

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT
IN AND FOR BROWARD COUNTY, FLORIDA
CASE NO.: CACE 09 001184

COUNTRYWIDE HOME LOANS
SERVICING LP,
Plaintiff,

-vs-

██████████ MORTGAGE
ELECTRONIC REGISTRATION
SYSTEMS, INCORPORATED, AS A
NOMINEE FOR COUNTRYWIDE HOME
LOANS, INC.; UNKNOWN SPOUSE OF
██████████ JOHN DOE; JANE
DOE AS UNKNOWN TENANT(S) IN
POSSESSION OF THE SUBJECT
PROPERTY,
Defendants.

_____ /

DEPOSITION OF PATRICIA ARANGO

Friday, January 7, 2011
10:16 a.m. - 12:30 p.m.

101 N.E. 3rd Avenue, #1500
Fort Lauderdale, Florida 33301

Reported By:
Joyce L. Bluteau, RPR, FPR
Notary Public, State of Florida
Consor & Associates Reporting and Transcription
West Palm Beach Office
Phone - 561.682.0905

1 APPEARANCES:

2

On behalf of the Plaintiff:

3

DAVID NEWMAN, ESQ.

LAW OFFICES OF MARSHALL C. WATSON, P.A.

4

1800 Northwest 49th Street

Suite 120

5

Fort Lauderdale, Florida 33309

954.453.0365

6

7

On behalf of the Defendant, [REDACTED]

JAMES FLANAGAN, ESQ.

8

ICE LEGAL, P.A.

1015 North State Road 7

9

Suite D

Royal Palm Beach, Florida 33411

10

561.729.0530

11

On behalf of the Defendant, Mortgage Electronic

12

Registration Systems, Inc.:

JOHN B. ROSENQUEST, IV, ESQ.

13

MORGAN, LEWIS & BOCKIUS, LLP

200 South Biscayne Boulevard

14

5300 Wachovia Financial Center

Miami, Florida 33131-2339

15

305.415.3423

16

On behalf of Patricia Arango:

17

DALE L. FRIEDMAN, ESQ.

CONROY, SIMBERG, GANON, KREVANS, ABEL,

18

LURVEY, MORROW & SCHEFER, P.A.

3440 Hollywood Boulevard

19

2nd Floor

Hollywood, Florida 33021

20

954.961.1400

21

22

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1 A. In various capacities. I first started
2 there as a foreclosure attorney and then was transferred
3 to the litigation department.

4 Q. Okay. And what's your current position
5 with the firm?

6 A. Current position with the firm is as the
7 litigation department's managing attorney.

8 Q. So you're an attorney licensed to practice
9 in Florida?

10 A. Correct.

11 Q. For how long?

12 A. Since 2001.

13 Q. And I take it you're probably very familiar
14 with the process of taking of depositions.

15 A. I'm familiar.

16 Q. Okay. At any time, if you need a break,
17 let me know, okay.

18 A. Okay.

19 Q. In your current position, do you supervise
20 any employees of the firm?

21 A. Yes.

22 Q. Roughly how many?

23 A. Roughly about 70.

24 Q. And, generally, what are your current
25 duties?

1 A. My current duties are to supervise the
2 attorneys within the litigation department as well as the
3 paralegals.

4 Q. Do you get involved in any work other than
5 foreclosure work?

6 A. It depends, yes, I have.

7 Q. Okay. Roughly how much of your time is
8 spent dealing with foreclosure litigation?

9 A. Over 98 percent of the time.

10 Q. Okay. And has that generally been the case
11 in the last five years?

12 A. Yes.

13 Q. And that was the case in December of '08
14 and into '09 and '10?

15 A. Correct.

16 Q. Okay. Are you now or have you ever been --
17 strike that.

18 Are you now an officer or director of
19 Countrywide Home Loans?

20 A. No.

21 Q. Have you ever been an officer or director
22 of Countrywide Home Loans?

23 A. No.

24 Q. Are you now an officer or director of
25 Countrywide Home Loans Servicing LP?

1 A. No.

2 Q. Have you ever been?

3 A. No.

4 Q. Are you now or have you ever been an
5 officer or director of Mortgage Electronic Registration
6 Systems, Inc.?

7 A. I am an agent.

8 Q. Okay. We'll get to that in a moment.

9 Are you an officer or corporate officer of
10 Mortgage Electronic Registration Systems, Inc.?

11 A. I'm their assistant secretary.

12 Q. Okay. Is that the only title or position
13 that you hold with that company?

14 A. Yes.

15 Q. Okay. For our purposes in the deposition,
16 can we agree to refer to Mortgage Electronic Registration
17 Systems, Inc. as MERS?

18 A. Yes.

19 Q. Do you commonly do that?

20 A. Yes.

21 Q. Okay. That will speed things greatly.

22 Thank you.

23 How long have you been an assistant
24 secretary or agent of MERS?

25 A. Since about 2007 I believe it is.

1 Q. All right. Are you a member of MERS?

2 A. No.

3 Q. Is your law firm a member of MERS?

4 A. No.

5 Q. Do members of MERS have to be either banks
6 or other financial institutions, to your knowledge?

7 MS. FRIEDMAN: Form.

8 THE WITNESS: I don't know.

9 BY MR. FLANAGAN:

10 Q. Have you ever applied for membership in
11 MERS?

12 A. No.

13 Q. In your capacity as --

14 MS. FRIEDMAN: I'm just going to ask you to
15 slow down before you answer it in case I want to
16 object.

17 THE WITNESS: Okay.

18 BY MR. FLANAGAN:

19 Q. In your capacity as what you called an
20 agent or assistant secretary at MERS, do you have any
21 supervisory capacity over any MERS employees?

22 A. I do not.

23 Q. Do you participate in any of the policy
24 making decisions for MERS?

25 A. No.

1 Q. Have you ever?

2 A. No.

3 Q. When did -- you told me in roughly 2007 you
4 became an agent of MERS. How did that occur?

5 A. That occurred -- I don't remember how that
6 exactly occurred. I remember roughly that I was
7 contacted by my managing attorney and advised that I was
8 given authority as indicated in the corporate resolution.

9 Q. Did you ever receive a copy of the
10 corporate resolution --

11 A. Yes, I did.

12 Q. -- for your review?

13 A. Yes.

14 Q. Okay. Where is that currently?

15 MS. FRIEDMAN: With me.

16 BY MR. FLANAGAN:

17 Q. Okay. And in 2007, who was the attorney in
18 your firm that informed you of that?

19 A. Caryn Graham.

20 Q. Was she also given authority to sign on
21 behalf of MERS at that time, to your knowledge?

22 A. Yes, to my knowledge, yes.

23 Q. When that corporate resolution came, was
24 that pursuant to a request from either yourself or your
25 firm to MERS?

1 MS. FRIEDMAN: Objection.

2 THE WITNESS: Can you repeat it?

3 MS. FRIEDMAN: Yeah. I was going to ask
4 you, can you repeat it.

5 BY MR. FLANAGAN:

6 Q. Sure. When you received the corporate
7 resolution in 2007, was that provided to your firm as a
8 result of an application either directly or indirectly to
9 MERS on your behalf?

10 A. I don't know.

11 Q. Okay. Did you have -- did you have to take
12 any training from MERS or some other entity to qualify to
13 be an assistant secretary or agent for them?

14 A. I don't -- no, I didn't.

15 Q. How about any type of testing or
16 certification, exam, anything along those lines?

17 A. No.

18 Q. All right. You were requested in the
19 notice of subpoena to provide certain documents. Have
20 those been brought here with you or with your counsel?

21 A. Yes.

22 Q. Okay. And what do we have?

23 All right. Your counsel has handed me
24 three documents. And the first page that I have is
25 entitled at the top, Mortgage Electronic Registration

1 Systems, Inc. Corporate Resolution. Do you see that?

2 A. Yes, I do.

3 MR. FLANAGAN: Okay. Let's have that
4 marked as Exhibit 1.

5 (Defendant's No. Composite 1, MERS, Inc.
6 Corporate Resolution, was marked for identification.)

7 MS. FRIEDMAN: Well, you gave him two
8 pages. Are you marking them individually or --

9 MR. FLANAGAN: That's what I was --

10 MS. FRIEDMAN: Okay.

11 BY MR. FLANAGAN:

12 Q. So Exhibit 1 is the Mortgage Electronic
13 Corporate Resolution?

14 A. Yes.

15 Q. Okay.

16 MS. FRIEDMAN: Dated October 16, 2007.

17 MR. FLANAGAN: Correct.

18 MR. ROSENQUEST: Is that a single-page
19 document or a two-page document?

20 MR. FLANAGAN: It's a --

21 MS. FRIEDMAN: He's attached a single page.

22 MR. FLANAGAN: That's what I'm about to
23 find out.

24 BY MR. FLANAGAN:

25 Q. There's a second page that has been

1 provided to us that is a printout that says Marshall C.
2 Watson, P.A. at the top, Mortgage Electronic Systems
3 certifying officers. And then there's Caryn Graham and
4 your name, correct?

5 A. Yes.

6 Q. Okay. Was this second page accompanying
7 the first one?

8 A. Yes.

9 Q. Okay. So these two pages are in effect one
10 document.

11 A. Yes.

12 Q. Okay. So then let's make the two pages
13 Exhibit 1, okay.

14 MS. FRIEDMAN: Just make it Composite
15 Exhibit 1, so it's clear.

16 MR. FLANAGAN: Right, okay.

17 MS. FRIEDMAN: And I will tell you,
18 although the next document, the Limited Power of
19 Attorney, was not necessarily expressly requested,
20 we've decided to produce it --

21 MR. FLANAGAN: Okay. Thank you.

22 MS. FRIEDMAN: -- because I think it
23 clarifies the agreement of all the parties
24 involved in this case.

25

1 BY MR. FLANAGAN:

2 Q. Exhibit 1, the corporate resolution that
3 you have, that we now identified is signed by Mr. William
4 C. Hultman as the corporate secretary for MERS, correct?

