



Certified Forensic Loan Auditors

## AFFIDAVIT OF FACTS

STATE OF CALIFORNIA       )  
  ) sv.: AFFIDAVIT  
COUNTY OF LOS ANGELES   )

**RE: Ruth Mejorado**

I, MICHAEL CARRIGAN, a citizen of the United States and the State of California over the age of 21 years, and declare as follows, under penalty of perjury that the facts stated herein are true, correct and complete. The undersigned believes them to be true and admissible as evidence in a court of law, and if called upon as a witness, will testify as stated herein:

1. That I have been a subscriber of the Bloomberg Professional Service, certified and licensed to use such service. I have completed the required training and engaged in continuing education with Bloomberg – both online and at Bloomberg live training events, to stay abreast with Bloomberg’s latest progress and developments. I have the requisite knowledge and the trained ability to navigate and perform effective searches on the on the Bloomberg terminal.
2. I am a Certified Mortgage Securitization Auditor and my qualifications, expertise and experience provide me with the background necessary to certify the audit services and to be qualified as an expert in this field. I have produced approximately five thousand Securitized Analysis Reports in residential real estate mortgage investigation in 50 states, the District of Columbia and Puerto Rico, have testified as an expert witness, and have trained auditors in California, Florida, Nevada, New York, New Jersey and Virginia and via the Internet in webinar format. I have a Bachelor’s degree with a concentration in Accounting in Business Administration from California State University, Fullerton; a Master’s in Business Administration from the UCLA Anderson School of Management; and have had formal training and career experience in accounting; financial reporting; internal control; SEC reporting; financial planning and analysis; financial forecasting; initial public and secondary offerings; corporate tax; corporate finance; investment management; equity, fixed income and derivative securities; credit analysis; asset valuation; ethics; investment advisory services including Series 7 and 66 licensing; real estate investment; real estate finance; real estate principles; redevelopment; government accounting; and procurement.
3. I have the trained skills and qualifications to navigate and perform searches on the Bloomberg terminal in regards to the automated tracking and determination of mortgage and loan related documents and information.
4. The contents of this report are factual, but it is provided for information purposes only and is not to be construed as “legal advice.”<sup>1</sup>

<sup>1</sup>The client has been strongly advised to seek legal consultation from a competent legal professional in connection with the contents of this report and how to properly use it.



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5. On May 15, 2018, I researched the Bloomberg online Database at the request of **MARIO BURNIAS** whose property address is 4824 Byington Drive, San Jose, CA 95138.
6. Based on the information I was provided, RUTH MEJORADO signed a Promissory Note in favor of COUNTRYWIDE BANK, A DIVISION OF TREASURY BANK, N.A. on July 01, 2005.
7. Loan level detail was not identified in any publically reporting trust. A trust meeting the qualifications for securitization is identified as the ARLP SECURITIZATION TRUST 2014-2 with the Master Servicer; OCWEN LOAN SERVICING LLC; the Sponsor / Seller being S/S and the Trustee as WILMINGTON TRUST CO.
8. The basis of the identification of Loan in ARLP SECURITIZATION TRUST 2014-2 was made from the following factors/information that exactly correspond with RUTH MEJORADO's loan documents provided: Original Amount: \$1,000,000.00; Origination Date: July 01, 2005; Location of Property: California; Property Type: Single Family Residence; Occupancy: Owner Occupied; Zip Code: 95138; Type of Loan: Conventional 30 Year Adjustable Rate Loan.

By:

Michael Carrigan

Certified Mortgage Securitization Auditor / Bloomberg Specialist

