

## **WHO'S SIGNING NOW?**

**Lynn E. Szymoniak, Esq., Ed., Fraud Digest  
July 20, 2011**

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 ensealing 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  
Ameriquest 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 ensealing and delivery of these presents the receipt whereof is hereby acknowledged..."

**Ben-Ezra & Katz, P.A.  
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Fort Lauderdale, FL 33312**

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.