5 A. According to the document.

6 Q. Okay. Do you know which meeting of the
7 Board of Directors took place to result in this corporate
8 resolution?

9 A. I do not know.

10 Q. And when was this document provided to you?

11 A. I don't remember.

12 Q. Was it in 2007 or 2008? Any idea?

13 A. I really don't know.

14 Q. Okay. Was this corporate resolution
15 provided to you solely to be the MERS registered agent
16 or -- excuse me, assistant secretary to sign on behalf of
17 Countrywide Financial Corporation or its designee?

18 A. Can you repeat the question?

19 Q. Sure. Was, as you understand it, the
20 corporate resolution that was entered by the Board solely
21 to allow you to be the assistant secretary and vice
22 president of MERS for the assignment of the liens or
23 mortgages solely from the Countrywide Financial
24 Corporation?

25 MR. ROSENQUEST: Object to form.

1 MS. FRIEDMAN: Join.

2 THE WITNESS: I only know what the document
3 states.

4 BY MR. FLANAGAN:

5 Q. Okay. Were there any other corporate
6 resolutions that were provided to you from MERS
7 designating you as the assistant secretary or vice
8 president for the purpose of any other financial
9 corporations?

10 A. At that time?

11 Q. Yes, ma'am.

12 A. I don't -- I don't know.

13 Q. Okay. How about since that time?

14 A. Since that time, yes.

15 Q. Okay. What other financial institutions
16 have you been authorized on behalf of MERS to function as
17 the assistant secretary or vice president?

18 MS. FRIEDMAN: I'm going to object to the
19 question because I think you're already beginning
20 to exceed the scope of the Court's order which
21 limited this deposition. "The deposition" -- and
22 I'm quoting now from the Court's order of November
23 23, 2010, "The deposition shall be limited to
24 Patricia Arango's execution of the assignment of
25 mortgage in this case."

1 I think your question exceeds the
2 parameters set forth by the Court.

3 MR. FLANAGAN: I disagree.

4 MS. FRIEDMAN: Okay. Tell me why it does
5 not so then we can proffer a record.

6 MR. FLANAGAN: I'm trying to find out what
7 the scope of her authority is, and she did not
8 execute the authorization for Countrywide
9 Financial Corporation that's attached in this
10 document in this case.

11 MS. FRIEDMAN: What do you mean she did not
12 execute?

13 MR. FLANAGAN: It's not on behalf of
14 Countrywide Financial Corporation.

15 MS. FRIEDMAN: What's not on behalf? I'm
16 not following.

17 MR. FLANAGAN: The assignment that she
18 signed was not Countrywide Financial Corporation.

19 MS. FRIEDMAN: So you're limiting it to
20 anything related to Countrywide rather than the
21 question you asked which was any company, which
22 could arguably include HSBC or Chase.

23 MR. FLANAGAN: Yeah. I mean, it was --

24 MS. FRIEDMAN: If you limit it to
25 Countrywide, I don't have a problem, and

1 Countrywide and any of its related entities, but I
2 don't believe under the Court's order you can go
3 on beyond that.

4 MR. FLANAGAN: Well, I disagree. So my
5 question stands.

6 BY MR. FLANAGAN:

7 Q. Have you been provided a corporate
8 resolution from MERS appointing you as assistant
9 secretary to execute assignments on their behalf for any
10 entity aside from Countrywide Financial Corporation?

11 MS. FRIEDMAN: I instruct you not to answer
12 based on the Court's order.

13 BY MR. FLANAGAN:

14 Q. Now, have you been provided any corporate
15 resolution authorizing you to function as assistant
16 secretary or vice president of MERS for Countrywide Home
17 Loans Servicing LP?

18 A. At that time?

19 Q. At any time.

20 A. I can't remember.

21 Q. Okay. Is there someplace in your office
22 where you keep a list or a file of the entities for which
23 you can function as assistant secretary on behalf of MERS
24 for assignments?

25 A. Yes.

1 Q. All right. Where is that information kept?

2 A. In my office.

3 Q. Is it in a file folder in a corporate -- or
4 in, excuse me, a computer file, or what?

5 A. It's in a file.

6 Q. Okay. So presumably there's someplace
7 where you can go and check and see if you have been
8 authorized by MERS to function for a given financial
9 entity.

10 A. Correct.

11 Q. Okay. Did you look to see whether or not
12 you had such an assignment or authority from MERS to
13 execute on behalf of Countrywide Home Loan Servicing LP
14 prior to coming here?

15 A. Can you repeat? I'm sorry.

16 Q. Yes, ma'am. Did you look in that file
17 where you have the designated entities for which you can
18 function, did you look to see if there's an assignment or
19 a resolution in there authorizing you to assign on behalf
20 of MERS for Countrywide Home Loans Servicing, LP, the
21 plaintiff in this case?

22 A. Did I look?

23 Q. Yes, ma'am.

24 A. Yes.

25 Q. And is there one?

1 A. Yes.

2 Q. Okay. Did you bring that one?

3 A. Yes. This is the exhibit.

4 Q. You contend that Exhibit 1 is the document
5 that authorizes you to sign on behalf of Countrywide Home
6 Loans Servicing LP?

7 A. Yes.

8 Q. Okay. How so?

9 A. Countrywide Financial Corporation
10 actually -- let me correct myself.

11 The plaintiff, as listed in this particular
12 case, is owned by Countrywide Financial Corporation.
13 It's one of their entities.

14 Q. Okay. And how do you come to that
15 information?

16 A. Because I know it. I've been doing it for
17 a long time. I've -- I don't remember at what point in
18 time I found out that knowledge, but I've had it.

19 Q. Okay. Now, is Countrywide Home Loans
20 Servicing LP, to your knowledge, a separate corporate
21 entity from Countrywide Financial Corporation?

22 A. I don't know.

23 MS. FRIEDMAN: Read back that question,
24 please.

25 (A portion of the record was read by the

1 reporter.)

2 BY MR. FLANAGAN:

3 Q. The other document that you have provided,
4 the third page of the documents that you provided today
5 is the limited power of attorney document. Do you see
6 that?

7 A. Yes.

8 Q. All right. Let's have that marked as
9 Exhibit 2.

10 (Defendant's No. 2, Limited Power of
11 Attorney, was marked for identification.)

12 BY MR. FLANAGAN:

13 Q. And please tell me what this is.

14 A. This is a limited power of attorney from
15 Countrywide Home Loans, Inc. recorded in a couple
16 different counties.

17 Q. Okay. And this one is dated April 13,
18 2007?

19 A. Correct.

20 Q. How did this come to you?

21 A. I was provided a copy of it.

22 Q. From who?

23 A. I don't remember who.

24 Q. Do you recall when you received it?

25 A. No, I don't.

1 Q. And this appears to give you and your
2 firm -- or excuse me -- you and Ms. Graham at your firm
3 limited power of attorney to execute instruments on
4 behalf of Countrywide Home Loans, Inc. in furtherance of
5 foreclosure proceedings, right?

6 A. I have to read it --

7 Q. Sure.

8 A. -- to make certain.

9 Correct.

10 Q. Okay. Do you have a similar limited power
11 of attorney on behalf of the plaintiff, Countrywide Home
12 Loans Servicing LP?

13 A. Can you repeat the question?

14 Q. Sure. Do you have a similar limited power
15 of attorney on behalf of Countrywide Home Loans Servicing
16 LP?

17 A. I don't know.

18 Q. Do you know if there's any corporate
19 relationship between Countrywide Home Loans, Inc. and
20 Countrywide Home Loans Servicing LP?

21 A. There is a relationship.

22 Q. What is that?

23 A. I don't know the exact relationship. I
24 know Countrywide Financial owns Countrywide Home Loans,
25 and, in fact, it indicates so as well on the document

1 with the indication of upper left hand where it states
2 it's prepared by Countrywide Financial.

3 Q. What do you understand to be the
4 relationship between Countrywide Financial, Countrywide
5 Home Loans, Inc., and then Countrywide Home Loans
6 Servicing LP?

7 A. I don't know now the exact and how to
8 explain it but I kind of explain it as -- to everyone in
9 my department -- as one's the parent and the others are
10 underneath it.

11 Q. And the parent is what entity?

12 A. Countrywide Financial.

13 Q. Are you aware of any corporate resolution
14 between those entities that authorizes or permits the
15 subsidiaries to act on behalf of the parent?

16 A. I am not.

17 Q. Mortgage Electronic Registration Systems,
18 Inc. --

19 MS. FRIEDMAN: You're forgetting MERS?

20 BY MR. FLANAGAN:

21 Q. -- is an entity that does what?

22 A. I couldn't give you the entire explanation
23 of what they do, as I don't work for them.

24 Q. Are you comfortable with a description that
25 they track or catalog transfers of mortgage ownerships?

1 MR. ROSENQUEST: Object to form.

2 MS. FRIEDMAN: Object to the form. She's
3 not here as the representative of MERS.

4 MR. FLANAGAN: I thought she was here as
5 the assistant secretary.

6 MS. FRIEDMAN: No. She's here as Patricia
7 Arango.

8 MR. FLANAGAN: Right.

9 MR. ROSENQUEST: She was noticed, I think,
10 individually.

11 MS. FRIEDMAN: She was. She's here as
12 Patricia Arango.

13 MR. FLANAGAN: Yeah.

14 THE WITNESS: Is there a question?

15 BY MR. FLANAGAN:

16 Q. Yes, ma'am. Are you comfortable with the
17 description that MERS tracks the transfer of interests
18 and rights in mortgages among its members?

