discharge of the unsecured debt still trading on Wall Street making money for investors of the FHLMC Multiclass Series 3070 Trust.

This lien and security interest for the undivided interest and goodwill is specific to that certain intentionally concealed Pledge and Secured Credit Agreement (as the same may be amended, supplemented or modified, from time to time restructuring all or any portion of Agreement and successors and assigns agreement), dated June 30, 1998, between MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("Borrower") a Delaware Corporation NATIONSBANK, N.A., a national banking association (the "Bank"). An Agreement located in the Principal Register of the United States Patents and Trademarks Office ("USPTO"), as a security interest conveyance in Registrant, Mortgage Electronic Registration Systems, United States Registered Service Mark "MERS" Serial #:75031300, Reg #:2084831.

New MERS, Inc. merged and into Mortgage Electronic Registration Systems Inc., (MERS) under Delaware General Corporation Law, on June 30, 1998, with New MERS, Inc. named as the surviving corporation. New MERS, Inc. being renamed to Mortgage Electronic Registration Systems Inc., (MERS), having an address 8201 Greensboro Drive, Suite 350, Mclean, Virginia, 22102, recorded to the USPTO on 04/09/2003, Reel/Frame 2710/0724. On December 30, 1998, a Certificate of Amendment of the Certificate of Incorporation of Mortgage Electronic Registration Systems Inc., filed under Delaware General Corporation Law, renaming, Mortgage Electronic Registration Systems Inc. to MERSCORP, Inc., recorded to USPTO on 05/08/2003 Reel/Frame 2731/0198.

A Certificate of Ownership and merger merging MERSCORP Holdings, Inc. with and into MERSCORP, Inc., a Delaware corporation organized under General Corporation Law of Delaware, on 02/22/2012, recorded to the USTPO on 07/25/2012, Reel/Frame, 4828/0725. MERSCORP, Inc., by Amendment was changed to MERSCORP Holdings, Inc. having an address of 1818 Library Street, Suite 300, Reston, Virginia, 20190, on 02/27/2012, resolving outstanding shares of Class A Common Stock, Class B Common Stock, and Class C Common Stock, as more fully stated in the document of merger, recorded to the USTPO on 11/18/2015, Reel/Frame, 5671/0541.

Bank of America, N.A. formerly NationsBank N.A., 'Termination and Release of Security Interest in Trademark' MERS®, Reel/Frame, 6137/0609, recorded on, 08/17/2017. The undersigned suspects this termination occurred as the result of documents served by the informed, We the People to the general counsel of MERSCORP, HOLDINGS, Sharon Horstenkamp, whose response to the public complaints and inquiries was complete silence.

COMPTROLLER OF THE CURRENCY ("OCC") - ADMINISTRATOR OF NATIONAL BANKS
CONDITIONAL APPROVAL #333 - NOVEMBER 1999

Re: Application for approval for PNC Mortgage Corp. of America, a wholly owned operating subsidiary of PNC Bank, N.A., to hold a non-controlling minority interest in MERSCORP, Inc. Application Control Number: 1999-NE-08-0037. Briefly stated, an application for OCC approval of the stock structure described as:

"The ownership interests of MERS are represented by three classes of Common Stock. The Class A Common Stock may be held only by the **Federal Home Loan Mortgage Corporation, the Federal National Mortgage Corporation** and the **Mortgage Bankers Association of America**. The Class B Common Stock may be held only by those organizations in the mortgage industry that fund, acquire, lend on the security of, or service mortgage loans that are secured by real property or that guaranty or issue mortgage-backed securities. The Class C Common Stock may be held (a) only by those persons or organizations that are primarily engaged in providing services to the mortgage industry, including, without limitation, mortgage insurance, title insurance, and other mortgage origination services, other than as part of their funding, acquiring, lending or servicing activities; (b) **trade associations or similar groups that represent such natural persons and organizations; or (c) THOSE NATURAL PERSONS OR ENTITIES THAT THE MERS BOARD OF DIRECTORS MIGHT APPROVE FROM TIME TO TIME.**

By virtue of inseparable, indivisible, and undivided union, I am Valerie A. Lopez of 13161 Merrell Avenue, Nuevo, California [92567], the exclusive owner and sole beneficiary of the trade name, VALERIE ANNE LOPEZ, with all right, title, and interest, along with all common law rights of use, thereto, including all spelling variations, opposite the spelling or otherwise. Capitalized meanings not defined, herein, have the meaning as defined within each agreement into which it is incorporated, i.e., MERS®/NationsBank Credit Security Agreement, Assignor of Assignment to Assignee Agreements, Trademark Security Agreements, Patent Security Agreements, License Agreements, and any other Agreements in the universe, et al. It is an absolute, indisputable fact that the reason capitalized, non-human trade name exists at all is expressly due to Valerie Lopez's taking her first breath; the fact of that event, the non-human trade name would not exist at all. The trade name is a non-human factor of production that is capital, credit, and equity. Therefore, it is a lender and creditor of said capital, credit, and equity that belongs exclusively to Valerie A. Lopez, by virtue of inseparable and indivisible existence. No outside company, man or woman is permitted to use this name or Valerie A. Lopez's wet ink signature without authorization. No outside company, man or woman is permitted to convert Valerie Lopez's wet ink signature to an electronic signature without authorization of Valerie A. Lopez. No outside company, man or woman is permitted to illegally use the common law name or signature of Valerie A. Lopez in activities which do not comply with IRS regulations, SEC regulations or California statutory laws aka UCC laws which govern tangible instruments. (15 USC 7001 - "e- notes" are illegal and any use of e- notes related to tangible instruments will make the contract VOID because tangible instruments are governed by state UCC laws, IRS Regulations and SEC regulations.) The primary law which has been violated is 15 USC Chapter 96 Section 7003 (a) ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE law which prohibits creation of enotes as described in US Patent Trademark Filing Reg No.2,084,831 dated 7-29-1997

"What Does MERS ® e Registry Do?"

• Uniquely identifies the e note's current Controller and Location of the Authoritative Copy.
Did Federal Home Loan Mortgage Corporation have my permission or disclosed to me that it was to violate 15 USC Chapter 96 Section 7003 (a)? No. Nothing was disclosed to me related to executed illegal formation of mortgage back securities. Federal Home Loan Mortgage Corporation was paid on the illegal mortgage back security on 1-24-2006 and now moves like a snake to Double Dip a violation of RESPA by using illegal documents purporting to show that FREDDIE MAC was allegedly sold a lawful home loan in May 2014 using "same" tangible paper note that I signed in November of 2006. This May 2014 sale to Freddie Mac is a big dream because FHLMC Multiclass Certificates Series 3070 Trust owns the unsecured debt without possession of the tangible paper note. The big dream of Freddie Mac is a dead dream because if FHLMC Multiclass Certificates Series 3070 Trust has owned the unsecured debt together with illegal "e" notes with my name and signature illegally stolen, then the tangible paper note sold to FREDDIE MAC in May 2014 is SUM ZERO. A paper note without the debt in accounting definition is SUM ZERO. 15 USC Chapter 96 Section 7003 (a) Any electronic transfers of the «BORROWERLAST» «MORTGAGEDOT» that may have been executed without recording within the Official Records of the «COUNTYRECORDERNAME» are void under Uniform Electronic Transactions Act (UETA) USC § 15-96-1-7003:

(a) Excepted requirements

The provisions of section 7001 of this title shall not apply to a contract or other record to the extent it is governed by—

(3) the Uniform Commercial Code, as in effect in any State, other than sections 1-107 and 1-206 and Articles 2 and 2A

Freddie Mac was paid full price on 1-24-2006 for unsecured debt due to their "e" notes and illegally using my name and signature to execute their scheme under US Patent and Trademark jurisdiction.

VALERIE ANNE LOPEZ, and all iterations, thereto, each an industrial property, has as its objects: patents, utility models, industrial designs, trademarks, service marks, trade names, trade secrets and know how; and indications of source or appellations of origin. A non-human provider of labor and energy, in not only industry as vessel in commerce and a special purpose vehicle (entity) or a transmitting utility, but to the agriculture, automotive, technology transfer, and extractive industries for example, wines, grain, tobacco leaf, fruit, cattle, minerals, mineral waters, beer, flowers, flour, genetics, nanotechnology, and workflow. The unregistered tradename VALERIE ANNE LOPEZ is protected by Article 8 and other provisions of the 1883 Paris Industrial Properties Protection Convention. No company, man or woman cannot trespass on the Article 8 rights or cause Valerie A. Lopez into slavery by illegally obtaining judgments with the goal of illegally liquidating 30160 Merrell Avenue Nuevo California for their own benefit and pleasures.

IT IS MY WISH AND DESIRE, AND DECISION MADE WITH INTELLECT to remove myself entirely from the UNITED STATES/COMMONWEALTH. As stated herein, having acquired cognitive knowledge and competent understanding, I have found the system to be entirely and thoroughly corrupt, all law is ambiguous, and the fractionalization, collateralization, securitization, and repeated rehypothecation of all capitalized names is a violation of the Laws of Nature and of Nature's God under which this country was formed and also a violation of my Christian principles and beliefs. I find it necessary that these affected errors as stated, herein, be immediately corrected, without discussion and without delay. I reassert myself as a protected, private American citizen, a sovereign state in being, a private merchant/banker with mutual benefit to myself (i.e., Debtor/Creditor), a protected, transmitting utility of The United States of America giving homage to same in a shared agreement with The United States of America, a Republic.

This lien and security interest is for undivided rights, title, and interest in and to Merscorp Holdings, Inc. (in all its iterations as listed above), including but not exclusive only to Bank of America, National Association (formerly NationsBank, N.A.), Corelogic, NewRez, and Altisource, subsidiaries and affiliates, and ALL successors and

assigns, that stem from the nomination of the falsely designated MERS in the agreement Fannie Mae/Freddie Mac UNIFORM INSTRUMENT-MERS, executed by Valerie A. Lopez in November 2005, and everything and anything to which it is incorporated by reference and/or attached, and/or by any license and/or by any other agreement, whatsoever, successors and assigns, legal representatives' successors and assigns, et al, nunc pro tunc, *mutatis mutandis*, foreign and domestic.

The deceptions put forth are as follows:

A Fannie Mae/Freddie Mac Uniform Instrument-MERS purports an ordinary course mortgage loan to real property, along with a UCC-3 negotiable instrument that in real and true actual fact, **DOES NOT** exist, but for the false designations, misleading representations, and platform of public deception engineered by the founding members of Merscorp Holdings, Inc. (in its current iteration). The illegal act of forming e-notes and involving my signature with the illegal event was never disclosed to me or authorized by me as required by National E Commerce Act. Complete violation of IRS Regulations, SEC regulations and California UCC laws was never disclosed to me. I never had an opportunity to decline involving my name and signature in unlawful and complex activities which were initiated on 1-24-2006. I had hopes to cure this mess created by Federal Home Loan Mortgage Corporation after discharging the unsecured debt owned by FHLMA Multiclass Certificates Series 3070 Trust investors who remained silent at all times and never challenging my BK petition listing the unsecured debt on Schedule F in BK Case 8:10-bk-22755RK. The Unsecured debt was discharged on May 14, 2012. Yet, Pite Duncan, Blanca and Angling Flewelling attorneys work hard to obtain illegal judgment with zero rights to my home to illegally liquidate 30160 Merrell Avenue Nuevo California using a counterfeit paper note no longer of value due to Federal Home Loan Mortgage Corporation making a mess by violating IRS Publication 938, IRS Code Title 860 (a-g), National E Commerce Act, 15 USC Section 7003 (a) of the ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE (formation of "e-notes" with my name and signature illegally used with in illegal business transactions without disclosing to me or obtaining my written authorization.

- A Fannie Mae/Freddie Mac Uniform Instrument-MERS that purposely omits all disclosure and representation of the **MERS®** System, a United States registered Service Mark that further conceals the attachment of an agreement far outside the mandated transparent four-corners of the Fannie Mae and Freddie Mac documents. What has been attached is a credit security agreement between Mortgage Electronic Registration Systems, Inc. (**MERS®**) and NationsBank, N.A. (Bank of America, National Association), and these terms and conditions have been unlawfully imposed upon Valerie A. Lopez, hereinafter referred to as "Valerie Lopez".
- A Fannie Mae/Freddie Mac Uniform Instrument-MERS - in real and true actual fact violates all mandated requirements upon which the Uniform Instrument was designed and engineered to prevent -- to prevent fraud and protect the people of America. This Uniform Instrument is an abomination that violates the public trust and given the very serious, wide- reaching effects implications may rightly be considered seditious. Other issues, the courtrooms throughout America have been devalued and vacant of justice. Courtroom administrators prosecute from the bench to assist those debt collectors waving counterfeit paper notes in the air -- the paper notes made SUM ZERO due to noncompliance to IRS Regulations, SEC Regulations, violation of California UCC laws, National E Commerce Act (illegal conversion of my signature without my authorization) and violation of 15 USC 7003Section (a) of the ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE (use of illegal "e" notes).
- A Fannie Mae/Freddie Mac Uniform Instrument-MERS that purports a real property loan, but which in actual fact and truth is a false front by which an act of theft has been concealed, which is to say it is a concealed gateway. It was through this concealed gateway that the Valerie Lopez's invaluable trade name and signature were stolen off books and enslaved: forced to serve as the credit, capital, and equity to thousands of undisclosed patents, trademarks, and copyrights. The illegal acts were used to access Public Federal Funds and access the credit source to fund varied insurance policies and annuities.

