

# **FORENSIC EXAMINATION OF THE REAL PROPERTY RECORDS AND THE CIRCUIT COURT RECORDS OSCEOLA COUNTY, FLORIDA**

## **PART 2 OF 2: SECTIONS 5 - 7**



**EXAMINATION CONDUCTED BY DK CONSULTANTS LLC  
SAN ANTONIO, TEXAS**

**July 14, 2014 - December 20, 2014**

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## INTRODUCTION

The forensic examination of the real property records of Osceola County, Florida was commissioned by Armando Ramirez, a duly elected public official with the title of Clerk of the Circuit Court of Osceola County, Florida. In all times and places within this report, the Clerk of the Circuit Court shall be hereinafter referred to as “Clerk”.

There are common suspect issues that will become manifest within the case studies in *Section Five* and *Section Six*:

- (1) There are suspect issues where promissory Notes appear to have been manufactured for the purposes of bringing fraud on the court;
- (2) The objective in all instances is to make the Note appear negotiable, or in the least, “bearer paper” under U. C. C. § 3;
- (3) There is evidence in most of these cases wherein there is suspect computer manipulation of image files, particularly with the placement of indorsements;
- (4) There are still suspect issues of robo-signing and surrogate signing, due to obvious variations in the way signatures are affixed to Assignments;
- (5) There are multiple issues of pattern document manufacturing, where certain documents (particularly promissory Notes and Assignments of Mortgages) are developed in concert with attorneys representing the Plaintiff “parties in interest” with “signing teams” employed by the Plaintiff or the Servicer, to produce results favorable to them, when the original documents that were supposed to be relied upon were in fact, shredded and thus, had to be reconstructed to “manufacture” the Plaintiff’s case;
- (6) There is a 99% chance that when MERS is utilized in any scenario involving an Assignment of Mortgage that is proffered as exhibit evidence in these matters, that the chain of title is being “covered up” to intimate standing of the Plaintiff;
- (7) As will be explained in *Section Five*, the assumption is asserted that once the Plaintiff’s representative signed the document verification, there is reason to suspect that supervisory management ordered the documents to be “embellished” or “altered” to speed up the filing process (if mistakes, errors or issues were discovered) without having the Plaintiff’s representative “reverify” the information; thus, probable cause for perjury (fraud on the court); and in *Section Six*, there is pattern evidence that the alleged party in interest will often substitute counsel, especially when pattern abuse of documents is suspect to have occurred, in order to divert the court’s attention.

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