19 MR. ROSENQUEST: Same objection.

20 MS. FRIEDMAN: Join.

21 THE WITNESS: Am I comfortable with it? I
22 don't know. I don't know how I'm supposed to feel
23 about whether I'm comfortable with the statement
24 or not.

25

1 BY MR. FLANAGAN:

2 Q. Okay. Is that one of the functions of
3 MERS?

4 MR. ROSENQUEST: Object to form.

5 MS. FRIEDMAN: Object to the form.

6 THE WITNESS: From my understanding, that
7 is one of the functions.

8 BY MR. FLANAGAN:

9 Q. Okay. What other functions, to your
10 knowledge, does MERS have as far as mortgage interests
11 are concerned?

12 MS. FRIEDMAN: Object to the form.

13 MR. ROSENQUEST: Join.

14 THE WITNESS: I can tell you they don't own
15 any mortgages, from my understanding.

16 BY MR. FLANAGAN:

17 Q. Meaning that they don't have the ownership
18 or beneficial interest in the mortgage itself?

19 A. Correct. It's not --

20 MS. FRIEDMAN: Object to the form. Not
21 what she testified to.

22 MR. NEWMAN: Join.

23 MR. ROSENQUEST: Join.

24 MS. FRIEDMAN: You added beneficial
25 interest. She said --

1 BY MR. FLANAGAN:

2 Q. Okay. What do you mean by own?

3 A. They are -- for instance, in this mortgage,
4 exactly what they state on the mortgage, on all MOM
5 mortgages, is what they call it.

6 Q. What are you referring to as a MOM
7 mortgage?

8 A. A MERS, Mortgage Electronic Registration
9 Systems mortgage, where it states within the mortgage
10 that they're acting purely as a nominee.

11 Q. Meaning that they're the agent for the
12 actual owner --

13 MR. ROSENQUEST: Object to form.

14 BY MR. FLANAGAN:

15 Q. -- of the mortgage?

16 MS. FRIEDMAN: Join.

17 THE WITNESS: I don't know the exact
18 definition of what it indicates on the document.
19 I cannot remember it.

20 BY MR. FLANAGAN:

21 Q. To your knowledge, does -- you said MERS
22 doesn't own the mortgage, correct?

23 A. Correct. I did say that.

24 Q. Okay. Let's have, just so you can refer to
25 it, exhibit -- the mortgage that was attached to the

1 complaint in this case, we'll have as Exhibit 3.

2 (Defendant's No. 3, Mortgage Attached to the
3 Complaint, was marked for identification.)

4 BY MR. FLANAGAN:

5 Q. Do you recognize that document?

6 A. It's a mortgage, yes.

7 Q. Okay. And is that what you identified a
8 moment ago as a mom, MERS mortgage?

9 A. That's what I had described, yes.

10 Q. Okay. And that's a mortgage that's created
11 initially as an original MERS mortgage?

12 A. Yes. It's an example of one, yes.

13 Q. And at the time that that mortgage is
14 created, there's a MERS identification number also
15 created with it, correct?

16 MR. ROSENQUEST: Object to form. You're
17 talking about that particular mortgage or any MERS
18 mortgage?

19 BY MR. FLANAGAN:

20 Q. That one.

21 A. There is a MIN number indicated on the
22 mortgage.

23 Q. Okay. And is that, in your experience, the
24 custom and practice for MERS to create the identification
25 number at the time that the mortgage is created?

1 MS. FRIEDMAN: Object to the form.

2 MR. ROSENQUEST: Form.

3 THE WITNESS: I don't know.

4 BY MR. FLANAGAN:

5 Q. Okay. How does MERS track the mortgage, to
6 your knowledge?

7 MS. FRIEDMAN: Object to the form.

8 MR. ROSENQUEST: Object to form.

9 THE WITNESS: I don't know how they do it.

10 BY MR. FLANAGAN:

11 Q. Okay. MERS deals with the mortgages. How
12 about the note that's created with the mortgage? Does
13 MERS have any interaction or relationship with the note,
14 to your knowledge?

15 MS. FRIEDMAN: Let me just stop again and
16 reiterate. This Judge made it very clear at the
17 hearing, and I have his transcript, that the
18 depositions that are taken go far too long, that
19 whoever takes this deposition -- and I have the
20 transcript of the hearing if you'd like to read
21 it --

22 MR. FLANAGAN: I've read it.

23 MS. FRIEDMAN: -- is to get in and out, and
24 the order expressly says, "It shall be limited to
25 Patricia Arango's execution of the assignment of

1 mortgage in this case."

2 How MERS tracks, when they create a MIN
3 number, you haven't noticed her in her capacity as
4 a representative of MERS. She is not here in that
5 capacity. You named her individually. The
6 questions are limited to her execution.

7 MR. FLANAGAN: That's what I'm trying to
8 get to.

9 MS. FRIEDMAN: No, you're not. You're
10 asking questions about MERS, their practices, how
11 they do things. That is not anything related to
12 Ms. Arango's execution of the assignment of
13 mortgage.

14 MR. FLANAGAN: It's laying the foundation
15 for it.

16 MS. FRIEDMAN: That's not a foundation.
17 That's a foundation for some break you may have
18 with MERS. That has nothing to do with the
19 assignment of the mortgage by Ms. Arango. It is
20 well beyond.

21 MR. FLANAGAN: Ms. Arango signed as an
22 assistant secretary of MERS.

23 MS. FRIEDMAN: The order is limited to how
24 she executed it.

25 MR. FLANAGAN: Right. And that's what I'm

1 trying to find out.

2 MS. FRIEDMAN: No. You're asking about her
3 capacity. That's not what the Court's order says.

4 MR. FLANAGAN: Whether or not she had the
5 capacity to do this is most certainly --

6 MR. ROSENQUEST: Your last question was
7 what MERS has to do with promissory notes.

8 MR. FLANAGAN: That's right.

9 MS. FRIEDMAN: That is not her capacity to
10 execute, and that's well beyond the scope of this
11 order.

12 BY MR. FLANAGAN:

13 Q. Do you know if the note that accompanied
14 this mortgage was registered or tracked at all by MERS?

15 A. May I answer?

16 MS. FRIEDMAN: If you know.

17 THE WITNESS: I don't know.

18 BY MR. FLANAGAN:

19 Q. Okay. Does -- to your knowledge, does the
20 note have to accompany the mortgage in order for
21 foreclosure to be able to take place?

22 A. Repeat --

23 MR. ROSENQUEST: Object to form.

24 BY MR. FLANAGAN:

25 Q. Does there have to be a unity of ownership

1 in the note and the mortgage in order for foreclosure to
2 take place?

3 MS. FRIEDMAN: Form. It's a legal
4 question.

5 MR. ROSENQUEST: Same objection.

6 MS. FRIEDMAN: The law decides that. This
7 is a fact witness.

8 MR. FLANAGAN: Counsel, don't start
9 prompting her. She's a lawyer already.

10 MS. FRIEDMAN: I'm not prompting her.

11 MR. FLANAGAN: Yes, you are.

12 MS. FRIEDMAN: Just follow the order.

13 THE WITNESS: You're asking me for a legal
14 conclusion, obviously.

15 MR. FLANAGAN: That's exactly right.
16 You're a lawyer.

17 MS. FRIEDMAN: What does that have to do
18 with anything? I'm her attorney. She's here as a
19 witness.

20 You don't wear both hats. That's why I'm
21 here.

22 BY MR. FLANAGAN:

23 Q. Does the note and the mortgage have to have
24 a unity of foreclosure in order -- a unity of title in
25 ownership in order for a foreclosure to --

1 MR. ROSENQUEST: Same objection.

2 MS. FRIEDMAN: Object to the form.

3 MR. NEWMAN: Join.

4 THE WITNESS: I think you need to break the
5 question down.

6 BY MR. FLANAGAN:

7 Q. No, ma'am. Does there have to be a unity
8 of ownership of both the mortgage and the note in order
9 for an entity to pursue foreclosure in Florida?

10 MS. FRIEDMAN: Object to the form. Calls
11 for a legal conclusion.

12 THE WITNESS: In Florida, all you have to
13 do is own the note in order to foreclose.

14 BY MR. FLANAGAN:

15 Q. So far as your understanding is
16 concerned --

17 A. There are many cases on it. There's
18 several, several cases. There's different ways to
19 foreclose in Florida.

20 Q. Okay. So as far as you're concerned, there
21 does not have to be a unity of ownership?

22 MR. ROSENQUEST: Object to form. That's
23 not what she said.

24 MR. NEWMAN: Join.

25 MS. FRIEDMAN: Exactly. Join.

1 THE WITNESS: In Florida -- I'll just have
2 to repeat what I just stated. In Florida, there
3 are several ways in which to foreclose on a
4 mortgage.

5 BY MR. FLANAGAN:

6 Q. Okay. Those are what?

7 A. You can foreclose by being a servicer. You
8 can foreclose by being the owner of the note. You don't
9 have to be, you know, the one expressly listed on the
10 mortgage or whatnot.

11 Q. Okay. To foreclose on a mortgage, does the
12 entity have to have an ownership interest in the
13 mortgage?

14 MR. ROSENQUEST: Object to form.

15 MR. NEWMAN: Form.

16 MS. FRIEDMAN: Object to the form. Calls
17 for a legal --

18 THE WITNESS: No, you can be --
19 (Reporter interrupted-overlapping
20 speakers.)

21 MS. FRIEDMAN: Object to the form. Calls
22 for a legal conclusion.

23 MR. NEWMAN: Join.

24 MR. ROSENQUEST: Beyond the scope of the
25 order.

1 MR. NEWMAN: Join.

2 MS. FRIEDMAN: Add. Yes, join that too.

3 THE WITNESS: Now I forgot the question.

4 Sorry.

5 MR. FLANAGAN: All right. Will you read
6 the question back, please.

7 (A portion of the record was read by the
8 reporter.)