Federal Home Loan Mortgage Corporation was PAID on 1-24-2006 from coffers of FHLMC Multiclass Certificates Series 3070 Trust investors. Freddie Mac knowingly sold FHLMC Multiclass Certificates Series 3070 Trust investors unsecured debt as verified by Valerie Lopez's forensic accountants and as affirmed in the attached affidavit from Mortgage Compliance Investigations. Freddie Mac was paid a substantial amount of money from the investors under this US Patent and Trademark scheme and now Freddie Mac "alleged" Assistant Treasurer Blanca Oliver with abusive attorneys of Aldridge Pite and Lagerlof Law Firm are attempting to get paid a 2nd round which is in violation of RESPA and Unfair, Deceptive or Abusive Act under the Dodd Frank Act. The latter individuals are using the Riverside Courts to obtain illegal judgments knowing they have "no standing" or rights and they hope to illegally my home based on their wild deeds filed in the Riverside County land records.

This never was a mortgage loan to real property agreement once the e-notes and illegal conversion of my name and signature was invoked by Federal Home Loan Mortgage Corporation. Rather, it is sleight of hand transaction intended to give cover and keep one ignorant while concealing all knowledge of the true nature of the transaction: participation with the US Patent and Trademark jurisdiction involves sophisticated processes and practices founded on intellectual properties and the trading of trademarks. This is the true nature and character of the transaction.

'Applicant also argues that the purchasers of its services are sophisticated, making confusion less likely. However, the recited services of the respective parties are not limited to professionals with extensive experience in the trade, but are stated broadly, and would include services offered to ordinary purchasers, who may obtain mortgages only a small number of times in their lifetimes. It may be presumptuous to believe that these purchasers are sophisticated or experienced in these matters, and indeed they may not be. Even assuming arguendo that they are sophisticated or knowledgeable in applicant's field, this does not necessarily mean that they are sophisticated or knowledgeable in the field of trademarks or immune from source confusion'.

See *In re Decombe*, 9 USPQ2d 1812 (TTAB 1988); *In re Pellerin Milnor Corp.*, 221 USPQ 558 (TTAB 1983); TMEP §1207.01(d)(vii).'

The falsely designated and misrepresented Mortgage Electronic Registration Systems, Inc.-MERS is a fraud of unprecedented magnitude exercised through no less than 100 million Fannie Mae/Freddie Mac Uniform Instruments-MERS transactions. If one were to presume two individuals per transaction, a husband and wife for instance, it would result in 200 million individuals whose identities have been stolen. That would equate to 200 million lives being impersonated and controlled by the forgery and theft by and of a comparative few. Many Americans have been dragged into an illegal transaction whereby their signatures and names have been converted to electronic signatures and used in illegal activities not in compliance with 15 USC Chapter 96 Section 7003 (a).

This is an abhorrent crime spree made possible by the actions of the Office of the Comptroller of the Currency (OCC), an agency of the Federal government through acts of deregulation and preemption, which arguably are seditious. It is the OCC that held the door wide open for the enemies of freedom and liberty to walk on through and conquer. In short, this is a nation under the domestic terror of foreign agent law firms/attorneys acting in collusion with the business of international banking, subsidiaries and affiliates to commit an economic, governmental, and financial coup.

The Founding members of Merscorp Holdings, Inc. (in its current iteration) knowingly and willingly engineered a scheme with purposeful intent to conceal the new economic, governmental, and financial system that replaced decades old paradigm of a mortgage to real property. This new system was established on a platform of automated rules and case-based decision-making artificial intelligence, based on the patented technology -a system entirely designed, engineered, and implemented on automated patented processes; and engineered on the capricious whim of foreign agent Intellectual Properties (IP) law firms and the business of banking, their subsidiaries and affiliates, the international bodies of the World Intellectual Properties Organization ("WIPO"), European Union Intellectual Property (EU), Benelux, Hungarian Intellectual Property Office (HIPO), and any and all other international

Intellectual Properties organizations.

Further, it is a system engineered on forgery, manipulation, identity theft, deception, grand larceny, defamation, multi-jurisdictional schemes, payouts and kickbacks, corruption of governmental databases and systems, and the buyout of the entire judicial system as directed by foreign bank debentures (a portion of which are listed below), composite debentures, and charging documents, all under the jurisdiction and laws of England and Wales. A judicial system corrupted by foreign bank docketing and case management patents and paid off with annuities, pipelining in revenue streams has corrupted the Sheriff departments and law enforcement in every county of every state of this nation. The proof of this is prima facie upon the embodiment of patents and trademarks for anyone who cares to actually read the agreements attached to these patents and trademarks.

This scheme is in complete violation of all laws which loan officers across the country are required to avoid as taught in NMLS Education requirements. It is apparent to me that the saying "Do as I say, but not as I do" is the current foundation for the purpose of creating large profits for the industry insiders.

The debentures are as follows:

- **SANTANDER UK PLC, AS SECURITY TRUSTEE**
LONDON NW13AN
UNITED KINGDOM
- **U.S. BANK TRUSTEES LIMITED**
LONDON EC2N 1AR
ENGLAND
- **HSBC CORPORATION TRUSTEE COMPANY (UK) LIMITED**
LONDON E14 5HQ
ENGLAND
- **ONEFATHER LIMITED**
ST. HELIER JE2 3RT
JERSEY
- **DEUTSCHE BANK AG LONDON**
LONDON EC2N 2DB
UNITED KINGDOM
- Debentures (cont'd):
- **BARCLAYS BANK PLC (AS SECURITY TRUSTEE)**
LONDON E14 4BB
UNITED KINGDOM
- **LLOYDS BANK PLC**
LONDON EC3MILL
ENGLAND
- **SURFACE INNOVATIONS LIMITED**
ABINGDON, OXFORDSHIRE
UNITED KINGDOM
- **CAMBRIDGE SEMICONDUCTOR LIMITED**
CAMBRIDGE, CAMBRIDGESHIRE
UNITED KINGDOM
- **CONTEGO AV LUXEMBOURG S.A.R.L.**
L-1855 LUXEMBOURG
LUXEMBOURG

- **GLAS TRUST CORPORATION LIMITED**
LONDON
UNITED KINGDOM
- **ETV CAPITAL SA**

- LUXEMBOURG
- ROYNAT CAPITAL INC.
TORONTO, ONTARIO
CANADA
- HAYMARKET FINANCIAL LLP, AS SECURITY AGENT
LONDON
UNITED KINGDOM
- VENTURE FINANCE PLC
HAYWARDS HEATH, WEST SUSSEX
UNITED KINGDOM

The United States of America judicial system officers of the court, in business with foreign agent attorneys, is easily seen in thousands of courts across the country on any given day: Corrupt judges handing out foreclosure summary judgments to foreign agent attorneys such as Aldridge Pite Debt Collectors, McCalla Raymer Liebert Pierce - Debt Collectors, Anglin Flewelling, Rasmussen Campbell - Debt Collectors, Tiffany and Bosco - Debt Collectors, and McCarthy-Holthus -Debt Collectors, related to illegal foreclosure filings on the unimpeachable contract rule. The illegal judgments are fraudulently obtained as the attorneys wave in the courtrooms counterfeit paper notes made sum zero due to noncompliance to the laws which govern tangible instruments – IRS regulations, SEC regulations, California UCC laws and 15 USC 7001 (Illegal e-notes or short cuts devalue not only the land records but the courtrooms). Judges get their grants and bonds, and annuities, which assets, profits and the properties plundered - really belong to the person they have unlawfully, illegally, and immorally ruled against, while sheriffs get revenue by sending a SWAT team to forcefully evict families with children at gunpoint. These are the results of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and THIS IS DOMESTIC TERRORISM!! Refer to the illegal judgments (2) that I was able to reverse due to judges not willing to follow the law. Judge Robert Moss and Judge Timothy Stafford caused me extensive harm by electing to permit unlawful acts by parties who had zero rights to my home.

Again, my intent was to find solutions with Treasury and the BK trustee. But the opposing attorney appear to enjoy the violation of human rights caused by the US Patent and Trademark schemes.

The United States of America is currently a system operating, tyrannically, under which law is ambiguous. All one needs to do to witness this fact is to look to the court system. Valerie Lopez has proven, herein, that the Fannie Mae/Freddie Mac Uniform Instrument-MERS violates four-corer compliance by concealed and hidden agreement, but will the court accept this argument, will they accept any argument? We would say most emphatically, no! Because, as it is also proven herein, the court system is rigged and empirical evidence consisting of my own decades-long research and study, people that I know and deal with on a daily basis recounting their own experiences, all support that few, if any have gotten any fair or equitable satisfaction from the court. This nation is run entirely by the British Commonwealth, and it unlawfully, illegally, and immorally sucking the lives out of hundreds of millions making their home within its borders.

No matter how good your presentation, the judges will protect the US Patent and Trademark scheme. I had two homes illegally taken from me and I reversed both illegal judgments whereby the judicial employees are more willing to ignore the law than to do what is right. I never planned to lose my homes as I never was having financial difficulties. I landed in the bankruptcy court in September 2009 due to my owner occupied home involved with a nonexistent lender. Upon arriving in the BK court, interlopers such as Aldridge Pite and Anglin Flewelling et al attorney came into BK case 8:10-bk-22755 to abuse and plunder with zero rights. My original plan was to work with the trustee and the US Treasury to reset some of the unsecured debt, but thanks to Dean Rallis of Anglin Flewelling and Todd Garan of Aldridge Pite – my BK 20 was shot down due to their crying to the substitute misconduct Judge Catherine Bauer. The public believes Bauer was removed due to her unethical behavior which I was a victim to.

The Fannie Mae/Freddie Mac Uniform Instrument-MERS functions nothing at all like a UCC-3 negotiable instrument-to-real-property transaction. The reason for this is because there is no mortgage loan to real property.

There is no documented chain of title in the county land records, except for the placeholder "MERS", **illegal use of my signature (converting my signature to electronic commodity) in an illegal electronic transaction using e-notes under the apron of US Patent and Trademark office.** It is a complete and absolute fraud upon the public, concealing an actual transaction that is a mortgage in intellectual properties - patents, trademarks, copyrights, trade secrets, and 'know-how.'

This is a transaction that operates on the imposed terms and conditions of the concealed MERS®/NationsBank N.A. pledged Credit Security Agreement. This alleged agreement stole from the Valerie Lopez's rights, title, and interest of her respective, invaluable trade name, by forced pledge, grant, donation, gift, election by nomination on false and undisclosed pretense and all exercised through the jurisdiction of the Commonwealth of Virginia. Such presumption is false, because at no time did the Valerie Lopez give her voluntary agreement. It is an indisputable fact that no honorable and reasonable individual, given their cognitive knowledge and understanding, would dispute that it is impossible for anyone to give their voluntary agreement to something for which they have no knowledge, especially when it has been intentionally concealed a violation of National E Commerce Act.

In truth and actual fact, the United States Patent and Trademark Office ("USPTO") is a major crime scene through which an economic and financial coup d'etat was conjured, engineered, and executed. A coup d'etat engineered by the founding members of the Mortgage Electronic Registration Systems, Inc. (MERS®), foreign agent intellectual properties law firms, in relations and collusion with foreign banks of the British Commonwealth and other foreign banks in counterfeiting money and the Fannie Mae and Freddie Mac tangible notes -- made "sum zero" when the first assignee never took ACTUAL possession of the tangible instruments; tampering with wills, codicils, or such-like legal instruments; prying into the correspondence of others to their prejudice; using false weights and measures; adulterating merchandise so as to render saleable what purchasers would otherwise never buy, or so as to derive larger profits from goods otherwise marketable only at lower figures; bribing judges; suborning witnesses; advancing false testimony; manufacturing spurious seals; forging signatures; padding accounts; misusing state notary stamps; interpolating the texts of legal enactments are among the chief forms which this crime assumes. Primary crime is electing to violate ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE Section 7003 (a).

Yes, the founding members of Merscorp Holdings, Inc. (in its current iteration) have contrived the evil, brilliant, criminal conspiracy that turns common sense on its head, is exercised on an ordinary-course mortgage loan that never ever occurred but which, instead, is a converted lease agreement. It is a transaction in workflow, a transaction that slices Valerie Lopez's private land up into dozens of slices, selling the pieces off in jurisdictions of different states and all over the world. Who gave the industry insiders the right get Valerie Lopez involved with illegal activities and never inform her of the plan to convert her signature to an electronic signature for business profit projects to benefit the industry insiders? My name and signature were stolen by impersonation, forgery and deception. Who violated the contract first on 1-24-2006? How does Blanca Oliver pretender Assistant Treasurer to Federal Home Loan Mortgage Corporation move forward on a Double Payment to Federal Home Loan Mortgage Corporation in violation of RESPA -- PAID ON 1-24-2006 and working hard to get paid a 2nd time in 2022 -- with zero right to do so.

