

WHO'S SIGNING NOW?

**Lynn E. Szymoniak, Esq., Ed., Fraud Digest
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1. Who were the top mortgage document signers in the first half of 2011?
2. Which trusts that closed in 2005, 2006 and 2007 repeatedly filed mortgage assignments signed and notarized in 2011?
3. Who was the most prolific MERS Certifying Officer in the first half of 2011?

Bonus Question: Which law firm used the following phrase instead of an actual date for the assignments:

"At or before the ensembling and delivery of these presents the receipt whereof is hereby acknowledged..."

1. TOP MORTGAGE DOCUMENT SIGNERS, JAN. – JUNE, 2011

From American Home Mortgage Servicing in Jacksonville:

Christine Alday
Elizabeth Boulton
Andrew Fuerstenbeger
Michelle Halyard
Tonya Hopkins
Joseph Kaminski
Kasea Matthews
Harold Nord, III
Yvette Washington

From Aurora Loan Services in Scotts Bluff, Nebraska:

Jan Walsh

From BAC Home Loan Servicing in Simi Valley, California:

Malik Basurto,
Nichole Clavadetscher
Youda Crain
Mercedes Judilla
Srbui Muradyan

Swarupa Slee

From Carrington Mortgage Services, LLC in Santa Ana, California:

Tom Croft

Greg Schleppy

From Chase Home Finance in Franklin County, Ohio:

David Ellis

From CitiMortgage in St. Charles, Missouri:

Kim Krakoviak

Aaron Menne

Scott Scheiner

From GMAC in Upper Dublin Township, Pennsylvania:

Sandy Broughton

Donald Dempsey

Thomas Strain

From HomeEq Servicing in North Highlands, California:

Noriko Colston

From HSBC Mortgage Corp. in Depew, New York:

Michael Peter

From IndyMac Mortgage Services in Austin, Texas:

Suchan Murray

JC San Pedro

David Rodriguez

Mollie Schiffman

Mike Stanford

From JP Morgan Chase in Jacksonville, Florida:

Nura Nadarevic

From Litton Loan Servicing in Dallas, Texas:

Debra Lyman

Marti Noriega

From Nationwide Title Clearing in Palm Harbor, Florida:

Bryan Bly

Vilma Castro

Kim Goelz

Mary Sarmiento

From Ocwen Loan Servicing, LLC in West Palm Beach, Florida:
Christina Carter
Lesli Goodman
Rene Martinez

From Orion Financial Group in Southlake, Texas:
M. Arndt
M.E. Wileman

From Saxon Mortgage Service in Fort Worth, Texas:
Regina Alexander
John Cottrell

From Select Portfolio Servicing in Salt Lake City, Utah
Bill Koch
Jeff Young

From Wells Fargo Home Mortgage in Minneapolis, Minnesota:
Nicholas Hoyer
Janet L. Jones
Carissa Keeler
Carla Naughton
Ricky Thompson

2. MORTGAGE-BACKED TRUSTS, CLOSED BEFORE 2008, USING MORTGAGE ASSIGNMENTS SIGNED IN 2011

Aames Mortgage Investment Trusts
ABFC Trusts
Ace Securities Corp. Home Equity Loan Trusts
American Home Mortgage Assets Trusts
American Home Mortgage Investment Trusts
Amerquest Mortgage Securities, Inc. Trusts
Argent Securities, Inc. Trusts
Banc of America Alternative Loan Trusts
Banc of America Funding Trusts
Bear Stearns Alt-A Trusts
Bear Stearns ARM Trusts
Bear Stearns Asset-Backed Securities Trusts
BNC Mortgage Loan Trusts
Carrington Home Equity Loan Trusts
Carrington Mortgage Loan Trusts
Citigroup Mortgage Loan Trusts

CSFB Trusts
CSMC Trusts
CWABS Trusts
CWALT Trusts
CWMBS Trusts
Deutsche Bank Alt-A Securities Inc. Mortgage Loan Trusts
First Franklin Mortgage Loan Trusts
First NLC Trusts
Fremont Home Loan Trusts
GSAA Home Equity Trusts
GSAMP Trusts
GSR Mortgage Loan Trusts
Harborview Mortgage Loan Trusts
HSI Asset Securitization Corp. Trusts
IndyMac IMSC Mortgage Loan Trusts
IndyMac INDX Mortgage Loan Trusts
Long Beach Mortgage Loan Trusts
MASTR Alternative Loan Trusts
MASTR Asset-Backed Securities Trusts
Morgan Stanley Capital I, Inc. Trusts
NatIxis Real Estate Capital Trusts
New Century Home Equity Loan Trusts
New Century Mortgage Loan Trusts
Nomura Home Equity Loan Trusts
NovaStar Home Equity Loan Trusts
NovaStar Mortgage Funding Trusts
Option One Mortgage Loan Trusts
RALI Trusts
RAMP Trusts
Residential Asset Securitization Trusts
Saxon Asset Securities Trusts
Securitized Asset-Backed Receivables Trusts
Soundview Home Loan Trusts
Structured Asset Investment Loan Trusts
Structured Asset Mort. Investments II Trusts
Structured Asset Mort. Investments II, Inc. Bear Stearns Alt-A Trusts
WaMu Trusts
Wells Fargo Asset Securities Corp. Trusts

**3. MOST PROLIFIC MERS CERTIFYING OFFICER:
NICHOLAS HOYE**

Nicholas Hoyer from the Minneapolis, Minnesota offices of Wells Fargo Home Mortgage is the winner of the "Busiest Signer of 2011 Award."

Hoye signed thousands of mortgage assignments in the first six months of 2011. Hoye most often signs to convey mortgages to his employer, Wells Fargo. Hoye has signed as a Certifying Officer for MERS as Nominee for at least 40 mortgage companies. The runner-up is Ricky L. Thompson, also from Wells Fargo.

BONUS QUESTION

WHICH LAW FIRM USED THE MOST CREATIVE PHRASE (IN LIEU OF AN ACTUAL DATE) TO IDENTIFY THE DATE THE ASSIGNMENT WAS MADE?

When did the trust acquire the mortgage? What was the exact date the mortgage changed hands? According to thousands of documents, the date was:

“At or before the ensembling and delivery of these presents the receipt whereof is hereby acknowledged...”

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This is one of the LPS affiliated law firms, a/k/a foreclosure mills - that was being investigated rigorously by June Clarkson and Theresa Edwards of the Florida Attorney General’s office – until that moment when Clarkson and Edwards were escorted rigorously out the door.

Signers come and signers go, but the practices of banks and their servicers remain the same.