9 THE WITNESS: No.

10 BY MR. FLANAGAN:

11 Q. As the assistant secretary for MERS in
12 execution of the assignment, is it your understanding
13 that MERS can transfer legal title of the mortgage?

14 MR. ROSENQUEST: Object to form. She
15 wasn't noticed in her capacity as an assistant
16 secretary of MERS.

17 MR. NEWMAN: Join.

18 MS. FRIEDMAN: Join.

19 MR. ROSENQUEST: She's not here testifying
20 on behalf of MERS.

21 MS. FRIEDMAN: Would you read the question
22 back, please.

23 (A portion of the record was read by the
24 reporter.)

25 THE WITNESS: Yes, they can assign. They

1 assign out their -- it states here, for instance,
2 "MERS is the mortgagee under this security
3 instrument." They can assign their interest under
4 exactly what it states here, yes.

5 BY MR. FLANAGAN:

6 Q. Okay.

7 MS. FRIEDMAN: What do you mean by here?

8 THE WITNESS: In the mortgage.

9 MS. FRIEDMAN: Exhibit what?

10 THE WITNESS: Exhibit 3.

11 BY MR. FLANAGAN:

12 Q. And what interest, then, did MERS have in
13 that mortgage with Mr. [REDACTED]

14 MR. ROSENQUEST: Object to form to the
15 extent you're asking her to testify on behalf of
16 MERS.

17 THE WITNESS: They acted solely as a
18 nominee for lender and lender's successors and
19 assigns as indicated in Exhibit 3 in the mortgage.

20 BY MR. FLANAGAN:

21 Q. Okay. So they are the holder or the
22 custodian for the mortgage.

23 MR. ROSENQUEST: Object to form.

24 MR. NEWMAN: Join.

25 MR. ROSENQUEST: I'm going to object to

1 this whole line of questioning. And I'm happy to
2 put it as a standing objection if counsel will
3 agree --

4 MR. FLANAGAN: Sure.

5 MR. ROSENQUEST: -- to the extent she's
6 being asked to testify on behalf of MERS.

7 MR. FLANAGAN: Sure.

8 MR. ROSENQUEST: I also object to that
9 question as mischaracterizing her testimony.

10 MS. FRIEDMAN: And I'm about to stop any
11 questions and instruct her not to answer if you
12 don't move on to the sole issue in which you have
13 been authorized pursuant to Court order to conduct
14 this deposition, and that is to her execution of
15 the assignment of mortgage.

16 MR. FLANAGAN: That's what I'm getting to.

17 BY MR. FLANAGAN:

18 Q. MERS was designated as the nominee or the
19 agent, correct, in that mortgage?

20 MS. FRIEDMAN: Object to the form.

21 THE WITNESS: It states here what MERS is.
22 "MERS is Mortgage Electronic Registration Systems,
23 Inc. MERS is a separate corporation that is
24 acting solely as a nominee for lender and lender's
25 successors and assigns."

1 BY MR. FLANAGAN:

2 Q. And another word for a nominee would be
3 agent, right?

4 MR. ROSENQUEST: Object to form.

5 MS. FRIEDMAN: Object to the form.

6 MR. NEWMAN: Join.

7 MS. FRIEDMAN: She's not here as a
8 dictionary.

9 THE WITNESS: It states here that it is a
10 nominee.

11 BY MR. FLANAGAN:

12 Q. Okay. And as a nominee, does MERS have the
13 ownership of the mortgage?

14 A. It states here it's acting solely as a
15 nominee for the lender.

16 Q. Okay. So --

17 A. The lender is -- and it indicates who's the
18 note. The note means the promissory note. That states
19 that the borrower owes the lender.

20 Q. Okay. Now, as far as you were concerned in
21 December of 2008, was MERS the owner of the mortgage?

22 A. They were acting as a nominee for the
23 lender.

24 Q. And the lender was?

25 A. The lender -- the original lender was

1 Countrywide Home Loans, Inc.

2 Q. Okay. Who was the lender in December 2008?

3 A. I don't know.

4 Q. Had there been any transfer of the
5 ownership by the lender to another entity prior to
6 December 2008, to your knowledge?

7 A. There may have been. I don't know.

8 Q. How would you know? How would you find
9 out?

10 A. I would not know the exact time. I don't
11 work for the company.

12 Q. I understand.

13 You executed the assignment of the mortgage
14 in this case.

15 A. Correct.

16 Q. Let me show you what was attached as
17 Exhibit 3 to the amended complaint. We'll have it marked
18 as Exhibit 4.

19 (Defendant's No. 4, Assignment of Mortgage,
20 was marked for identification.)

21 BY MR. FLANAGAN:

22 Q. Take a look at Exhibit 4. Is that --

23 MS. FRIEDMAN: Can I take a look at it?

24 MR. FLANAGAN: Absolutely.

25 MS. FRIEDMAN: I'd appreciate it if you'd

1 just hand me the exhibits first.

2 This has been reduced down from the size.
3 If you don't mind, I'm going to let her look at
4 the size that was attached to the complaint
5 because it's easier to read. There's your
6 exhibit.

7 BY MR. FLANAGAN:

8 Q. Do you recognize Exhibit 4?

9 A. Yes.

10 Q. That is your signature?

11 A. Yes, it is.

12 Q. Okay. How did it come to you that you
13 needed to sign an assignment of that mortgage?

14 A. I can't remember this particular one and
15 how that occurred, but normally the procedure is for the
16 paralegal who is within the assignment of mortgage
17 department to prepare the document when it is called for
18 by an examiner, and then it is brought to me to review
19 and execute.

20 Q. Okay. So I take it you weren't really the
21 managing attorney or the lead attorney for the
22 foreclosure action itself.

23 A. No.

24 Q. You were just kind of up in a supervisory
25 role?

1 A. Right, in a separate department. Correct.

2 Q. Okay. And do you recall any specifics
3 about this particular assignment, the execution of it --

4 A. No, I don't.

5 Q. -- who was involved when it happened,
6 anything like that?

7 A. No.

8 Q. Okay. The assignment is dated
9 December 2008, correct?

10 A. Correct.

11 Q. And when the information was brought to
12 you, was it presented to you with a file or any other
13 information concerning the loan, the payments, anything
14 along those lines?

15 A. I don't remember.

16 Q. Do you customarily review the file
17 pertaining to the loan in order to execute the
18 assignment?

19 A. Yes.

20 Q. How did you determine that an assignment
21 was needed?

22 MR. ROSENQUEST: Object to form. And I'm
23 not sure that she testified that she made that
24 determination.

25 MS. FRIEDMAN: In fact, she testified --

1 MR. ROSENQUEST: Somebody else did.

2 MS. FRIEDMAN: -- otherwise.

3 THE WITNESS: I reviewed the document.

4 BY MR. FLANAGAN:

5 Q. You reviewed what?

6 A. I reviewed -- number one, I always review
7 for my name. People spell my name wrong, two Rs instead
8 of one. I review to make certain that the date is on
9 there, who it's coming from, it's MERS, something that I
10 can actually have authority to execute.

11 Q. Okay. Authority to execute on behalf of
12 Countrywide?

13 A. On behalf of MERS.

14 Q. Okay. With regard to the Countrywide
15 Financial --

16 A. Correct. Something that I can -- right,
17 something that I have authority to actually execute.

18 Q. Okay. Do you then do anything to determine
19 whether or not Countrywide is in fact the owner of the
20 mortgage?

21 MR. ROSENQUEST: You're asking --

22 MS. FRIEDMAN: Object to the form.

23 MR. ROSENQUEST: -- specifically whether or
24 not -- are you asking specific about this
25 assignment --

1 MR. FLANAGAN: Yes.

2 MR. ROSENQUEST: -- or in general?

3 MR. FLANAGAN: Yeah.

4 THE WITNESS: To who I -- I review the --
5 there is, on the MERS website, there's -- I don't
6 remember what I exactly did in this specific case
7 or how I did it or what I did, but my normal is to
8 review the MERS. They have a website where you
9 can insert the MERS MIN number and make certain
10 that it's -- who it's serviced by and who it's
11 owned by.

12 BY MR. FLANAGAN:

13 Q. Okay. Does MERS use what you identified as
14 the MIN number, M-I-N meaning MERS identification number?

15 A. Yes. That's indicated on the website.

16 MR. ROSENQUEST: Object to the form.

17 You're asking her to testify on behalf MERS.

18 BY MR. FLANAGAN:

19 Q. Is that what you mean by MIN?

20 A. MERS identification number, yes.

21 Q. Okay. And as you understand, is the
22 mortgage, once it's created, for example, Mr. [REDACTED]
23 it's given a number and that's how the MERS System tracks
24 it?

25 MS. FRIEDMAN: Object to the form.

1 MR. ROSENQUEST: Join.

2 THE WITNESS: I don't know how they track
3 it but I know that there's a MERS MIN number and I
4 insert that to locate it.

5 BY MR. FLANAGAN:

6 Q. Okay. Did you do that in this case?

7 A. Like I said, I can't remember exactly what
8 I did, but that's my normal procedure, yes.

9 Q. So MERS has a computer entry that you can
10 go to.

11 A. Correct.

12 Q. All right. MERS has public access --

13 A. Yes.

14 Q. -- to its system?

15 A. Yes.

16 Q. By computer?

17 A. Yes.

18 Q. Is that the same computer system that you
19 went to?

20 A. Yes. I have it as -- whatever their system
21 is, whatever their public access, I have it as a link on
22 my computer.