Contrary to the representation of this transaction as a mortgage to real property, in actual truth and fact, it is an investment contract. However, I was not given no prospectus to review, nor was there any disclosure or representation that my property was about to be fractionalized, collateralized, securitized, and repeatedly rehypothecated. There was absolutely never any intention to offering up my property, my assets, my land, or my labor, and exchange get involved with forged powers of attorney, appointment, and assignment. I am titled the co-inventor/assignor to patents that are engineered to make use of my credit. I have no intention to assign my rights to personal, real and intangible rights away. This is not the mark of an incompetent or ignorant person, rather a person that has been intentionally deceived and lied to, by a concealed conspiracy for the express reason of identity theft, so as to be enslaved and made a pawn to patents and a label to be trafficked for immense unjust enrichment. The following items are only a few examples of patents that are taking advantage of my souls' energy and how my property is fractionalized, collateralized, securitized, and repeatedly rehypothecated by the application of patents, yet it gives nothing in return:

1. A deeded interest in an asset is a fee interest in the asset
2. A fee interest in an asset is an ownership interest in the asset
3. An ownership interest in the asset is an equity interest in the asset
4. A deeded interest in an asset is an equity interest in the asset
5. A fee interest in an asset is an equity
6. A pool of deeded assets is a deeded asset
7. A pool of deeded real assets is a deeded real asset
8. A pool of deeded tangible assets is a deeded tangible asset
9. A pool of deeded intangible assets is a deeded intangible asset
10. Primary Qualified Fee Interest in an asset is a fee interest in the asset that terminates upon an occurrence or nonoccurrence of some specified event or combination of events
11. Secondary Qualified Fee Interest is a fee interest that commences upon an occurrence or nonoccurrence of some specified event or combination of events
12. Qualified Fee Interest is a fee interest that is either a primary qualified fee interest or a secondary qualified fee interest
13. Qualified Fee Interest can be either vested or conditional
14. Deeded Fee Interest is a fee interest in which the associated property rights are defined by at least one deed
15. Primary Qualified Fee Interest include
16. Term of years interest and
 - a. An augmented term of years interest
17. Secondary qualified term of years interest
18. Remainder interest and
 - a. Complementary remainder interest
19. Deeded qualified fee interest in which the associated property rights can be defined by one deed or two deeds
20. A deeded augmented term of years interest
21. Deeded component of an asset can be defined by a deeded qualified fee interest in the asset in the case of both real and personal assets
22. Deeded qualified fee interest in a real asset can be a real asset or a personal asset, depending on whether the property represented by the qualified fee interest is immobile or mobile.
23. Deeded qualified fee interest in a personal asset is a personal asset, and a deeded qualified fee interest in a tangible asset is a tangible asset
24. Pool of deeded mineral rights is a deeded real asset consisting essentially of (or consisting of depending on the embodiment) deeded mineral rights
25. Pool of deeded water rights is a deeded real asset consisting essentially of or consisting of deeded water rights.
26. A Deeded Interest in Mineral Rights is a real asset.
27. A Deeded Qualified Fee Interest in at least one mineral right is a real asset
28. A Deeded Interest in Water Rights is a real asset
29. A Deeded Qualified Fee Interest in at least one water right is a real asset.
30. Deeded mineral rights reflect a deed to a fee interest in at least one mineral right in a real asset.
31. Deeded mineral rights can also reflect more than one deed, wherein each said deed is a deed to a fee interest in at least one mineral right in a real asset.
32. A deeded interest in mineral rights is a real asset.

REPEATEDLY SECURITIZED INTELLECTUAL PROPERTIES (IP) - personal trademarks, trade names, commercial names, my assets and properties, **WHERE IS MY PORTION?** - stolen by patented contrivance, forgery, concealment, and fraud.

1. Method of repeatedly securitizing intellectual property assets and facilitating investments therein
Vertical system integration

2. System and method of licensing intellectual property assets
3. System, method, and computer program product for managing and analyzing intellectual property (IP) related transactions
4. Method for identifying the geographic region of a geographic area which contains a geographic zone
5. Intellectual property rights management system
6. Assured archival and retrieval system for digital intellectual property
7. Systems and methods for intellectual property management
8. Intellectual property rights management system
9. Intellectual property bid method and system
10. System for intellectual property, trading
11. Intellectual property brokerage system and method
12. Intellectual property model creating apparatus, intellectual property model creating method, and computer product
13. System and method for managing intellectual property-based risks
14. System and method to identify, classify and monetize information as an intangible asset and a production model based thereon
15. Systems and methods for generating intellectual property
16. Method and apparatus for establishing and enhancing the creditworthiness of intellectual property
17. Method of Design For Manufacturing
18. Intellectual property asset manager for context processing of data objects
19. Computer-implemented method for securing intellectual property
20. Methods and devices for storing, distributing, and accessing intellectual property in digital form
21. Method and system for evaluating intellectual property
22. Computer-implemented method and system for managing attributes of intellectual property documents, optionally including organization thereof
23. System and method for an intellectual property collaboration network
24. Assembly of business process using intellectual capital processing
25. Data repository and method for promoting network storage of data
26. Method for generating a multi-strata model and an intellectual information processing device.
27. System, method, and computer program product for managing and analyzing intellectual property related transactions

I will not accept being trafficked through the undisclosed, concealed, unlawful, illegal, and immoral schemes taking place through the United States Patent and Trademarks as such the following few instances exemplifies:

ASSIGNOR: Altisource Solutions, S.A.R.L.	ASSIGNMENT OF ENTIRE INTEREST
ASSIGNEE: Ocwen Financial Corporation	Reel/Frame: 4227/0688 Recorded: 06/18/2010
ASSIGNOR: Ocwen Financial Corporation	SECURITY INTEREST
Ocwen Loan Servicing, LLC	Reel/Frame: 4252/0325
ASSIGNEE: Barclays Bank PLC	Recorded 08/02/2010
ASSIGNOR: Ocwen Financial Corporation	SECURITY INTEREST
Litton Loan Servicing, LP	Reel/Frame: 4618/0605
ASSIGNEE: Barclays Bank PLC, As Collateral Agent	Recorded: 09/07/2011
ASSIGNOR: Barclays Bank PLC, As Collateral	TRADEMARK RELEASE AGREEMENT
ASSIGNEE:	Ocwen Financial Corporation Ocwen Financial
ASSIGNOR:	Corporation Homeward Residential, Inc. Barclays
ASSIGNEE:	Bank PLC
ASSIGNOR:	Barclays Bank PLC
ASSIGNEE:	Ocwen Financial Corporation Litton Loan Servicing, LP
ASSIGNOR:	Ocwen Financial Corporation Homeward Residential, Inc
ASSIGNOR:	Wilmington Trust, National Association

Reel/Frame: 4614/0617, 9
 Recorded: 08/31/2011 6
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AGREEMENT /
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RELEASE OF INTEREST IN TRADEMARKS

Reel/Frame: 4964/0383
 Recorded: 02/15/2013
SECOND LIEN SECURITY INTEREST
 Reel/Frame: 5937/0010
 Recorded: 12/06/2016

02/19/2013

As Collateral Agent

ASSIGNOR: Altisource Solutions S.A.R.L. Altisource Holdings S.A.R.L.	SECURITY INTEREST Reel/Frame: 6302/0236 Recorded: 03/09/2018
ASSIGNEE: Altisource S.A.R.L.	
ASSIGNOR: Altisource S.A.R.L. Nationwide Credit, Inc. The Mortgage Partnership of America, LLC.	SECURITY INTEREST Reel/Frame: 6312/0194 Recorded: 04/04/2018
ASSIGNEE: Morgan Stanley Senior Funding, Inc.	
ASSIGNOR: Bank of America, N.A.	RELEASE OF SECURED PARTY
ASSIGNEE: Altisource S.A.R.L. Nationwide Credit, Inc. The Mortgage Partnership of America, LLC. Castleline Holdings, LLC.	Reel/Frame: 6306/0736 Recorded: 04/03/2018
ASSIGNOR: Altisource Solutions S.A.R.L. Nationwide Credit, Inc. The Mortgage Partnership of America, LLC.	SECURITY INTEREST Reel/Frame: 4907/0497 Recorded: 11/27/2012
ASSIGNEE: Bank of America, N.A. As Collateral Agent	
ASSIGNOR: The Mortgage Partnership of America, LLC.	ASSIGNMENT OF ENTIRE INTEREST
ASSIGNEE: Altisource Solutions S.A.R.L.	Reel/Frame: 5921/0210 Recorded: 11/15/2016
ASSIGNOR: The Mortgage Builder Software, Inc.	ASSIGNS THE ENTIRE INTEREST
ASSIGNEE: Altisource Solutions S.A.R.L.	Reel/Frame: 5363/0341 Recorded: 09/16/2014
ASSIGNOR: Granite Loan Management of Delaware	NUNC PRO TUNC ASSIGNMENT
ASSIGNEE: Altisource Solutions S.A.R.L.	Reel/Frame: 6082/0720 Recorded: 06/13/2017
ASSIGNOR: Owners Advantage, LLC.	NUNC PRO TUNC ASSIGNMENT
ASSIGNEE: Altisource Solutions S.A.R.L.	Reel/Frame: 603/0584 Recorded: 08/20/2015
ASSIGNOR: REO Trans, LLC.	CHANGE OF NAME
ASSIGNEE: Altisource Solutions S.A.R.L.	Reel/Frame: 250/0430 Recorded: 07/29/2010
ASSIGNOR: REO Trans, LLC.	CHANGE OF NAME
ASSIGNEE: Equator, LLC.	Reel/Frame: 113/0326 Recorded: 12/14/2009
ASSIGNOR: Equator, LLC.	ASSIGNS THE ENTIRE INTEREST
ASSIGNEE: Altisource Solutions S.A.R.L.	Reel/Frame: 449/0147 Recorded: 01/29/2015

ASSIGNOR: Castleline Holdings, LLC.	SECURITY INTEREST
ASSIGNEE: Bank of America, N.A.	Reel/Frame: 5736/0209 Recorded: 02/19/2016
ASSIGNOR: Castleline Holdings, LLC.	ASSIGNS THE ENTIRE INTEREST
ASSIGNEE: Altisource Solutions S.A.R.L.	Reel/Frame: 5733/0757 Recorded: 02/17/2016
ASSIGNOR: Inference Corporation	ASSIGNS THE ENTIRE INTEREST
ASSIGNEE: Brightware, Inc.	Reel/Frame: 1397/0079 Recorded: 06/05/1995
ASSIGNOR: Brightware, Inc.	INTELLECTUAL PROPERTY
ASSIGNEE: Silicon Valley Bank	SECURITY AGREEMENT
	Reel/Frame: 1803/0157 Recorded: 10/13/1998
ASSIGNOR: Silicon Valley Bank	RELEASE OF SECURITY
ASSIGNEE: Brightware, Inc.	INTERESTS IN TRADEMARK
	Reel/Frame: 2016/0242 Recorded: 04/07/2000
ASSIGNOR: Mindbox, Inc.	TRADEMARK AND PATENT SECURITY
ASSIGNEE: Petra Mezzanine Fund LP	AGREEMENT, LICENSES
	Reel/Frame: 2016/0055 Recorded: 04/10/2000
ASSIGNOR: Brightware, Inc.	LICENSE
ASSIGNEE: Mindbox, Inc.	Reel/Frame 10522/0868 Recorded 04/12/2000
ASSIGNOR: Mindbox, Inc.	TRADEMARK SECURITY AGREEMENT
ASSIGNEE: Imperial Bank	Reel/Frame: 2066/0474 Recorded: 04/14/2000
ASSIGNOR: Comerica Bank-California Successor by Merger to Imperial Bank	TRADEMARK SECURITY AGREEMENT
ASSIGNEE: Mindbox Acquisition, LLC.	ASSIGNMENT
	Reel/Frame: 2701/0867 Recorded: 03/19/2003
ASSIGNOR: MindboxLLC	SECURITY INTEREST
ASSIGNEE: Bridge Bank, N.A.	Reel/Frame: 3039/0891 Recorded: 08/30/2004
ASSIGNOR: Mindbox LLC	ASSIGNS THE ENTIRE INTEREST
ASSIGNEE: MacDonald Dettwiler Information H-1051 Vigado Ter 1 Technology Services, LLC Budapest, Hungary	Reel/Frame: 3335/0867 Recorded: 04/28/2006
ASSIGNOR: Mindbox LLC	ASSIGNS THE ENTIRE INTEREST
ASSIGNEE: MacDonald Dettwiler Information Technology Services, LLC H-1051 Vigado Ter 1 Technology Services, LLC Budapest, Hungary	Reel/Frame: 3341/0393 Recorded: 05/09/2006
ASSIGNOR: Mindbox Acquisition, LLC.	SECURITY AGREEMENT
ASSIGNEE: Credit Partner Capital, LLC	Reel/Frame: 2716/0116 Recorded: 04/18/2003
ASSIGNOR: Mindbox Acquisition, LLC.	CHANGE OF NAME
ASSIGNEE: Mindbox, LLC	Reel/Frame: 2976/0523 Recorded: 11/17/2004
ASSIGNOR: Corelogic Acquisition Co. I, LLC	SECURITY INTEREST
ASSIGNEE: Bank of America, N.A. Collateral Agent	Reel/Frame: 5271/0802 Recorded: 05/01/2014