23 Q. Sure.

24 A. Yeah.

25 Q. Okay. And then to find out what's going

1 on, you plug in the MERS ID number, the MIN number --

2 A. Sure.

3 Q. -- and it provides information.

4 A. Sure.

5 Q. Okay.

6 MS. FRIEDMAN: Let him finish the question,
7 take a deep breath --

8 THE WITNESS: Sorry.

9 MS. FRIEDMAN: -- and let us object.

10 BY MR. FLANAGAN:

11 Q. Do you know how the information that's
12 there for you to review is input?

13 A. No.

14 MR. ROSENQUEST: Object to form.

15 BY MR. FLANAGAN:

16 Q. Do you know -- do you customarily rely on
17 that information, though, to give you the accuracy as to
18 who the owner of the mortgage is at any given point in
19 time?

20 A. That's not the only thing I review.

21 Q. I understand, but when you're looking on
22 MERS, in their system at the ID number, you're relying
23 upon the accuracy of that information.

24 MS. FRIEDMAN: Object to the form.

25 MR. ROSENQUEST: Join.

1 MR. NEWMAN: Join.

2 THE WITNESS: I use it as one of the tools
3 to verify and review what I'm executing.

4 BY MR. FLANAGAN:

5 Q. Okay. What other tools would you have used
6 at the time that you were reviewing this loan?

7 A. Sometimes, depending on different
8 circumstances, I'll review certain things, you know, from
9 the referral or from different things from the system,
10 from our case management system.

11 Q. All right. Did you refer to any other
12 documents in this case before you executed the
13 assignment?

14 A. I don't remember exactly in this particular
15 case, but normal procedure is to review what's in the
16 system, in the case management system.

17 Q. Okay. What did the MERS information
18 indicate to you when you pulled it up for your --

19 MR. ROSENQUEST: Object to form.

20 BY MR. FLANAGAN:

21 Q. -- review at the time of this --

22 A. I can't remember.

23 Q. -- execution?

24 A. I can't remember.

25 Q. Would it have had to have indicated to you

1 that Countrywide Home Loans Servicing LP was the owner at
2 that time?

3 MS. FRIEDMAN: Object to the form.

4 MR. ROSENQUEST: Join.

5 MR. NEWMAN: Join.

6 THE WITNESS: Yes. They're the servicer.
7 I don't remember what I did or when I looked at
8 it.

9 BY MR. FLANAGAN:

10 Q. What do you mean they're the servicer?

11 A. Well, Countrywide Home Loans Servicing, I
12 executed this assignment from MERS into Countrywide Home
13 Loans Servicing LP.

14 Q. Okay. So if they're a servicer, is that
15 separate and distinct from them being the owner?

16 MS. FRIEDMAN: Form. Object to the form.

17 MR. ROSENQUEST: Join.

18 MR. NEWMAN: Join.

19 THE WITNESS: The servicer services the
20 loan, and you can have, obviously, different
21 owners.

22 BY MR. FLANAGAN:

23 Q. Okay. Does -- to your knowledge, does
24 Countrywide Home Loans Servicing LP own the mortgage in
25 this case?

1 MR. ROSENQUEST: Object to form.

2 MS. FRIEDMAN: And let me just object to
3 the form. You're talking now or in December of
4 '08?

5 MR. FLANAGAN: Now.

6 THE WITNESS: They're the servicer.

7 MS. FRIEDMAN: Now?

8 BY MR. FLANAGAN:

9 Q. Okay. They're the servicer. Does that
10 mean they're not the owner?

11 A. They do not obtain the beneficial interest
12 in the note.

13 Q. Meaning what?

14 A. They don't get the proceeds. They receive
15 the proceeds from the borrower by virtue of their
16 payments, but obviously there's a different owner. They
17 don't own it.

18 Q. Okay. So --

19 A. Beneficial, you know, the beneficial
20 interest in the actual loan.

21 Q. Okay. So then if they are not the owner of
22 the note, then in paragraph 4 of the amended complaint
23 stating that "Plaintiff, Countrywide Home Loans Servicing
24 LP is the owner/holder of the subject note and mortgage"
25 would be inaccurate.

1 MS. FRIEDMAN: Object to the form.

2 THE WITNESS: It depends on how you are
3 relating the definition of those particular words
4 because, for instance, you can, you know, quote,
5 unquote, own the mortgage with respect to
6 obtaining the proceeds, meaning the payments from
7 the borrower, and thereby, quote, unquote, own the
8 mortgage. That's many times what borrowers even
9 believe.

10 BY MR. FLANAGAN:

11 Q. Okay. But the beneficial interest in this
12 note is not owned by Countrywide Home Loans Servicing LP,
13 right?

14 MR. NEWMAN: Object to form.

15 MS. FRIEDMAN: Join.

16 THE WITNESS: Not the beneficial interest.
17 I believe that's what exactly the paragraph 4
18 states, exactly what I'm saying.

19 BY MR. FLANAGAN:

20 Q. Okay. Paragraph 4 states, "Plaintiff,
21 Countrywide Home Loans Servicing LP, is the owner" --
22 excuse me.

23 "Plaintiff is the holder/owner of the
24 subject note and mortgage."

25 A. Yes. That's what it states, yes. Correct.

1 Q. Okay. But what you're telling me is that
2 plaintiff is the servicer for the mortgage.

3 A. Servicer/holder, which coincides with what
4 that is indicating as well.

5 Q. Okay. Who's the owner of the mortgage?

6 A. The owner with the beneficial interest in
7 the -- well, the owner, the holder servicing it is
8 Countrywide Home Loans Servicing LP.

9 Q. Okay. But my question was who's the owner
10 of the mortgage?

11 A. The owner --

12 MS. FRIEDMAN: Object to the form. Go
13 ahead.

14 THE WITNESS: Well, the owner of the
15 beneficial interest in the note is Fannie Mae.

16 BY MR. FLANAGAN:

17 Q. Okay. I didn't ask about the note. My
18 question was, who's the owner of the mortgage?

19 A. Countrywide Home Loans Servicing.

20 Q. And who has the ownership and interest in
21 the note?

22 A. Fannie Mae.

23 Q. Okay. So Fannie Mae has the note, correct?

24 A. Correct. They have the beneficial interest
25 in the note, correct.

1 Q. And was that the situation back in December
2 of 2008 when you executed the assignment?

3 A. Yes.

4 Q. Okay. At that time, who was the owner of
5 the beneficial interest in the mortgage?

6 A. The beneficial interest in the note was
7 held by Fannie Mae. The interest in the mortgage was as
8 to, arguably, the interest in the mortgage was both
9 entities, the plaintiff and the Fannie Mae.

10 Q. Do you have any documents establishing your
11 authority to execute any assignments on behalf of Fannie
12 Mae?

13 A. Did I bring them? What? Say that again.
14 Sorry.

15 Q. Do you have any documents indicating your
16 authority to execute assignments on behalf of Fannie Mae?

17 A. I don't know.

18 Q. Fannie Mae -- excuse me.

19 The mortgage is to secure the note, right?

20 A. The mortgage follows the note, yes.

21 Q. Okay. And if Fannie Mae has the note, they
22 have to transfer or assign their interest in that note --

23 MR. ROSENQUEST: Object to form.

24 BY MR. FLANAGAN:

25 Q. -- to someone else.

1 MS. FRIEDMAN: Form.

2 MR. NEWMAN: Object to form.

3 THE WITNESS: I don't know.

4 BY MR. FLANAGAN:

5 Q. Okay. Do you know if they did it?

6 A. I don't know really what you're asking me.

7 Q. The mortgage secures the note, right?

8 MS. FRIEDMAN: Object to the form. That's
9 not what she said. She said the mortgage follows
10 the note. You want to rephrase your question?

11 BY MR. FLANAGAN:

12 Q. No. My question is: The mortgage is
13 security for the note, right?

14 A. The mortgage acts as security for the note.
15 It follows the note, correct.

16 Q. Okay. Now, Fannie Mae is the note holder,
17 right?

18 MR. ROSENQUEST: Form.

19 MR. NEWMAN: Object to form.

20 MS. FRIEDMAN: Form.

21 MR. ROSENQUEST: When?

22 MS. FRIEDMAN: That's not what she said.

23 THE WITNESS: Are you asking me now
24 currently or back then?

25

1 BY MR. FLANAGAN:

2 Q. Back then.

3 A. You have to repeat the question. Would you
4 read the question?

5 (A portion of the record was read by the
6 reporter.)

7 THE WITNESS: Fannie Mae has the beneficial
8 interest in the note.

9 BY MR. FLANAGAN:

10 Q. Okay.

11 A. The reason I differentiate that is because
12 there's --

13 MR. NEWMAN: Objection. There's no
14 question pending.

15 BY MR. FLANAGAN:

16 Q. Why did you differentiate that?

17 A. There's so many different ways and
18 terminologies people use the word holder is why I say
19 that. That's why I make sure that I say beneficial
20 interest in the note.

21 Q. Okay. Now --

22 A. To clarify -- one more statement. And to
23 clarify the fact that I made the statement in that
24 Countrywide Home Loan Services LP, they hold the note,
25 it's, you know...

1 MS. FRIEDMAN: Patricia, just answer his
2 questions.

3 BY MR. FLANAGAN:

4 Q. When you executed the assignment of
5 mortgage in December of 2008 when you executed Exhibit
6 No. 4, did you glean from the MERS information that you
7 reviewed that Fannie Mae was the note holder?

8 MS. FRIEDMAN: Object to the form.

9 MR. NEWMAN: Join.

10 MR. ROSENQUEST: Join.

11 THE WITNESS: The MERS -- I don't remember
12 looking at that particular website at that
13 particular time. I don't remember exactly what
14 steps I took when I reviewed it and executed it at
15 that time.

16 BY MR. FLANAGAN:

17 Q. Okay. Did the MERS information at that
18 time reflect that Fannie Mae was the note holder?

19 MS. FRIEDMAN: Object to the form.

20 MR. NEWMAN: Object to form.

21 MR. ROSENQUEST: Join.

22 THE WITNESS: I don't remember exactly
23 looking at that website the exact time.

24 BY MR. FLANAGAN:

25 Q. Okay.

1 MS. FRIEDMAN: Do you have a copy of it?

2 BY MR. FLANAGAN:

3 Q. Have you looked at it recently?

4 A. Yes.

5 Q. Okay. I'm going to show you a six-page
6 document with the cover letter dated August 27th of '09.

7 MS. FRIEDMAN: Tell me why this is relative
8 to an assignment that was done December of '08.

9 MR. NEWMAN: Also, do we have copies?

10 MR. FLANAGAN: Yep.

11 MS. FRIEDMAN: Do have you one from
12 December of '08?

13 MR. FLANAGAN: No.

14 MS. FRIEDMAN: Let me just object to this
15 whole line of questioning. This document is
16 meaningless in the context of what was done in
17 December of '08.

18 MR. NEWMAN: Join.

19 MR. ROSENQUEST: I'll join too.

20 MS. FRIEDMAN: First of all, let me also
21 clarify, this is not a reflection of what you
22 obtain off of the web, of the MERS website. This
23 is, rather, documents responsive to a subpoena
24 served upon MERS; is that correct?

25 MR. FLANAGAN: Yeah.

1 MS. FRIEDMAN: Very different than what you
2 see on the screen shot, correct?

3 MR. FLANAGAN: We'll get to that. Just...

4 MS. FRIEDMAN: Have you marked a copy?

5 MR. FLANAGAN: Not yet.

6 MS. FRIEDMAN: Do I have a copy?

7 MR. FLANAGAN: Let's have this marked as
8 Exhibit 5.

9 (Defendant's No. 5, 8/27/09 Letter from
10 Richard Anderson to Ariane Ice, with Attachments, was
11 marked for identification.)

12 BY MR. FLANAGAN:

13 Q. Take a look at Exhibit 5.

14 MS. FRIEDMAN: Let me just make an
15 objection on the record. This document says it
16 refers to a subpoena served upon MERS in the above
17 styled case, calling for the production of
18 documents by MERS to the plaintiff.

19 Adriane [sic] Ice does not represent
20 anybody. She's not even an attorney, as I
21 understand it, even though this was sent to her.
22 And it obviously wasn't a subpoena to the
23 plaintiff. And there's nothing on the Court
24 docket showing that there was a subpoena with the
25 requisite time frame noticing it to the other

1 parties anywhere, so I'm wondering how a
2 nonlawyer, Adriane [sic] Ice, managed to get
3 documents from a nonparty without it appearing on
4 the Court docket, without notice going to the
5 plaintiff -- the plaintiff's counsel.

6 MR. NEWMAN: I join in the objection.

7 MS. FRIEDMAN: Most interesting.

8 BY MR. FLANAGAN:

9 Q. Have you ever seen those documents attached
10 to Exhibit No. 5 previously?

11 A. I have not.

12 Q. Okay. Do you recognize the MERS letterhead
13 on the cover letter?

14 A. On the upper left?

15 Q. Yes, ma'am.

16 A. Their name? Yes.

17 Q. Okay does that appear to you to reflect
18 MERS documents pertaining to the loan of my client,

19 Mr. [REDACTED]

20 MR. ROSENQUEST: Object to form.

21 MR. NEWMAN: Object to form.

22 MS. FRIEDMAN: Form.

23 THE WITNESS: I don't know.

24 MR. ROSENQUEST: You're asking --

25 MS. FRIEDMAN: She didn't know.

1 BY MR. FLANAGAN:

2 Q. Have you ever seen printouts like those
3 from MERS in your capacity as their assistant secretary?

4 MR. ROSENQUEST: Object to form.

5 MR. NEWMAN: Object to form.

6 THE WITNESS: I don't know.

7 MR. ROSENQUEST: Can we have a standing --
8 do you agree on the record to a standing objection
9 that to the extent that you're asking her to
10 testify on behalf of MERS?

11 MR. FLANAGAN: Sure.

12 MR. ROSENQUEST: Okay. Because otherwise
13 I'm going to have to just keep objecting every
14 time you mention MERS.

15 MR. FLANAGAN: Yeah. That's not a problem.

16 THE WITNESS: I don't know.

17 BY MR. FLANAGAN:

18 Q. Okay. When you go onto the -- when you
19 enter the MERS website for purposes of confirming
20 information when you're doing assignments or any
21 foreclosure work, does the detail of the information
22 attached on those pages come up to you?

23 A. I have never seen this before for this, no.

24 Q. You've never seen anything like, along
25 those lines?

1 A. I don't remember if I have but this is not
2 what I see.

3 Q. Okay.

4 MR. FLANAGAN: Let's have this marked as
5 Exhibit 6.

6 (Defendant's No. 6, Page Printed from the
7 MERS Servicer ID Website, was marked for identification.)

8 MS. FRIEDMAN: Usually you show it to the
9 other side before having it marked.

10 MR. FLANAGAN: That's what I'm doing.

11 MS. FRIEDMAN: No, after it was marked.

12 BY MR. FLANAGAN:

13 Q. Take a look at Exhibit 6 for me.

14 MR. ROSENQUEST: Jim, do you have any other
15 copies?

16 MR. FLANAGAN: I'm looking for those. I've
17 got it someplace.

18 BY MR. FLANAGAN:

19 Q. Is that document consistent with you for
20 the display page that would come up on the computer
21 screen when you go into MERS System?

22 A. This is what I normally see.

23 Q. Okay. And do you note that the MIN or
24 MERS identification number for this loan is there --

25 A. Yes.

1 Q. -- on Exhibit 6?

2 A. I see MERS ID number.

3 Q. And so the MERS documents are showing who
4 was the servicer for this loan currently.

5 A. Correct.

6 MR. ROSENQUEST: Objection.

7 MR. NEWMAN: Objection.

8 MR. ROSENQUEST: Jim, when was this -- I
9 haven't seen this.

10 MS. FRIEDMAN: He said currently.

11 MR. FLANAGAN: I said currently.

12 MR. ROSENQUEST: Is that a current
13 printout?

14 MR. FLANAGAN: Yes.

15 MS. FRIEDMAN: Let me object to the form.

16 MR. ROSENQUEST: I'll just note for the
17 record that the printout is dated January 5, 2011.

18 Thanks, Jim.

19 MS. FRIEDMAN: You don't have a copy for
20 me? Thank you.

21 BY MR. FLANAGAN:

22 Q. Exhibit 6 establishes the current servicer
23 according to MERS for this loan as who?

24 A. Their website shows BAC Home Loans
25 Servicing LP.

1 Q. Okay. And does it also show an investor?

2 A. Yes.

3 Q. What's the term investor mean to you?

4 A. The investor behind this loan.

5 Q. Is what entity according to MERS?

6 A. Fannie Mae.

7 Q. Okay. So Fannie Mae is the owner of the
8 note?

9 MR. ROSENQUEST: Object to form. That's
10 not what she said.

11 MR. NEWMAN: Join.

12 THE WITNESS: The investor that has the
13 beneficial interest in the loan, yeah.

14 BY MR. FLANAGAN:

15 Q. Okay. So that would be the entity entitled
16 to foreclose, then, on the mortgage, right?

17 MS. FRIEDMAN: Oh, my God.

18 MR. NEWMAN: Object to the form.

19 MS. FRIEDMAN: Object to the form.

20 THE WITNESS: You can foreclose in Florida
21 in many different ways. You don't have to be the
22 sole owner of the note in order to foreclose.

23 BY MR. FLANAGAN:

24 Q. Okay. Then is there any documentation that
25 you have seen that authorizes or permits Countrywide Home

1 Loans Servicing LP to foreclose on the mortgage on behalf
2 of Fannie Mae?

3 MS. FRIEDMAN: Object to the form.

4 THE WITNESS: I don't know. I don't know
5 if I've seen any document.

6 BY MR. FLANAGAN:

7 Q. Are you aware of any assignment or
8 agreement between Fannie Mae and Home Loans Servicing,
9 Inc. that authorizes Countrywide Home Loans Servicing LP
10 to function in that capacity?

11 A. Yes.

12 Q. What?

13 A. I am aware. I am aware that there -- that
14 BAC Home Loans Servicing LP has the right to foreclose.

15 Q. Hang on a minute. You jumped --

16 MS. FRIEDMAN: He asked you about
17 Countrywide.

18 BY MR. FLANAGAN:

19 Q. I asked you about Countrywide Home Loans
20 Servicing LP and Fannie Mae.

21 A. Oh, Yeah. Yeah. Yeah. I'm aware. You
22 asked if I was aware. You asked me several other things
23 if I had seen and if I was aware.