ASSIGNOR:	Dataquick Information Systems, Inc. Dataquick Lending Solutions, Inc. Decision Insight Information Group S.A.R.L. Marshall & Swift/Boeckh (Canada) LTD	ASSIGNMENT OF TRADEMARKS Reel/Frame: 5245/0848 Recorded: 03/27/2014
ASSIGNEE:	Corelogic Acquisition Co. L LLC	
ASSIGNOR:	Bank of America, N.A.	RELEASE OF TRADEMARK SECURITY AGREEMENT
ASSIGNEE:	Dataquick Information Systems, Inc. Dataquick Lending Solutions, Inc. Decision Insight Information Group S.A.R.L.	Reel/Frame: 5243/0566 Recorded: 03/25/2014
ASSIGNOR:	Dataquick Lending Solutions, Inc. Decision Insight Information Group S.A.R.L.	TRADEMARK SECURITY AGREEMENT Reel/Frame: 5237/0113 Recorded: 03/13/2014
ASSIGNEE:	Bank of America N.A.	
ASSIGNOR:	Property Data (Luxembourg) S.A.R.L.	TRADEMARK SECURITY AGREEMENT
ASSIGNEE:	Bank of America, N.A.	Reel/Frame: 4592/0756 Recorded: 07/28/2011
ASSIGNOR:	Property Data (Luxembourg) S.A.R.L.	CHANGE OF NAME
ASSIGNEE:	Decision Insight Information Group S.A.R.L.	Reel/Frame: 5136/0856 Recorded: 10/23/2013
ASSIGNOR:	MacDonald Dettwiler Information Technology Services, LLC Dohany UTCA 12 H-1074 Budapest, Hungary	ASSIGNS THE ENTIRE INTEREST Reel/Frame: 5165/0616 Recorded: 10/18/2013
ASSIGNEE:	Property Data (Luxembourg) S.A.R.L. 5D Rue Eugene Ruppert Luxembourg, Luxembourg L-2453	
ASSIGNOR:	Mindbox LLC	ASSIGNS THE ENTIRE INTEREST
ASSIGNEE:	MacDonald Dettwiler Information Technology Services, LLC Dohany UTCA 12 H-1074 Budapest, Hungary	Reel/Frame: 5165/0585 Recorded: 10/17/2013
ASSIGNOR:	Trans Union Settlement Solutions, Inc.	MERGER AND INCORPORATION
ASSIGNEE:	MDA Lending Solutions, Inc.	Reel/Frame: 4429/0687 Recorded: 12/10/2010
ASSIGNOR:	Cordance Technologies, Inc.	CORPORATE AMENDMENT/ NAME CHANGE
ASSIGNEE:	MDA Lending Solutions, Inc.	Reel/Frame: 4158/0724 Recorded: 03/02/2010
ASSIGNOR:	Cordance Technologies, Inc.	CORPORATE AMENDMENT/ NAME CHANGE
ASSIGNEE:	MDA Lending Solutions, Inc.	Reel/Frame: 4459/0384 Recorded: 01/24/2011
ASSIGNOR:	MDA Lending Solutions, Inc.	ASSIGNS THE ENTIRE INTEREST
ASSIGNEE:	MacDonald Dettwiler Information Technology Services, LLC Dohany UTCA 12 H-1074 Budapest, Hungary	Reel/Frame: 4456/0620 Recorded: 01/19/2011
ASSIGNOR:	MDA Lending Solutions, Inc.	TRADEMARK SECURITY AGREEMENT
ASSIGNEE:	Bank of America, N.A. As Administrative Agent	Reel/Frame: 4678/0197 Recorded: 12/13/2011
ASSIGNOR:	MDA Lending Solutions, Inc.	CORPORATE AMENDMENT/ NAME CHANGE
ASSIGNEE:	Dataquick Lending Solutions, Inc.	Reel/Frame: 5060/0593

ASSIGNOR:	MDA Lending Solutions, Inc.	Recorded:	06/28/2013
ASSIGNEE:	Dataquick Lending Solutions, Inc.	CORPORATE AMENDMENT NAME CHANGE	
		Reel/Frame:	5082/0865
ASSIGNOR:	Sysdome, Inc. FKA Affinity Corporation	Recorded:	00/01/2013
ASSIGNEE:	Bridge Bank, N.A.	INTELLECTUAL PROPERTY SECURITY AGREEMENT	
		Reel/Frame:	3063/0316
ASSIGNOR:	Appintelligence, Inc.	Recorded:	10/13/2004
ASSIGNEE:	Sysdome, Inc.	AGREEMENT OF MERGER	
		Reel/Frame:	3468/0223
ASSIGNOR:	Appintel, Inc.	Recorded:	01/25/2007
ASSIGNEE:	Appintelligence, Inc.	AMENDMENT OF CORPORATION (CALIFORNIA)	
		Reel/Frame:	3492/0574
ASSIGNOR:	Affinity Corporation	Recorded:	03/05/2007
ASSIGNEE:	Sysdome, Inc.	AMENDED/RESTATED ARTICLES OF INCORPORATION (CALIFORNIA)	
		Reel/Frame:	2864/0609
ASSIGNOR:	Sysdome, Inc.	Recorded:	06/03/2004
ASSIGNEE:	Interthinx, Inc.	ARTICLES OF INCORPORATION (CALIFORNIA)	
		Reel/Frame:	3468/0339
ASSIGNOR:	Sysdome, Inc.	Recorded:	01/25/2007
ASSIGNEE:	Interthinx, Inc.	ARTICLES OF INCORPORATION (CALIFORNIA)	
		Reel/Frame:	3492/0577
ASSIGNOR:	Interthinx, Inc.	Recorded:	03/05/2007
ASSIGNEE:	First American Financial Corporation	TRADEMARK ASSIGNMENT	
		Reel/Frame:	5264/0669
ASSIGNOR:	Interthinx, Inc.	Recorded:	04/18/2014
ASSIGNEE:	First American Financial Corporation	TRADEMARK AND COPYRIGHT SECURITY AGREEMENT -ASSIGNS ENTIRE INTEREST & GOODWILL	
		Reel/Frame:	5250/0640
ASSIGNOR:	ISO Claims Services, Inc.	Recorded:	04/02/2014
ASSIGNEE:	Interthinx, Inc.	ASSIGNMENT OF TRADEMARKS UNREGISTERED COMMON LAW TRADEMARKS - ENTIRE INTEREST AND GOODWILL	
		Reel/Frame:	5250/0632
ASSIGNOR:	American Insurance Services Group, Inc.	Recorded:	04/02/2014
ASSIGNEE:	ISO Acquisition, Inc.	ASSET PURCHASE AGREEMENT	
		Reel/Frame:	1802/0617
		Recorded:	02/04/1999
ASSIGNOR:	William Dallas	ASSIGNS THE ENTIRE INTEREST	
ASSIGNEE:	Ownit Mortgage Solutions, Inc.	Reel/Frame:	3153/0410
		Recorded:	09/02/2005
ASSIGNOR:	Security Pacific Home Loans, Inc.	ASSIGNS THE ENTIRE INTEREST	
ASSIGNEE:	Ownit Mortgage Solutions, Inc.	Reel/Frame:	3397/0001
		Recorded:	09/26/2006

ASSIGNOR: Security Pacific Home Loans, Inc.
ASSIGNEE: Ownit Mortgage Solutions, Inc.

ASSIGNS THE ENTIRE INTEREST

Reel/Frame: 4986/0235
Exec Date: 09/26/2006
Recorded: 03/20/2013

ASSIGNOR: Ownit Mortgage Solutions, Inc.
ASSIGNEE: The Trustees of the Kalajian Family Trust
A California Trust
Composed of Greg Kalajian and Nectar
Kaljian, Trustees and Citizens of the
United States of America

ASSIGNS THE ENTIRE INTEREST

Reel/Frame: 4619/0233
Exec Dt: 10/22/2007
Recorded: 09/08/2011

ASSIGNOR: Ownit Mortgage Solutions, Inc.
ASSIGNEE: The Trustees of the Kalajian Family Trust
Kalajian, Greg, United States, Individual
Kalajian, Nectar, United States Individual

ASSIGNS THE ENTIRE INTEREST

Reel/Frame: 4988/0082
Exec Dt: 10/22/2007
Recorded: 03/22/2013

ASSIGNOR: The Trustees of the Kalajian Family Trust
ASSIGNEE: BOFI Federal Bank

ASSIGNS THE ENTIRE INTEREST

Reel/frame 6254/0177
Execution date Dec 18, 2017
Date recorded Jan 12, 2018

ASSIGNOR: BOFI Federal Bank
ASSIGNEE: AXOS Bank

**FEDERAL SAVINGS ASSOCIATION
NAME CHANGE**

Reel/frame 6476/0162
Execution date Oct 1, 2018
Date recorded Nov 5, 2018

WELLS FARGO PATENT 7546327

Inasmuch as absolutely everything functions out of the USPTO, I wish to be abundantly clear that I do not now, nor will I ever abandon my assets and intellectual, personal and real property, general intangibles and all other properties, thereto, to the criminal escapades of Merscorp Holdings, Inc, Federal Home Loan Mortgage Corporation, HSBC Bank, Altisource, Ocwen, and the latest set of criminals attempting to force abandonment: Lagerlof law firm aka Anglin, Flewelling attorneys, Aldridge Pite attorneys, Riverside Judges: John Vineyard, Craig Riemer, Randall Stamen, and Elliot Daum. In recent weeks and months, there is a heavy push by Morgan Stanley for foreclosure actions to be brought to completion with no regard for the prima facie evidence that those who are losing their homes and all other assets are the real and true principals, and these actions coming against innocent families are made possible by forced abandonment by patent and trademark 'Resignation of Agency.' These are the acts of despotic and evil criminals.

Valerie Lopez is an individual with her own talents, interests, aspirations, and career. I am acting for the advancement, security and preservation my hard work over the years. I should not have to lose all that I have worked so hard for mere fact that these attorneys just want money and do not care if they have to abuse my rights. Committing fraud on the court claiming their fraudulent documents were true when they knew that FHLMC Multiclass Series 3070 trust held only the unsecured debt is unacceptable. Valerie Lopez has exclusive ownership of the metes and bounds surveys, the building design and plans. FHLMC Multiclass Certificates 3070 Trust investors never came to the hk court as the investors held only the unsecured debt. I discharged the unsecured debt owned by FHLMC Multiclass Certificates Series 3070 Trust investors on 5-14-2012. Freddie Mac cannot step in and claim rights with the attorneys fraudulent filed documents. Double payment especially when e-notes were involved is in violation of RESPA. By operation of law, the unsecured debt has been discharged. No one can claim the home. My plan is to work with US Treasury alongside of my CPA to fix this mess. I am asking for the US Treasury to conduct a full audit on all investments attached to my signature converted to a digital signature for illegal plunder.

On 1-24-2006, Federal Home Loan Mortgage Corporation had no care whatsoever for the risks that their reckless acts would have on the Valerie Lopez. Federal Home Loan Mortgage Corporation only cared to illegally get paid by the investors of FHLMC Multiclass Certificates Series 3070 Trust while violating ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE section 7003 (a).

And thus, the stage for the coup d'etat was set. The mold was cast for the scapegoat—a label for all persons who fell to default caused by the business of banking's coup d'etat. The 'deadbeat, liars, and cheats' who survive to this day include William Dallas, Ownit, Merrill Lynch, MERS, Fannie and Freddie, Goldman Sachs, HSBC, Wells Fargo, Deutsche Bank, Bank of America, Morgan Stanley, JP Morgan Chase, Ocwen, Litton, C-Bass, is the short list of the actual liars and cheats. These are the industry insiders who have perpetrated a monstrous fraud upon an entire society by concealed and deceptive acts, and these are the liars and cheats who have stolen my identity and who continue to impersonate me the world over for their enormous profits and gains. These are the liars and cheats who have fractionalized, securitized, collateralized, and rehypothecated my being (persons) time over and over again. These are the liars and cheats who have corrupted the rule of law to their own capricious whim by patented processes; incentivizing judges, government employees, law enforcement and sheriffs with grants, annuities, pension bumps, and other monetary and non-monetary awards so as to advance their tyranny onto the people So as to keep the laundering pipeline flowing, paying themselves the largesse.

I, Valerie A. Lopez summarily and across the board revoke all previous Powers of Attorney, Powers of Appointment, Conveyance, Transfer, Gifting, Donating, Electing, and any other possible Power conjured, including but not limited to all Federal Domestic Representations, any and all Common Representation, Personal Representation, and Authorized Representation, in any Trademark and patent any registration, any application, whatsoever, any and all Vendors, Correspondents, and any and all Nominees and/or Impersonators are terminated, extinguished, cancelled, revoked, rebutted right in the Hub point of the United States Patent and Trademark Office such that nothing emanates from it and all State Powers, whatsoever, are likewise nullified and quashed; including Nominees which stem by, from, Mortgage Electronic Registration Systems, Inc. (MERS®) successors and assigns, et al, ab initio, nunc pro tunc, mutatis mutandis, foreign and domestic.

This revocation and renunciation include the entire quantum universe of and emanating from the United States Patent and Trademark Office, domestic, worldwide, and universal for the purpose of making, executing, or prosecuting for any purpose of any application, whatsoever; to register; to transact business in the Patent and Trademark Office, or any other, in connection therewith and/or to receive the certification registration of the above-referenced Trademark. There is not a single attorney anywhere in the world that has any rights, whatsoever, to exercise anything over me. I have learned that the system is crooked, the attorneys designing and executing these methodologies are not doing so for our good, and as a result I do not trust them, and I will not engage their "services". Follow the law and watch our society flourish. Support illegal acts, and see society fall apart.