24 Q. I'm asking, have you seen any document that
25 authorizes Countrywide Home Loans Servicing LP to

1 function on behalf of Fannie Mae for foreclosure or
2 servicing --

3 A. I don't know.

4 Q. -- of the loan?

5 A. I don't know.

6 Q. Okay.

7 A. I may have.

8 Q. Did you check to see if there were any such
9 documents in existence back in December of 2008?

10 A. I don't remember what exactly I did when I
11 executed the assignment of mortgage in '08.

12 Q. Was Fannie Mae the note holder in 2008,
13 December of 2008?

14 MS. FRIEDMAN: Object to the form.

15 THE WITNESS: They held the beneficial
16 interest in the note, yes.

17 BY MR. FLANAGAN:

18 Q. MERS didn't receive payments for the
19 mortgage, right?

20 A. I don't know.

21 MR. ROSENQUEST: Object to form.

22 BY MR. FLANAGAN:

23 Q. That's by the mortgage servicer?

24 MS. FRIEDMAN: Object to the form.

25 THE WITNESS: What do you mean, that's by

1 the --

2 BY MR. FLANAGAN:

3 Q. You mentioned that there's a servicer for
4 the mortgage.

5 A. Correct.

6 Q. And that is who?

7 A. At the time --

8 Q. Yes, ma'am.

9 A. -- when I executed it?

10 Q. Yes, ma'am.

11 A. It was, to go back, Countrywide Home Loans
12 Servicing LP.

13 Q. Okay. Now, they're the entity that
14 essentially collects the payments from the borrower.

15 A. The servicer does.

16 Q. And then they forward some portion of the
17 payment to the owner of the note?

18 MR. NEWMAN: Object to form.

19 MS. FRIEDMAN: Join.

20 THE WITNESS: I don't know.

21 BY MR. FLANAGAN:

22 Q. But MERS, in any event, doesn't receive the
23 payments, right?

24 MS. FRIEDMAN: Object to the form.

25 MR. ROSENQUEST: Object to form.

1 MR. NEWMAN: Join.

2 MR. ROSENQUEST: Getting outside the scope
3 of the Court's order as well.

4 THE WITNESS: I don't know. They're not
5 the servicer.

6 BY MR. FLANAGAN:

7 Q. Do you know if MERS has rules and
8 regulations concerning the authority to make assignments?

9 A. I don't know.

10 Q. Does MERS limit the authority to make
11 assignments to only its members?

12 MS. FRIEDMAN: Object --

13 MR. ROSENQUEST: Object to form.

14 MS. FRIEDMAN: -- to the form.

15 MR. NEWMAN: Join.

16 THE WITNESS: I don't know.

17 BY MR. FLANAGAN:

18 Q. Do you know who input the information into
19 the MERS System reflecting Fannie Mae as having the
20 beneficial ownership interest in the note?

21 MR. ROSENQUEST: Object to form.

22 MS. FRIEDMAN: Object to the form.

23 MR. ROSENQUEST: And we're well beyond the
24 scope of this deposition.

25 MR. NEWMAN: Join.

1 THE WITNESS: I don't know.

2 BY MR. FLANAGAN:

3 Q. Once you executed the authorization or --
4 excuse me.

5 Once you executed the assignment, Exhibit
6 No. 4, what did you do with it?

7 A. After I executed it?

8 Q. Yes, ma'am.

9 A. I gave it back to the paralegal.

10 Q. And then where does it go from there?

11 A. It gets sent for recording.

12 Q. Recording where?

13 A. To the public records of the particular
14 county.

15 Q. In this case, Palm Beach County?

16 A. In this case, [REDACTED] in Broward.

17 Q. And is that where the original of the
18 assignment went, was to the clerk's office for recording?

19 A. That's the only way they'll record it.

20 Q. Okay. Did you send a copy to MERS?

21 A. That isn't our procedure.

22 Q. Does MERS get copied with the assignment in
23 any point in time, to your knowledge?

24 A. No.

25 Q. How about Fannie Mae, did Fannie Mae get

1 copied with the assignment?

2 A. I don't know.

3 Q. Bank of America took over Countrywide in
4 July 2008. Were you aware of that at the time?

5 A. I don't remember the exact date. I know
6 they were taken over.

7 Q. All right. When you were considering
8 executing this assignment in December 2008, did you speak
9 with anyone at Bank of America concerning the authority
10 to execute the assignment?

11 A. No.

12 Q. Had there been any change in corporate
13 resolutions with regard to what Countrywide could or
14 couldn't do after July of 2008 --

15 A. I don't know.

16 Q. -- with regard to the mortgages that they
17 had executed?

18 A. I don't know.

19 Q. Had there been any change by Bank of
20 America with regard to who could or couldn't authorize or
21 execute assignments on their behalf at that time?

22 MS. FRIEDMAN: Object to the form.

23 THE WITNESS: I don't know.

24 BY MR. FLANAGAN:

25 Q. Was Bank of America reflected in the MERS

1 System as the servicer back in December of 2008?

2 A. I don't know.

3 Q. That's who is currently reflected, right?

4 A. Yes.

5 Q. Isn't it Bank of America Corp.?

6 A. BAC Home Loans Servicing, right.

7 Q. Yeah. What's the relationship between
8 Countrywide Home Loans Servicing LP and BAC Loans
9 Servicing?

10 MS. FRIEDMAN: Form.

11 MR. NEWMAN: Join.

12 MR. ROSENQUEST: Join.

13 THE WITNESS: It's my understanding that
14 they took them over.

15 BY MR. FLANAGAN:

16 Q. Do you know when?

17 A. I don't know.

18 MS. FRIEDMAN: Do you need to eat? Is your
19 blood sugar dropping?

20 THE WITNESS: (Nods head.)

21 MS. FRIEDMAN: Okay.

22 MR. FLANAGAN: Do you need to take a break?

23 MS. FRIEDMAN: Yeah. Well, she needs to
24 eat, so how much longer do you have?

25 MR. FLANAGAN: Maybe a half hour.

1 MS. FRIEDMAN: She can't go a half hour.

2 MR. FLANAGAN: I'll take a -- I'm not --

3 MS. FRIEDMAN: She needs to eat lunch.

4 THE WITNESS: I have -- I get...

5 MS. FRIEDMAN: Hypo --

6 MR. FLANAGAN: I can sympathize with that.

7 Do you want to take a break?

8 MS. FRIEDMAN: Did you bring anything?

9 THE WITNESS: I think I brought peanuts.

10 That's all I have.

11 MS. FRIEDMAN: We both know that doesn't do
12 it so good.

13 THE WITNESS: I know.

14 MR. FLANAGAN: Why don't we take a break
15 for half an hour and you can run downstairs and
16 get a sandwich or whatever you need, okay, because
17 I don't want to make you uncomfortable with --

18 THE WITNESS: I just feel like...

19 MR. FLANAGAN: That's okay.

20 MS. FRIEDMAN: I can see it on your face.

21 (A recess was taken from 11:37 a.m. to
22 12:11 p.m.)

23 BY MR. FLANAGAN:

24 Q. In referring to Exhibit No. 6, the computer
25 screen that you said you're familiar with for MERS, in

1 December of 2008 when you executed the assignment, the
2 investor information that's reflected on this exhibit,
3 was that available for you to see at that time?

4 A. I don't remember.

5 Q. Was there any other screen or information
6 that you could access through MERS other than just this
7 generic information that currently comes up?

8 A. I don't know if they're -- I know I've gone
9 on there before and looked around and dissected, but
10 usually this is the only thing that I utilize.

11 Q. Okay. But in your relationship with MERS
12 or generally just in doing the foreclosure work, you
13 didn't get access to some other MERS computer program --

14 A. Right.

15 Q. -- other than what's generally available to
16 the public.

17 A. Correct.

18 Q. Okay. There's another copy of the
19 assignment of mortgage that we've been provided. Take a
20 look at that, if you would. We'll have it marked as
21 Exhibit 7.

22 (Defendant's No. 7, Assignment of Mortgage,
23 was marked for identification.)

24 BY MR. FLANAGAN:

25 Q. Do you recognize that as another copy of

1 the assignment that you executed December 18th?

2 A. Yes.

3 Q. Is that your signature in the center of the
4 page there?

5 A. (Nods head.)

6 Q. And yet it's different from the one that we
7 had previously marked as Exhibit No. 4, right?

8 A. (Nods head.)

9 Q. Excuse me. It reflects to me that you made
10 two different -- prepared two different documents that
11 day. Is that your recollection?

12 A. No.

13 Q. All right. Can you explain to me the
14 difference and the reason for the difference?

15 A. It appears the difference in the two is in
16 the middle area after -- where it says "more particular."

17 Q. To describe the property.

18 A. Yes.

19 Q. Yeah.

20 A. I don't know that it's really two different
21 documents. It may in fact be the same document. I have
22 no idea.

23 Q. Do you have any recollection what was going
24 on and what prompted the --

25 A. No.

1 Q. -- alteration or the change?

2 A. No, I do not.

3 Q. Okay. Do you recall the passing of time,
4 if any, between executing both of them?

5 A. No, I don't.

6 Q. Did you have present at the time of the
7 execution the legal property description, any loan
8 document, any loan origination documents, anything along
9 those lines that you would have reviewed before you did
10 the assignment?

11 MR. ROSENQUEST: Which one? Objection.

12 Which assignment? Sorry, you put an exhibit in
13 front of her.

14 MR. FLANAGAN: Exhibit 6 or, excuse me, 7.

15 MS. FRIEDMAN: Seven.

16 THE WITNESS: Okay. I don't -- like I said
17 before, I don't remember actually executing it but
18 the procedure that I undertake is I review things
19 in our case management system.

20 BY MR. FLANAGAN:

21 Q. Okay. Which is -- what's in the case
22 management system as far as documentation?

23 A. Referral, copy of the mortgage, the note,
24 several documents that -- we try to have everything, you
25 know, E-filing type thing in the office so it's

1 electronic copies of things.

2 Q. Okay. And you figure that you customarily
3 would have reviewed those documents before preparing the
4 assignment?

5 A. Yes.

6 Q. All right. Which one of these Exhibit 4 or
7 Exhibit 7 was first done by you?

8 A. I don't know.

9 Q. You didn't forward your copy of your
10 assignment to MERS. Did you forward it to Countrywide or
11 Fannie Mae?

12 A. I don't know.

13 Q. Did you forward it to anyone other than the
14 clerk of the court, as you previously mentioned to me?

15 A. I don't know.

16 Q. When you executed the assignment in
17 December of '08, were you concerned that there may have
18 been other assignments that had previously been done
19 prior to yours?

20 A. I don't know.

21 Q. Did you have any way of checking to see if
22 someone else had done an assignment prior to you?

23 A. The case management system, I don't
24 remember what I did in this particular case when I
25 executed it. I would have only reviewed what was in our

1 case management system which includes examiner's notes,
2 work sheets, the actual, all sorts of different documents
3 from the review.