Valerie A. Lopez summarily and across the board revoke and rescind all Signature electronic conversions, Inscriptions, Autographs, and Marks which include e-Notes, e-Sign and e-file, SMARTdoc, Entrust, RSA in all and any form electronic and/or digital, all public key infrastructure (PKI) public and private keys, includes but is not limited to Simple Distributed Security Infrastructure, Public Key Infrastructure (PKI) along with all certificates of any sort, including but not limited to Identity, Delegation, Local Name, Value, Transactional along with all Corresponding Objects. This further includes without exception any and all keyless signature-with-hash- sequence authentications and any all algorithms and encryptions, and all digital electronic conversions, thereto, whatsoever. In addition, All Licensing exclusive or otherwise applied or otherwise, is hereby Revoked, Quashed, Cancelled, Annulled, Rescinded, and Extinguished as is used for Derivative use in copyrighted works or for use in any way, manner, or form whatsoever, as if assignment(s) never occurred. In short, free use of copyright does not allow use of identity by incorporation by reference, which is identity theft. This includes the Revocation, Cancellation, Annulment, Rescission, and Extinguishment of any and all electronic/digital ANSI/ISO public/private voluntary identification and certification standards, whatsoever, incorporated by reference herein and incorporated thereto, and this to do, summarily. This also includes certificates and signatures reproduced by any photographic, Photostatic, microfilm, micro-card, miniature photographic or other similar process.

In as much as it is repugnant to Christianity, I am choosing to opt out of those systems and processes which stand diametrically opposed to our religious convictions. I, therefore, cannot remain in it nor have any part of it "I believe in one Lord, Jesus Christ, the only Son of God, eternally begotten Of the Father, God from God, Light from Light, true God from true God, begotten, not made, of one Being, with the Father. Through him all things were made. For us and for our salvation he came down from heaven: by the power of the Holy Spirit, he became

incarnate from the Virgin Mary and was made man. For our sake he was crucified under Pontius Pilate. he suffered death and was buried. On the third day he rose again in accordance with the Scriptures; he ascended into heaven and is seated at the right hand of the Father. He will come again in glory to judge the living and the dead, and his kingdom will have no end. I believe in the Holy Spirit, the Lord, the giver of life, who proceeds from the Father and the Son. With the Father and the Son, he is worshiped and glorified. He has spoken through the Prophets. I believe in one holy catholic and apostolic Church. We acknowledge one baptism for the forgiveness of sins.; We look for the resurrection of the dead, and the life of the world to come. Amen.

Most of all, I renounce Satan and all for which he stands. He is the father of lies and he operates from a platform of deception. I renounce Mortgage Electronic Registration Systems, Inc. (MERS/the MERS® System), which was created from deception and made possible the division of the body and soul by manipulation of 15 USC Chapter 96 ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT

The manipulation of ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE law and trickery is affirmed by Section 7003 (a) which states specifically that ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT does not apply to contracts governed by California Statutory Laws aka UCC laws. Electing not to comply with ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT causes the abuse upon Americans and devalues the courts. The debt collector attorneys wag their tongues claiming the debt collector attorneys can do whatever they want do to the homeowner because the homeowner unknowingly gave the attorneys a POA under the US Patent and Trademark arena for the name and signature of the homeowner.

§7003. Specific exceptions

(a) Excepted requirements

The provisions of section 7001 of this title shall not apply to a contract or other record to the extent it is governed by-

- (1) a statute, regulation, or other rule of law governing the creation and execution of wills, codicils, or testamentary trusts;
- (2) a State statute, regulation, or other rule of law governing adoption, divorce, or other matters of family law; or
- (3) the Uniform Commercial Code, as in effect in any State, other than sections 1-107 and 1-206 and Articles 2 and 2A.

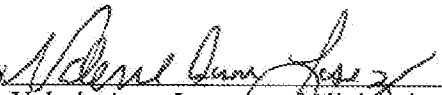
This divisibility is a repugnancy to the Father's creation of mankind made in His image.

I pledge allegiance to the flag of The United States of America, and to the Republic for which it stands, one nation, under God with liberty and justice for all.

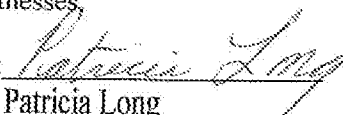
I hereby revoke any assumptions that the Lagerlof attorneys fka Anglin Flewelling Campbell Rasmussen attorneys and Aldridge Pite attorneys, and Blanca Oliver alleged Assistant Treasurer of Federal Home Loan Mortgage Corporation think they may have over my name which was illegally transported and converted to an electronic signature without my permission. Freddie Mac was paid on 1-24- 2022 by the FHLMC Multiclass Certificates Series 3070 Trust investors while violating ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT Section 7003(a). Freddie Mac cannot "double dip" and attempt to illegally liquidate my home in 2022 -- violation of RESPA. Federal Home Loan Mortgage Corporation cannot squeeze in the picture. Freddie Mac took their illegal profits on 1-24-2006 and I refuse to be plundered again with help of the Riverside Judges.

FACT: the unsecured debt owned by FHLMC Multiclass Certificates Series 3070 Trust investors was discharged on 5-14-2012. There is no lien that Freddie Mac can claim with counterfeit tangible notes absent the debt. I revoke the assumed POA Blanca Oliver, Lagerlof attorneys aka Anglin Flewelling et al, and Aldridge Pite attorneys, or any other attorney believes they hold over my signature and name. I revoke pursuant to the National E Commerce Act. I and my CPA will initiate thorough audit on tax filings submitted by parties who had no right to do so -- an attempt to create a taxable event for me while people with no standing plunder all insurance policies and annuities using my name and signature in electronic record without my authorization.

April 15, 2022

By:  (SEAL)
Valerie Anne Lopez, an individual
A Creation of her Heavenly Father

Witnesses

By:  4-15-22
Patricia Long

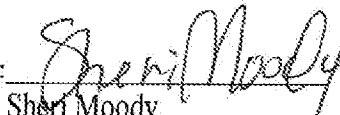
By: 
Sheri Moody



Exhibit # 18

67

WHAT IS THE MERS® eREGISTRY?

The MERS® eRegistry is the system of record that identifies who is in control of the electronic note. It points to the location of the authoritative copy of the eNote, stored by a custodian in a secure electronic vault.

Because of this, the MERS® eRegistry is a necessity in the eMortgage world. It saves money and prevents confusion on who controls the eNote.

Today, lenders are closing eNotes and selling them into the secondary market through the MERS® eRegistry. Fannie Mae and Freddie Mac both require the use of the MERS® eRegistry when selling eNotes to them.

The MERS® eRegistry fulfills the "Safe Harbor" requirements in the state-led Uniform Electronic Transactions Act (UETA) and E-SIGN (Electronic Signatures in Global and National Commerce Act of 2000) adopted by Congress.

WHAT DOES THE MERS® eREGISTRY DO?

When a lender registers an eNote on the MERS® eRegistry, the registration process:

- Uniquely identifies the eNote's current Controller and Location of the Authoritative Copy
- Validates the MIM - Mortgage Identification Number (the unique identification number for a registered eNote)
- Stores the unique digital signature (hash value) of the eNote
- Validates the identity of the lender
- Confirms the registration is complete
- Prevents duplicate registrations
- Sends a confirmation to the lender
- Stores key information to readily identify the loan

NEW WORLD / NEW LANGUAGE

Paper Word	Electronic Word
Negotiable Instrument	Transferable Record ("eNote")
Original Note	Authoritative Copy of eNote
Possession	Control
Investor/Holder	Controller
Custodian	Location (electronic vault)
Endorsement	Transfer of Control
Holder in Due Course	Transferable Record Audit Trail
Servicer	Controller's Delegatee
Wet Signature	Electronic Signature



Exhibit # 18

68

Int. Cl.: 36

Prior U.S. Cls: 100, 101, and 102

Reg. No. 2,084,831

United States Patent and Trademark Office

Registered July 25, 1997

SERVICE MARK
PRINCIPAL REGISTER

MERS

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. (DELAWARE CORPORATION)
1125 15TH STREET, NW
WASHINGTON, DC 20005

FOR: REAL ESTATE DATABASE SERVICES,
NAMELY, PROVIDING AND MAINTAINING A
REGISTRY OF THE TRANSFER OF MORT-
GAGE SERVICING RIGHTS, MORTGAGE
OWNERSHIP, SECURITY INTERESTS IN

MORTGAGES AND THE RELEASE OF MORT-
GAGES FOR USE BY THOSE IN THE MORT-
GAGE BANKING INDUSTRY, IN CLASS 36
(U.S. CLS. 100, 101 AND 102).

FIRST USE 2-1-1996; IN COMMERCE
2-1-1996.

SN 75-051,300; FILED 11-21-1995.

RICHARD RIM, EXAMINING ATTORNEY

Exhibit #17

66



Process Loans, Not Paperwork™

1 record matched your search:

MIN: 1000165-0000540949-4 Note Date: 11/03/2005 MIN Status: Active

Servicer: Wells Fargo Home Mortgage a Division of Wells Fargo Phone: (651) 605-3711
Bank NA
Minneapolis, MN

Investor: This investor has chosen not to display their information. For assistance, please contact the servicer.

[Return to Search](#)

For more information about MERS please go to www.mersinc.org

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RECORDING REQUESTED BY

Valerie A Lopez

AND WHEN RECORDED MAIL TO

Valerie A. Lopez

Name

Street Address

30160 Merril Avenue

City & State

Nuevo CA 92567

Assessors Parcel Number:

427-042-D11-9

TRA:

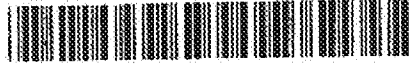
DOC # 2013-0157353

04/02/2013 05:00P Fee:33.00

Page 1 of 7

Recorded in Official Records
County of Riverside

Larry W. Ward
Assessor, County Clerk & Recorder



S	R	U	PAGE	SIZE	DA	MISC	LONG	RFD	COPY
1			7						3.50
M	A	L	465	426	PCOR	NCOR	SMF	NCHG	025
DOC OK MC <i>OK to take asset cust</i>									CTY UNI

C
062

46.50

Discharge of Debtor
Unsecured Status
30160 Merril Avenue
Nuevo CA 92567

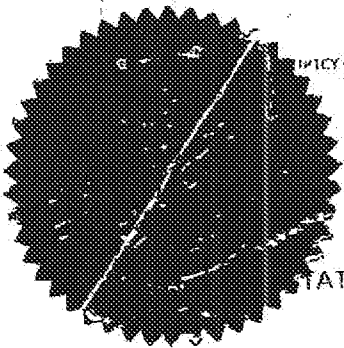
TITLE OF DOCUMENT

Discharge of Unsecured debt owned by
FHLMC Multiclass Certificates Series 3070 Trust
Since 1-24-2006 + Still trading making profits.

Come 2014 - Jam Johnston's Wells Fargo low level clerks,
Blanca Oliver, Angin Flowelling et al attorneys, Aldridge Pike
attorneys use illegally Riverside Courts to obtain illegal
judgments to Double Dip + Illegally liquidate

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION
(\$3.00 ADDITIONAL RECORDING FEE APPLIES)

my home with illegal judgments How can
Proddie Mac allegedly be sold. Again 2nd round
a lawful home loan by interior Wells Fargo
clerks in May 2014 - When FHLMC Multiclass
Certificates Series 3070 trust investors own unsecured
debt still making Money. Double Dip Efforts
Violation of RESPA - by Blanca Oliver Prefeeder
Asst. Treasurer to Federal Home Loan Mortgage Corp.



UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

U.S. BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

UNITED STATES BANKRUPTCY COURT
 UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA
 Central District of California

I hereby attest and certify that on 10-25-12 the attached reproduction(s),
 containing 55 pages, is a full, true and correct copy of the complete document
 entitled: Discharge of Debts

Case #: 840-bk-22755-02 Doc # 185

which includes: Exhibits Attachments

on file in my office and in my legal custody at the marked location:

255 E. Temple Street, Suite 940 Los Angeles, CA 90012
 3420 Twelfth Street, Suite 125 Riverside, CA 92501-3819
 411 West 4th Street, Suite 2074 Santa Ana, CA 92701-4593
 1415 State Street Santa Barbara, CA 93101-2511
 21041 Burbank Boulevard Woodland Hills, CA 91367

KATHLEEN J. CAMPBELL
 Clerk of Court

By: Tina Shimizu
 Deputy Clerk

**THIS CERTIFICATION IS VALID ONLY WITH THE
 UNITED STATES BANKRUPTCY COURT SEAL.**

Revised August 2010

Case 8:10-bk-22755-CB Doc 185 Filed 05/16/12 Entered 05/16/12 22:46:17 Desc
Imaged Certificate of Notice Page 4 of 5

DIS (Official Form 18)(12/11)

**United States Bankruptcy Court
Central District Of California**

411 West Fourth Street, Suite 2030, Santa Ana, CA 92701-4593

DISCHARGE OF DEBTOR

DEBTOR INFORMATION:

Valerie Lopez
dba Casa Bella Realty, dba Geneva Financial Services

BANKRUPTCY NO. 8:10-bk-22755-CB

CHAPTER 7

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s). (if any): xxx-xx-2069
Employer Tax-Identification (EIN) No(s).(if any): N/A
Debtor Discharge Date: 5/14/12

Address:
158 N Center St
Orange, CA 92666

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code). SEE THE BACK OF THIS ORDER FOR EXCEPTIONS AND OTHER IMPORTANT INFORMATION.

BY THE COURT,

Dated: May 14, 2012

Kathleen J. Campbell
Clerk of the Court

* Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.