4 Q. Okay. Have you seen any contracts or
5 agreements between Fannie Mae and Countrywide with regard
6 to the ownership of the note?

7 A. No, I have not.

8 Q. To your knowledge, was there any corporate
9 resolution or action on the part of Bank of America to
10 adopt and confirm your authority to sign on behalf of
11 MERS for Countrywide?

12 MS. FRIEDMAN: I'm sorry, would you just
13 read that back?

14 (A portion of the record was read by the
15 reporter.)

16 THE WITNESS: I don't know.

17 BY MR. FLANAGAN:

18 Q. So then in December of 2008, do you know if
19 you still had the authority to function on behalf of
20 Countrywide through MERS?

21 A. At the time that I executed the document, I
22 relied upon the corporate resolution. Was it Exhibit 1?

23 Q. Number 1. Okay. And do you know whether
24 or not that was still in effect at that time?

25 A. It was my understanding that it was. I had

1 no knowledge that it had not been.

2 Q. Had you attempted to contact anyone with
3 Bank of America to find out if that was in fact the case?

4 MS. FRIEDMAN: Object to the form.

5 THE WITNESS: I don't remember what I did.
6 I just relayed to you what I did.

7 MS. FRIEDMAN: Let me just state an
8 objection on the record. All of this assumes that
9 Bank of America was even the entity in December of
10 '08.

11 MR. FLANAGAN: Oh, yeah. I mean, they took
12 over and --

13 MS. FRIEDMAN: Not. Not. I disagree with
14 you. I think your dates are wrong.

15 BY MR. FLANAGAN:

16 Q. For Fannie Mae to be designated as the
17 investor in the MERS System, does that indicate to you
18 that Fannie Mae had ownership of the note at that time?

19 MR. ROSENQUEST: Object to form.

20 THE WITNESS: Can you repeat that again?

21 BY MR. FLANAGAN:

22 Q. Sure. In the MERS System, if Fannie Mae is
23 indicated as the investor, does that indicate to you that
24 they had ownership of the note at that time?

25 MS. FRIEDMAN: What time?

1 MR. FLANAGAN: In December of '08.

2 THE WITNESS: I don't remember what it
3 indicated in December of '08, but as to the
4 Exhibit 6, the investor is showing Fannie Mae. It
5 shows that they're the investor with the
6 beneficial interest.

7 BY MR. FLANAGAN:

8 Q. All right. So would that indicate to you
9 that there had been some type of a transfer or assignment
10 of the note between Countrywide and Fannie Mae --

11 MS. FRIEDMAN: Objection.

12 BY MR. FLANAGAN:

13 Q. -- at some prior point in time?

14 A. I don't know.

15 Q. MERS doesn't track the note information,
16 right?

17 MR. ROSENQUEST: Object to form.

18 MS. FRIEDMAN: Object to the form.

19 MR. NEWMAN: Join.

20 THE WITNESS: I don't know.

21 BY MR. FLANAGAN:

22 Q. Have you been a party to any litigation?

23 A. I don't know. My name may have been listed
24 as a defendant in a case but I don't know.

25 Q. No, okay.

1 MS. FRIEDMAN: He means have you ever been
2 a plaintiff or a defendant.

3 THE WITNESS: Oh. Oh.

4 BY MR. FLANAGAN:

5 Q. That's all. I mean, I know that you might
6 have been named and you may not know it. I'm looking for
7 have you --

8 A. Oh. Oh.

9 MR. NEWMAN: Just for background purposes,
10 we get sued individually all the time so we don't
11 even remember half the time.

12 THE WITNESS: I've been there ten years and
13 there have been --

14 MR. NEWMAN: Wacko pro se people sue us all
15 the time.

16 THE WITNESS: Correct. I wouldn't know,
17 but ten years.

18 BY MR. FLANAGAN:

19 Q. All right. Let me try and -- I don't want
20 to go wonder and hither, tither and hither.

21 A. Yeah.

22 Q. In your capacity as a lawyer, you or the
23 firm could be sued --

24 A. Right.

25 Q. -- any time, for any reason --

1 A. Correct.

2 Q. -- legitimate or not, okay.

3 Have you been named as a party defendant in
4 any litigation concerning execution of any assignments of
5 mortgage as an assistant secretary of MERS?

6 A. Oh. No, not to my knowledge.

7 Q. Have you given prior depositions in your
8 capacity as having signed assignments of mortgages for
9 MERS?

10 MR. ROSENQUEST: Object to form.

11 THE WITNESS: Yes.

12 MR. ROSENQUEST: And scope of the
13 questions.

14 BY MR. FLANAGAN:

15 Q. On how many occasions?

16 A. One.

17 Q. How long ago? I mean, are we talking three
18 years ago or last year?

19 A. No. No. Within the past year.

20 Q. Okay. Does the name R.K. Arnold mean
21 anything to you?

22 A. No.

23 Q. Do you know Mr. Arnold, who is the
24 president of MERS?

25 A. No.

1 Q. You never heard of him?

2 A. No.

3 Q. If he stated that in order to be a
4 certifying officer and sign an assignment on behalf of
5 MERS somebody needed to pass and complete an examination,
6 is that something that is familiar to you?

7 A. It's not familiar to me, no. I don't know.

8 Q. Okay. That was not something that you had
9 to do.

10 A. I did not do that.

11 Q. Okay. And if he's saying that, if that was
12 a rule or a qualification, that was something that was
13 not made known to you.

14 MS. FRIEDMAN: Object to the form.

15 THE WITNESS: I don't know.

16 MR. ROSENQUEST: Join.

17 MR. NEWMAN: Join.

18 MR. FLANAGAN: Okay. Done.

19 MS. FRIEDMAN: Thank you. We read.

20 THE COURT REPORTER: Do you need this
21 transcribed?

22 MR. FLANAGAN: Please, and attach the
23 exhibits.

24 MS. FRIEDMAN: I want a copy, please.

25 THE COURT REPORTER: Does anyone else need

1 a copy?

2 MR. ROSENQUEST: Let me get back to you on
3 that. I'll check.

4 (Deposition concluded at 12:30 p.m.)

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CERTIFICATE OF OATH

THE STATE OF FLORIDA,)
COUNTY OF BROWARD.)

I, Joyce L. Bluteau, Registered Professional
Reporter, Notary Public in and for the State of Florida,
certify that PATRICIA ARANGO personally appeared before
me on the 7th of January, 2011, and was duly sworn.

WITNESS my hand and official seal this 10th day
of January, 2011.

Joyce L. Bluteau, RPR, FPR
Notary Public - State of Florida
My Commission DD 736713
Expires: March 26, 2012

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CERTIFICATE OF REPORTER

THE STATE OF FLORIDA,)
COUNTY OF BROWARD.)

I, Joyce L. Bluteau, Registered Professional Reporter, do hereby certify that I was authorized to and did stenographically report the deposition of PATRICIA ARANGO; that a review of the transcript was requested; and that the foregoing transcript, numbered from 1 to 81, inclusive, are a true and correct transcription of my stenographic notes.

I further certify that said deposition was taken at the time and place hereinabove set forth and that the taking of said deposition was commenced and completed as hereinabove set out.

I further certify that I am not an attorney or counsel of any of the parties, nor am I a relative or employee of any attorney or counsel of party connected with the action, nor am I financially interested in the action.

The foregoing certification of this transcript does not apply to any reproduction of the same by any means unless under the direct control and/or direction of the certifying reporter.

DATED this 10th day of January, 2011.

Joyce L. Bluteau,
Registered Professional Reporter
Florida Professional Reporter

1 DATE: January 10, 2011
TO: PATRICIA ARANGO
2 C/O: MS. DALE L. FRIEDMAN, ESQ.
CONROY, SIMBERG, GANON, KREVANS, ABEL,
3 LURVEY, MORROW & SCHEFER, P.A.
3440 Hollywood Boulevard, 2nd Floor
4 Hollywood, Florida 33021

5 IN RE: COUNTRYWIDE HOME LOANS SERVICING LP V [REDACTED]
[REDACTED] MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
6 INCORPORATED, et al.

7 Please take notice that on Friday, January 7, 2011,
you gave your deposition in the above-referred matter.
8 At that time, you did not waive signature. It is now
necessary that you sign your deposition.

9
10 Please call our office at the below-listed number to
schedule an appointment between the hours of 9:00 a.m.
and 4:30 p.m., Monday through Friday.

11
12 If you do not read and sign the deposition within a
reasonable time, the original, which has already been
13 forwarded to the ordering attorney, may be filed with the
Clerk of the Court. If you wish to waive your signature,
14 sign your name in the blank at the bottom of this letter
and return it to us.

15 Very truly yours,

16

17 Joyce L. Bluteau, RPR, FPR
Conсор & Associates Reporting and Transcription
1655 Palm Beach Lakes Boulevard, Suite 500
18 West Palm Beach, Florida 33401

19
20 I do hereby waive my signature:

21 _____
PATRICIA ARANGO

22
23 cc via transcript: James Flanagan, Esq.

24 file copy

25

1 E R R A T A S H E E T

2 IN RE: COUNTRYWIDE HOME LOANS SERVICING LP V [REDACTED]
3 [REDACTED] MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INCORPORATED, et al.

DEPOSITION OF: PATRICIA ARANGO TAKEN: 01/07/2011

4 REPORTER: JOYCE L. BLUTEAU, RPR, FPR

DO NOT WRITE ON TRANSCRIPT - ENTER CHANGES HERE

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21 Please forward the original signed errata sheet to this
office so that copies may be distributed to all parties.

22 Under penalty of perjury, I declare that I have read my
23 deposition and that it is true and correct subject to any
changes in form or substance entered here.

24 DATE: _____ SIGNATURE OF DEPONENT: _____

25