(Form b18-DIS Rev. (2011) VAN-30

184 - 73 / MLG

*Unsecured Debt owned by
FHLMC Multiclass Certificated Series 3070 Trust
investors listed on Schedule F as unsecured.
Blanca Oliver is trying to double dip with her
accomplices Anglin, Flewelling et al attorney
& Pat Duncan (attorney) who have nothing
to do with FHLMC Multiclass Certificated Series
3070 trust. Riverside Judge, John Vineyard,
Elliot Damm, Randall Stamer, Craig Reimer
working hard to assist trespassers Mosab liquidate
30160 Merrell Ave Nuevo California - Personal Experience.*

RIVERSIDE, CA

Document: BY 2013.157353

Page 3 of 7

Printed on 6/17/2019 10:48:43 AM

TRADEMARK

REEL: 008377 FRAME: 0930

Case 8:10-bk-22755-CB Doc 185 Filed 05/16/12 Entered 05/16/12 22:46:17 Desc
Imaged Certificate of Notice Page 1 of 5
United States Bankruptcy Court
Central District of California

In re:
Valerie Lopez
Debtor

Case No. 10-22755-CB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-S

User: mlyonsC
Form ID: bls

Page 1 of 1
Total Noticed: 57

Date Rcvd: May 14, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 16, 2012.

- db +Valerie Lopez, 158 N Center St., Orange, CA 92666-1502
cr +BAC Home Loans Servicing, LP fka Countrywide Home, Routh Crabtree Olsen, PS,
505 N. Tustin Ave., Suite 243, Santa Ana, CA 92705-3735
cr Real Time Resolutions, Inc., c/o BAC Home Loans fk, 1750 Regal Row, Suite #120,
Dallas, TX 75235-2287
cr +The Bank of New York Mellon..., 1231 East Dyer Road Suite 100, Santa Ana, CA 92705-5643
28385644 +BAC Home Loans Servicing LP, fka Countrywide Home Loans Servicing LP, 400 National Way,
Mail Stop: CR6-19-01-23, Simi Valley CA 93065-6414
28330707 +BAC Home Loans Servicing, LP f/k/a, Countrywide Home Loans Servicing LP, 7105 Corporate Drive,
Mail Stop: TK2-982-03-03, Plano, TX 75024-4100
27391477 BANK OF AMERICA, 130 NORTH TRYON STREET, NORTH CAROLINA CA 28255-0001
27391478 BANK OF AMERICA, 130 NORTH TRYON STREET, WORTHCA CA 28255-0001
27391480 +BARCLAYS BANK ANA JUNIPER, PO BOX 8001, WILMINGTON DE 19899-8803
27391476 +BANK OF AMERICA, 7105 CORPORATE DRIVE, PLANO TX 75024-4100
27391481 +CHASE, HOME EQUITY LOAN SVCRG, PO BOX 24714, COLUMBUS OH 43224-0714
27696173 +Chase Home Finance, National Payment Services, PO Box 24785, Columbus, OH 43224-0785
27391488 +JONATHAN NEIL&ASSOCIATES INC, C/O BRUCE A RATKOFF, 16633 VENTURA BLVDSTE 940,
ENCINO CA 91436-1854
29593201 +LVN Funding, P O Box 10587, Greenville SC 29603-0587
27391472 +GREG VALERIE, 158 N CENTER ST, ORANGE CA 92666-1502
27391490 +ORANGE COUNTY'S CREDIT UNION, 101 E ST ANDREWS, SANTA ANA CA 92705
27391491 +POUCH RECORDS, 2103 MOORS AVENUE, FULLERTON CA 92833-2510
27391494 +SMOKEY LAKE HOA, B10 PINNACLE COURT 9, MESQUITE NV 89027
29593199 +Smokey Lake HoA, 810 Pinnacle Court #9, Mesquite NV 89027-3303
27391495 +THE HOME DEPOT, PO BOX 653000, DALLAS TX 75265-3000
27391496 +THE RADIO SHACK, PO BOX 6497, SIOUX FALLS SD 57117-6497
27950449 +The Bank of New York Mellon, as Trustee..., Miles, Bauer, Bergstrom & Winters, LLP,
1231 E. Dyer Road, Suite 100, Santa Ana, CA 92705-5643
27391497 +MACHOVIA, PO BOX 659558, SAN ANTONIO TX 78265-8558
28682262 +Wells Fargo Bank, N.A. a/k/a Wachovia Mortgage, 4191 Wiseman Boulevard, T7408-11,
San Antonio, TX 78251-4200
27891372 +Wells Fargo Bank, NA, c/o Rita Duncan, LLP, 4175 Jutland Drive, Suite 200, P.O. Box 17933,
San Diego, CA 92177-7921

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

- tr +EDI: GRAMMARSACK.COM May 15 2012 02:53:00 Richard & Marshack (TR), Marshack Hays LLP,
870 Roosevelt, Irvine, CA 92620-3663
smg EDI: EDD.COM May 15 2012 02:53:08 Employment Development Dept., Bankruptcy Group MIC 92E,
P.O. Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM May 15 2012 02:53:00 Franchise Tax Board, Bankruptcy Section MS: A-340,
P.O. Box 2952, Sacramento, CA 95812-2952
cr EDI: IRS.COM May 15 2012 02:53:00 DEPARTMENT OF TREASURY-IRS, DEPARTMENT OF TREASURY - IRS,
M/S 5503, 24000 AVILA ROAD, LAGUNA HIGUEL, CA 92677
cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com May 15 2012 02:54:16
JP Morgan Chase Bank Department, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347
27391474 +EDI: HERRICKBANK.COM May 15 2012 02:54:00 ADVANTA BANK CORP, PO BOX 9217,
OLD BETHPAGE NY 11804-9012
27755011 EDI: HERRICKBANK.COM May 15 2012 02:54:00 Advanta Bank Corporation,
c/o Reurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
29593202 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com May 15 2012 02:54:50 Ascension Capital Group,
PO Box 201347, Arlington TX 76006-1347
27738787 +EDI: ACCE.COM May 15 2012 02:53:00 Asset Acceptance LLC, PO Box 2035,
Warren MI 48090-2036
29890364 +EDI: ATLASACQU.COM May 15 2012 02:53:00 Atlas Acquisitions LLC, 254 Union St.,
Hackensack, NJ 07601-4303
27391475 +EDI: BANKAMER.COM May 15 2012 02:53:00 BANK OF AMERICA, PO BOX 15026,
WILMINGTON DE 19850-5026
27618553 +E-mail/Text: dk@nccollect.com May 15 2012 03:43:52 Bank of the West,
c/o Jonathan Neil & Associates Inc, POB 7000, Tazana CA 91357-7000
28095382 +EDI: OPHSUBSID.COM May 15 2012 02:54:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
27391482 +EDI: CHASE.COM May 15 2012 02:53:00 CHASE, 201 N WALNUT DE 11037,
WILMINGTON DE 19851-2901
27391483 +EDI: CITICORP.COM May 15 2012 02:53:00 CITI DIAMOND, PO BOX 6000, THE LAKES NV 89163-0001
27391484 EDI: CITICORP.COM May 15 2012 02:53:00 CITIBUSINESS, PO BOX 6235,
SIOUX FALLS SD 57117-6235
29593200 +EDI: OPHSUBSID.COM May 15 2012 02:54:00 Candica LLC, 2001 Western Ave 400,
Seattle Wa 98121-3132
27391485 +EDI: DISCOVER.COM May 15 2012 02:53:00 DISCOVER, PO BOX 29033, PE IONENIX AZ 85038-9033
27680445 EDI: DISCOVER.COM May 15 2012 02:53:00 Discover Bank, DFS Services LLC, PO Box 3025,
New Albany OH 43054-3025
27391486 +EDI: CITICORP.COM May 15 2012 02:53:00 EXXON MOBIL, PO BOX 6497,
SIOUX FALLS SD 57117-6497

Case 8:10-bk-22755-CB Doc 185 Filed 05/16/12 Entered 05/16/12 22:46:17 Desc
Imaged Certificate of Notice Page 1 of 5
United States Bankruptcy Court
Central District of California

In re:
Valerie Lopez
Debtor

Case No. 10-22755-CB
Chapter 7

CERTIFICATE OF NOTICE

District/office: 0973-S

User: mlyonsC
Form ID: b18

Page 1 of 3
Total Noticed: 57

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cr Real Time Resolutions, Inc., c/o BAC Home Loans fk, 1750 Regal Row, Suite #129,
Dallas, TX 75235-2287
cr +The Bank of New York Mellon..., 1231 East Dyer Road Suite 100, Santa Ana, CA 92705-5643
28385644 +BAC Home Loans Servicing LP, fka Countrywide Home Loans Servicing LP, 400 National Way,
Mail Stop: CAG-19-01-23, Simi Valley CA 93065-6414
28330707 +BAC Home Loans Servicing, LP f/k/a, Countrywide Home Loans Servicing LP, 7105 Corporate Drive,
Mail Stop: TK2-982-93-93, Plano, TX 75024-4100
27391477 BANK OF AMERICA, 100 NORTH TRYON STREET, NORTH CAROLINA CA 28255-0001
27391478 BANK OF AMERICA, 100 NORTH TRYON STREET, NORTHCA CA 28255-0001
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27391476 +BANK OF AMERICA, 7105 CORPORATE DRIVE, PLANO TX 75024-4100
27391481 +CHASE, HOME EQUITY LOAN SVCRG, PO BOX 24714, COLUMBUS OH 43224-0714
27698173 +Chase Home Finance, National Payment Services, PO Box 24785, Columbus, OH 43224-0785
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27391490 ORANGE COUNTYS CREDIT UNION, 101 E ST ANDREWS, SANTA ANA CA 92705
27391491 +POUCH RECORDS, 2109 MCCRS AVENUE, FULLERTON CA 92833-2510
27391494 SMOKEY LAKE HOA, 810 PINNACLE COURT 9, MESQUITE NV 89027
29593192 +Smokey Lake Hqs, 810 Pinnacle Court #9, Mesquite NV 89027-3303
27391495 +THE HOME DEPOT, PO BOX 653000, DALLAS TX 75265-3000
27391496 +THE RADIO SHACK, PO BOX 6497, SIOUX FALLS SD 57117-6497
27950449 +The Bank of New York Mellon, as Trustee..., Miles, Bauer, Bergstrom & Winters, LLP,
1231 E. Dyer Road, Suite 100, Santa Ana, CA 92705-5643
27391497 WACHOVIA, PO BOX 659558, SAN ANTONIO TX 78265-9558
38682262 +Wells Fargo Bank, N.A. a/k/a Wachovia Mortgage, 4101 Wiseman Boulevard, T7408-11,
San Antonio, TX 78251-4200
27891372 +Wells Fargo Bank, NA, c/o Pite Duncan, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17833,
San Diego, CA 92177-7921

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smg EDI: CALTAX.COM May 15 2012 02:53:00 Franchise Tax Board, Bankruptcy Section MS: A-346,
P.O. Box 2952, Sacramento, CA 95812-2952
cr EDI: IRS.COM May 15 2012 02:53:00 DEPARTMENT OF TREASURY-IRS, DEPARTMENT OF TREASURY - IRS,
M/S 5503, 24000 AVILA ROAD, LAGUNA NIGUEL, CA 92677
cr +E-mail/PDF: ebnotices@ascensioncapitalgroup.com May 15 2012 02:54:15
JP Morgan Chase Bank Department, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347
27391474 +EDI: MERRICKBANK.COM May 15 2012 02:54:00 ADVANTA BANK CORP, PO BOX 9217,
OLD BETHPAGE NY 11804-9017
27755011 EDI: MERRICKBANK.COM May 15 2012 02:54:00 Advanta Bank Corporation,
c/o Resurgent Capital Services, PO BOX 10388, Greenville, SC 29603-0388
29593202 +E-mail/PDF: ebnotices@ascensioncapitalgroup.com May 15 2012 02:54:59 Ascension Capital Group,
PO Box 201347, Arlington Tx 76006-1347
27738787 +EDI: ACCE.COM May 15 2012 02:53:00 Asset Acceptance LLC, PO Box 2036,
Warren MI 48090-2036
29890364 +EDI: ATLASACQU.COM May 15 2012 02:53:00 Atlas Acquisitions LLC, 294 Union St.,
Hickensack, NJ 07601-4303
27391475 +EDI: BANKAMER.COM May 15 2012 02:53:00 BANK OF AMERICA, PO BOX 15026,
WILMINGTON DE 19850-5026
27618593 +E-mail/Text: bk@jnacollect.com May 15 2012 03:43:52 Bank of the West,
c/o Jonathan Neil & Associates INC, POB 7900, Tarzana CA 91357-7000
28096382 +EDI: OPNSUBSID.COM May 15 2012 02:54:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
27391482 +EDI: CHASE.COM May 15 2012 02:53:00 CHASE, 201 N WALNUT DR 11027,
WILMINGTON DE 19801-2901
27391483 +EDI: CITICORP.COM May 15 2012 02:53:00 CITI DIAMOND, PO BOX 6000, THE LAKES NV 89161-0001
27391484 EDI: CITICORP.COM May 15 2012 02:53:00 CITIBUSINESS, PO BOX 6235,
SIOUX FALLS SD 57117-6235
29593200 +EDI: OPNSUBSID.COM May 15 2012 02:54:00 Candica LLC, 2001 Western Ave 400,
Seattle WA 98121-3132
27391486 +EDI: DISCOVER.COM May 15 2012 02:53:00 DISCOVER, PO BOX 29033, PI JOENTIX AZ 85038-9033
27468043 EDI: DISCOVER.COM May 15 2012 02:53:00 Discover Bank, DFS Services LLC, PO Box 1025,
New Albany OH 43054-3025
27391485 +EDI: CITICORP.COM May 15 2012 02:53:00 EXXON MOBIL, PO BOX 6497,
SIOUX FALLS SD 57117-6497

Case 8:10-bk-22755-CB Doc 185 Filed 05/16/12 Entered 05/16/12 22:46:17 Desc
Imaged Certificate of Notice Page 5 of 5

648 (Official Form 18) Com.
Rev. (12/11)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court, under section 523 of the Bankruptcy Code or other applicable law, specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA

I hereby attest and certify that on 7-25-2014 the attached reproduction(s) containing 7 pages, is a full and correct copy of the complete document entitled: Certificate of Discharge

Case #: 8:10-BK-22

which includes: Exhibits Attachments

on file in my office and in my files at the following location:

255 E. Temple Street, Suite 920 Los Angeles, CA 90012 3420 Tenth Street, Suite 125 Los Angeles, CA 92501-3819

411 West 4th Street, Suite 2074 Santa Ana, CA 92701-4593 1447 State Street Santa Barbara, CA 93101-2511

21041 Burbank Boulevard Woodland Hills, CA 91367

KATHLEEN J. CAMPBELL
Clerk of Court

UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

By: [Signature]
Deputy Clerk

THIS CERTIFICATION IS VALID ONLY WITH THE
UNITED STATES BANKRUPTCY COURT SEAL.

UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

4

LOPEZ, VALERIE A.

Debtor

Case No. (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <small>(See instructions above.)</small>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO 6035365215964 RadioShack PO Box 653054 Dallas TX 75265-3054						X	230.40
ACCOUNT NO 41297185 Wachovia PO Box 659558 San Antonio TX 78265						X	94957
ACCOUNT NO. 41278805 Wachovia PO Box 659558 San Antonio TX 78265						X	293685
ACCOUNT NO 42471904 Wachovia PO Box 659558 San Antonio TX 78265						X	191000
ACCOUNT NO 0148562382 Wells Fargo PO Box 10336 Des Moines IA 50306						X	120120
Subtotal ▶							\$ 699982.40
Total ▶							\$

Sheet no 2 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Use only on last page of the Form 970 Schedule F. (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

In re:
Valerie Lopez
Debtor

Case No. 10-22755-CB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-B

User: wlyonsC
Form ID: 018

Page 1 of 3
Total Noticed: 57

Date Rcvd: May 14, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2012.

db +Valerie Lopez, 158 N Center St, Orange, CA 92866-1502
cr +BAC Home Loans Servicing, LP fka Countrywide Home, Routh Crabtree Olsen, PS,
505 N. Tustin Ave, Suite 243, Santa Ana, CA 92705-3735
cr Real Time Resolutions, Inc., c/o BAC Home Loans fk, 1750 Regal Row, Suite #120,
Dallas, TX 75235-2287
cr +The Bank of New York Mellon, 1231 East Dyer Road Suite 100, Santa Ana, CA 92705-5643
28385644 +BAC Home Loans Servicing LP, fka Countrywide Home Loans Servicing LP, 400 National Way,
Mail Stop: CA6-19-01-28, Simi Valley CA 93065-6414
28330707 +BAC Home Loans Servicing, LP f/k/a, Countrywide Home Loans Servicing LP, 7105 Corporate Drive,
Mail Stop: TX2-982-03-03, Plano, TX 75024-4100
27391477 +BANK OF AMERICA, 100 NORTH TRYON STREET, NORTH CAROLINA CA 28255-0001
27391478 +BANK OF AMERICA, 100 NORTH TRYON STREET, NORTH CAROLINA CA 28255-0001
27391480 +BARCLEYS BANK AKA JUNIPER, PO BOX 8803, WILMINGTON DE 19899-8803
27391476 +BPNK OF AMERICA, 7105 CORPORATE DRIVE, PLANO TX 75024-4100
27391481 +CHASE, HOME EQUITY LOAN SVCNG, PO BOX 24714, COLUMBUS OH 43224-0714
27695173 +Chase Home Finance, National Payment Services, PO Box 24785, Columbus, OH 43224-0785
27391488 +JONATHAN NEIL&ASSOCIATES INC, C/O BRUCE A RATKOFF, 16633 VENTURA BLVDSTE 940,
ENCINO CA 91436-1854
29593201 +IVN Funding, P O Box 10587, Greenville SC 29603-0587
27391472 +OPEZ VALERIE, 158 N CENTER ST, ORANGE CA 92866-1502
27391490 +ORANGE COUNTYS CREDIT UNION, 101 E ST ANDREWS, SANTA ANA CA 92705
27391491 +POUCH RECORDS, 2309 MOORS AVENUE, FULLERTON CA 92833-2510
27391494 +SMOKEY LANE HOA, 840 PINNACLE COURT 9, MESQUITE NV 89027
29593199 +Smokey Lane Hoa, 840 Pinnacle Court #9, Mesquite NV 89027-3303
27391495 +THE HOME DEPOT, PO BOX 653000, DALLAS TX 75265-3000
27391496 +THE RADIO SHACK, PO BOX 6497, SIOUX FALLS SD 57117-6497
27950449 +The Bank of New York Mellon, as Trustee..., Miles, Bauer, Bergstrom & Winters, LLP,
1231 E. Dyer Road, Suite 100, Santa Ana, CA 92705-5643
27391497 +WACHOVIA, PO BOX 659558, SAN ANTONIO TX 78265-9558
28682262 +Wells Fargo Bank, N.A. a/k/a Wachovia Mortgage, 4101 Wiseman Boulevard, T7408-11,
San Antonio, TX 78251-4200
27891372 +Wells Fargo Bank, NA, c/o Pite Duncan, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933,
San Diego, CA 92177-7921

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: GRAMARSHACK.COM May 15 2012 02:53:00 Richard A Marshack (TR), Marshack Hays LLP,
870 Roosevelt, Irvine, CA 92620-3663
smg EDI: EDD.COM May 15 2012 02:53:00 Employment Development Dept., Bankruptcy Group MIC 92E,
P.O. Box 826880, Sacramento, CA 94286-0001
smg EDI: CALTAX.COM May 15 2012 02:53:00 Franchise Tax Board, Bankruptcy Section MS: A-340,
P.O. Box 2952, Sacramento, CA 95812-2952
cr EDI: IRS.COM May 15 2012 02:53:00 DEPARTMENT OF TREASURY-IRS, DEPARTMENT OF TREASURY - IRS,
W/S 5501, 24000 AVILA ROAD, LAGUNA NIGUEL, CA 92677
cr +E-mail/PDF: ebnotices@ascensioncapitalgroup.com May 15 2012 02:54:16
JP Morgan Chase Bank Department, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347
27391474 +EDI: MERRICKBANK.COM May 15 2012 02:54:00 ADVANTA BANK CORP, PO BOX 9217,
OLD BETHPAGE NY 11804-9017
27755011 EDI: MERRICKBANK.COM May 15 2012 02:54:00 Advanta Bank Corporation,
c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
29593202 +E-mail/PDF: ebnotices@ascensioncapitalgroup.com May 15 2012 02:54:59 Ascension Capital Group,
PO Box 201347, Arlington Tx 76006-1347
27738787 +EDI: ACCE.COM May 15 2012 02:53:00 Asset Acceptance LLC, PO Box 2036,
Warren MI 48090-2036
29890364 +EDI: ATLASACQU.COM May 15 2012 02:53:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
27391475 +EDI: BANKAMER.COM May 15 2012 02:53:00 BANK OF AMERICA, PO BOX 15026,
WILMINGTON DE 19850-5026
27618553 +E-mail/Text: bk@jnacollect.com May 15 2012 03:43:52 Bank of the West,
c/o Jonathan Neil & Associates Inc, POB 7000, Tarzana CA 91357-7000
28095382 +EDI: OPRSUBSID.COM May 15 2012 02:54:00 CANDICA L.L.C., C/O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
27391482 +EDI: CHASE.COM May 15 2012 02:53:00 CHASE, 201 N WALNUT DE 11027,
WILMINGTON DE 19801-2901
27391483 +EDI: CITICORP.COM May 15 2012 02:53:00 CITI DIAMOND, PO BOX 6000, THE LAKES NV 89163-0001
27391484 EDI: CITICORP.COM May 15 2012 02:53:00 CITIBUSINESS, PO BOX 6235,
SIOUX FALLS SD 57117-6235
29593200 +EDI: OPRSUBSID.COM May 15 2012 02:54:00 Candica LLC, 2001 Western Ave 400,
seattle wa 98121-3132
27391485 +EDI: DISCOVER.COM May 15 2012 02:53:00 DISCOVER, PO BOX 29033, PI SOENIX AZ 85038-9033
27468045 EDI: DISCOVER.COM May 15 2012 02:53:00 Discover Bank, DFS Services LLC, PO Box 3025,
New Albany OH 43054-3025
27391486 +EDI: CITICORP.COM May 15 2012 02:53:00 EXXON MOBIL, PO BOX 6497,
SIOUX FALLS SD 57117-6497

District/off: 0973-B

User: mlyonsC
Form ID: b18

Page 2 of 3
Total Noticed: 57

Date Rcvd: May 14, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued):

27850401	EDI: CALTAX.COM May 15 2012 02:53:00	Franchise Tax Board,	Bankruptcy Section MS A340,
	POB 2952, Sacramento CA 95812-2952		
27391487	*EDI: HFC.COM May 15 2012 02:53:00	HOUSEHOLD FINANCE,	PO BOX 3425, BUFFALO NY 14240-3425
27430726	EDI: IRS.COM May 15 2012 02:53:00	INTERNAL REVENUE SERVICE,	PO BOX 21126,
	PHILADELPHIA, PA 19114		
28058108	EDI: RESURGENT.COM May 15 2012 02:53:00	LVNV Funding LLC,	Resurgent Capital Services,
	PO Box 10587, Greenville, SC 29603-0587		
27391489	E-mail/Text: bankruptcy@orangecountyscu.org May 15 2012 03:04:08		ORANGE COUNTY'S CREDIT UNION,
	PO BOX 11777, SANTA ANA CA 92711-1777		
29667709	E-mail/Text: USTPregion16.SA.ECF@USDJ.GOV May 15 2012 03:43:03		Office of the U.S. Trustee,
	411 W. Fourth Street, Suite 9041, Santa Ana, CA 92701-8500		
28296450	*EDI: PRA.COM May 15 2012 02:53:00	PRA Receivables Management, LLC,	
	As Agent Of Portfolio Recovery Assoc., c/o Household Finance,		POB 41067,
	Norfolk VA 23541-1067		
27828756	E-mail/Text: bkdepartment@rtresolutions.com May 15 2012 04:10:18		Real Time Resolutions, Inc.,
	1750 Regal Row Suite 120, PO Box 36655, Dallas Texas 75235		
27391492	EDI: SEARS.COM May 15 2012 02:53:00	SEARS CHARGE PLUS,	PO BOX 6283,
	SIOUX FALLS SD 57117-6283		
27391493	*EDI: SEARS.COM May 15 2012 02:53:00	SEARS/CITIBANK,	PO BOX 6189,
	SIOUX FALLS SD 57117-6189		
27391473	E-mail/Text: USTPregion16.SA.ECF@USDJ.GOV May 15 2012 03:43:03		U S BANKRUPTCY TRUSTEE,
	411 W 4TH ST2ND FLOOR, SANTA ANA CA 92701		
27391498	*EDI: WFFC.COM May 15 2012 02:53:00	WELLS FARGO,	PO BOX 10335, DES MOINES IA 50306-0335
			TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

intp Courtesy NEF
cr Wells Fargo Bank, NA
cr* Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
27391479* BANK OF AMERICA, PO BOX 15026, WILMINGTON DE 19850-5026

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2012

Signature:



LOPEZ, VALERIE A.

Debtor

Case No. 8:10-bk-22755-CB
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <small>(See instructions above.)</small>	CO-DEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. 6035385215964 RadioShack PO Box 653054 Dallas TX 75265-3054						X	230.40	
ACCOUNT NO. 41297185 Wachovia PO Box 659558 San Antonio TX 78265						X	94957	
ACCOUNT NO. 41278805 Wachovia PO Box 659558 San Antonio TX 78265						X	293685	
ACCOUNT NO. 42471904 Wachovia PO Box 659558 San Antonio TX 78265						X	191000	
ACCOUNT NO. 0148562382 Wells Fargo PO Box 10335 Des Moines IA 50306						X	120120	
Subtotal▶							\$	699992.40
Total▶							\$	

Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F)
(Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court, under section 523 of the Bankruptcy Code or other applicable law, specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

District/off: 8973-8

User: mlyonsC
Form ID: 618

Page 3 of 3
Total Noticed: 57

Date Rcvd: May 14, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2012 at the address(es) listed below:

Adam N Barasch on behalf of Defendant FEDERAL HOME LOAN MORTGAGE CORPORATION anb@severson.com
Avi Schild on behalf of Creditor Atlas Acquisitions LLC bk@atlasacq.com
Brian A Paino on behalf of Interested Party Courtesy NEF ecfcacb@piteduncan.com
Brian H Tran on behalf of Interested Party Courtesy NEF btran@mileslegal.com
Casper J Rankin on behalf of Interested Party Courtesy NEF ecfcacb@piteduncan.com
Christopher M McDermott on behalf of Interested Party Courtesy NEF ecfcacb@piteduncan.com
Darlene C Vigil on behalf of Interested Party Courtesy NEF cdcaecf@bdfgroup.com
Douglas G Boven on behalf of Defendant America Wholesale Lender dboven@reedsmith.com,
Rpelusi@reedsmith.com
Edward T Weber on behalf of Creditor SAC Home Loans Servicing, LP fka Countrywide Home Loans
servicing LP bknotice@rcolegal.com
Ellen Cha on behalf of Creditor Wells Fargo Bank, NA echa@piteduncan.com,
ecfcacb@piteduncan.com
Eric J Testan on behalf of Creditor Wells Fargo Bank, NA etestan@frankel-tennant.com
Gerald S Kim on behalf of Creditor Wells Fargo Bank, NA cdcaecf@bdfgroup.com
Jeannette Marsala on behalf of Defendant Real Time Resolutions, Inc jmarsala@praic.com,
cmartin@praic.com
Jeffrey N Williams on behalf of Defendant JP Morgan Chase Bank NA jwilliams@wargofrench.com
Lee S Raphael on behalf of Creditor Real Time Resolutions, Inc., c/o BAC Home Loans fka
Countrywide Home Loans, its assignees and/or successors in interest cmartin@prilaw.net
Mark Domeyer on behalf of Creditor The Bank of New York Mellon, mdomeyer@mileslegal.com
Matthew J Pero on behalf of Defendant Golden West Savings Association Service mpsro@afrct.com,
borusz@afrct.com
Nancy S Goldenberg on behalf of U.S. Trustee United States Trustee (SA)
nancy.goldenberg@usdoj.gov
Ramesh Singh on behalf of Interested Party Courtesy NEF claims@recoverycorp.com
Richard A Marshack (TR) rkraus@marshackhays.com, rmarshack@ecf.epiqsystems.com
Richard J Bauer on behalf of Interested Party Courtesy NEF rbauer@mileslegal.com
S Blair Korschum on behalf of Creditor JP Morgan Chase Bank Department
ecfnotices@ascensioncapitalgroup.com
Todd S Garan on behalf of Creditor Wells Fargo Bank, NA ecfcacb@piteduncan.com
United States Trustee (SA) ustpregion16.sa.ecf@usdoj.gov

TOTAL: 24

**United States Bankruptcy Court
Central District Of California**

411 West Fourth Street, Suite 2030, Santa Ana, CA 92701-4593

DISCHARGE OF DEBTOR

DEBTOR INFORMATION:

Valerie Lopez
dba Casa Bella Realty, dba Geneva Financial Services

BANKRUPTCY NO. 8:10-bk-22755-CB

CHAPTER 7

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any): xxx-xx-2069
Employer Tax-Identification (EIN) No(s), (if any): N/A
Debtor Discharge Date: 5/14/12

Address:
158 N Center St
Orange, CA 92866

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code). SEE THE BACK OF THIS ORDER FOR EXCEPTIONS AND OTHER IMPORTANT INFORMATION.

BY THE COURT,

Dated: May 14, 2012

Kathleen J. Campbell
Clerk of the Court

* Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.

**United States Bankruptcy Court
Central District Of California**

411 West Fourth Street, Suite 2030, Santa Ana, CA 92701-4593

DISCHARGE OF DEBTOR

DEBTOR INFORMATION:

Valerie Lopez
dba Casa Bella Realty, dba Geneva Financial Services

BANKRUPTCY NO. 8:10-bk-22755-CB

CHAPTER 7

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any): xxx-xx-2069

Employer Tax-Identification (EIN) No(s), (if any): N/A

Debtor Discharge Date: 5/14/12

Address:

158 N Center St
Orange, CA 92866

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BY THE COURT,

Dated: May 14, 2012

Kathleen J. Campbell
Clerk of the Court

** Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.*

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IN A CHAPTER 7 CASE**

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However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

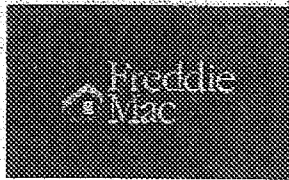
Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court, under section 523 of the Bankruptcy Code or other applicable law, specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Go straight to content.

- [Home](#) |
- [Terms and Conditions](#) |
- [Privacy Policy](#)



Freddie Mac
How to Get Help with Your Mortgage

Yes. Our records show that Freddie Mac is the owner of your mortgage and it was acquired on January 24, 2006. This date is also referred to as the Freddie Mac settlement date.

[En Español](#)

What to Do Next

1. For help with your mortgage, contact your lender and let them know you would like to pursue assistance through the federal Making Home Affordable (MHA) program.
 - a. Your lender, the company to which you make your mortgage payments (also referred to as a mortgage servicer), can help you determine if you are eligible for the options under MHA.
 - If you are current on your mortgage payments, but have been unable to refinance because you have little or no equity in the home, the **Home Affordable Refinance Program** may help you obtain a lower interest rate or more stable mortgage.
 - If you are behind in making your mortgage payments or believe you may soon fall behind, a Home Affordable Modification may help you obtain more affordable mortgage payments.

Avoiding Foreclosure Resources

- [Alternatives to Foreclosure](#)
- [Working with Your Lender](#)
- [Who to Contact for Help](#)
- [Avoiding Fraud](#)

Steps to Get Started with HARP

1. [See if Freddie Mac Owns Your Loan](#)
2. [Learn More About HARP](#)
3. [Check Your Eligibility for HARP](#)
4. [Get Prepared and Call Your Lender](#)
5. [Consider Another HARP-Participating Lender](#)

UNITED STATES BANKRUPTCY COURT

Central District of California

PROOF OF CLAIM

Name of Debtor: Valerie Lopez

Case Number: 8:10-bk-22755-RK

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

Name of Creditor (the person or other entity to whom the debtor owes money or property): Wells Fargo Bank, NA

Check this box to indicate that this claim amends a previously filed claim.

Name and address where notices should be sent: Pite Duncan, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-0933

Court Claim Number: (If known)

Filed on:

Name and address where payment should be sent (if different from above): Wells Fargo Home Mortgage, Inc, 1 Home Campus Attn: Bankruptcy Payment Processing MAC# x2302-04c Des Moines, IA 50328

Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

Check this box if you are the debtor or trustee in this case.

Telephone number: (858) 750-7600

1. Amount of Claim as of Date Case Filed: \$ 122,493.86

5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

Specify the priority of the claim.

2. Basis for Claim: MONEY LOANED (See instruction #2 on reverse side.)

Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

3. Last four digits of any number by which creditor identifies debtor: xxxxxx2382

Wages, salaries, or commissions (up to \$11,725* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507(a)(4).

3a. Debtor may have scheduled account as:

Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5)

4. Secured Claim (See instruction #4 on reverse side.)

Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.

Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507(a)(7).

Nature of property or right of setoff: Real Estate Motor Vehicle Other

Describe: 30160 Merrill Avenue, Nuevo, California, 92567

Taxes or penalties owed to governmental units - 11 U.S.C. §507(a)(8).

Value of Property: \$ Annual Interest Rate: %

Amount of arrearage and other charges as of time case filed included in secured claim, If any: \$ 2,627.03 Basis for perfection:

Other - Specify applicable paragraph of 11 U.S.C. §507(a)().

Amount of Secured Claim: \$ 122,493.86 Amount Unsecured: \$

6. Credits: The amount of all payments on this claim has been credited to the purpose of making this proof of claim.

Amount entitled to priority:

\$

7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements or running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)

*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

Date: 11/10/10 Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.

FOR COURT USE ONLY

/s/ Erin L. Laney

Pite Duncan LLP employee

Ex 2

AFFIDAVIT

MANDATORY COURT LAND RECORDS EXPUNGEMENT OF FRAUDULENT MORTGAGE DOCUMENTS

IN SUPPORT OF 'CORRECTING' & 'PREVENTING' ADDITIONAL NATIONWIDE: GRAND THEFT REAL ESTATE FORGED, FRAUDULENTLY NOTARIZED & FRAUDULENTLY RECORDED MORTGAGE DOCUMENTS BY MORTGAGEES/LENDERS & MBS/REMIC SECURITIZATION PARTNERS, et al

[Affiant Demands All Protections and Rights Afforded Under 18 USC 3771 & Comparable State Enactments]

In recent months, the U.S. Department of Justice (DOJ), the Federal Bureau of Investigation (FBI), the U.S. Commodities Futures Trading Commission (CFTC), the U.S. Securities and Exchange Commission (SEC) and other International Banking Regulators and law enforcement agencies, have collaborated in securing "Criminal Banking LIBOR Fraud" convictions, as well as convictions on other banking felonious crimes. DOJ in one of their most recent court filings regarding the Global Banking LIBOR Price Rigging Scandal is quoted as saying, "This Complaint arises from what has been characterized as the most costly commercial banking scandal in history..." The CFTC in their June 27, 2012, Barclays LIBOR Fraud Press Release states: "...LIBOR impacts enormous volumes of swaps and futures contracts, commercial and personal consumer loans, home mortgages and other transactions..." The DOJ validates CFTC's findings in their own UBS Securities Japan Co. Ltd. (a Subsidiary of UBS AG) December 19, 2012 Press Release, stating: "...The manipulation of LIBOR affects financial products including mortgages, credit cards, student loans and many other interest rate products..." The U.S. & the International community have clearly spoken, ALL contracts with "LIBOR" are "VOID ab initio".

It is with these understandings and criminal admissions of guilt by various banks, bank employees; as well as the conviction of Loraine Brown, former CEO of DocX, LLC (a company used by banks to secure forged, notarized documents), that I execute this Affidavit. I proclaim, that I fully support and demand as an issue of U.S. Public Policy, that ALL U.S. City/County Land Records Offices must immediately: (1) identify all mortgage related documents directly/indirectly tainted with LIBOR within their files/databases; any/all documents prepared by DocX, LLC and any of the nationally identified "RoboSigners," compiled by Attorney Lynn Szymoniak (One of my expert witnesses who confirmed Steve Pite and John Duncan fabricated false information onto an Assignment of Deed of Trust to steal my home at 30160 Merrell Avenue Nuevo CA 92567), and (2) Expunge immediately these identified mortgage documents from said Court Records (or cause said records to be segregated & held until a special legal sufficiency judicial review has been completed on each document). I never gave any disclosure of electronic use of my intellectual

I, Valerie A. Lopez, do certify that we fully support the immediate implementation of the aforesaid national fraudulent documents "Mandatory Court Land Records Expungement" Action.

STATE OF CALIFORNIA)
CITY OF ORANGE) Subscribed and affirmed
COUNTY OF ORANGE)

Common Law
revoke all assumed power of attorney
under U.S. Patent & Trademark
Sanction
related to MERS
continues to trespass by assuming
Power Attorney by executing on my
behalf, acts in bad faith and his/her
act is criminal. Anyone assisting with parties exercising
assumed rights under MERS
whether it/he/she realized it or not. Anyone harming me under
MERS
to pay Valerie according to Fee Schedule filed
in County of Riverside Doc #

ATTESTATION

Affirmed on this ___ day of July 2015, before me, the undersigned Notary Public in and for the State of California, appeared Valerie A. Lopez, personally known to me or proved to me on the basis of satisfactory evidence, to be the person whose signature appears in the within instrument and acknowledged to me that they executed it.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this ___ day of January 11, 2016.

SEAL:

Notary Public

My Commission Expires: _____

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

State of California)

County of Orange)

On 12 Jan 2016 before me, JOHN NGUYEN, A NOTARY PUBLIC
(here insert name and title of the officer)

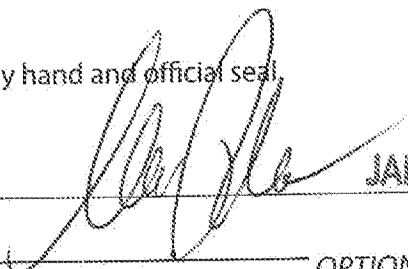
personally appeared LOPEZ, VALERIE ANNE

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

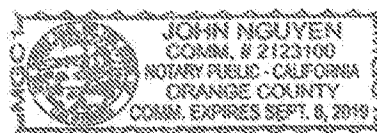
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal,

Signature



JAN 12 2016



(Seal)

OPTIONAL INFORMATION

Although the information in this section is not required by law, it could prevent fraudulent removal and reattachment of this acknowledgment to an unauthorized document and may prove useful to persons relying on the attached document.

Description of Attached Document

The preceding Certificate of Acknowledgment is attached to a document titled/for the purpose of AFFIDAVIT

containing 01 pages, and dated 01-12-2016

The signer(s) capacity or authority is/are as:

- Individual(s)
- Attorney-in-Fact
- Corporate Officer(s) _____
Title(s)

- Guardian/Conservator
- Partner - Limited/General
- Trustee(s)
- Other: _____

representing: _____
(Name(s) of Person(s) or Entity(ies) Signer is Representing)

Additional Information

Method of Signer Identification

Proved to me on the basis of satisfactory evidence:
 form(s) of identification credible witness(es)

Notarial event is detailed in notary journal on:
Page # 3A Entry # 2

Notary contact: _____

Other

- Additional Signer(s)
- Signer(s) Thumbprint(s)
- _____

CADL# N9781214