

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." 1

¹The 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.



- 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



RE: Ruth Mejorado report dated May 15, 2018

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

A Notary public or other completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA)
) sv.: AFFIDAVIT COUNTY OF LOS ANGELES)	
On May 17 th , 2018 before me	e, Lvis Enrique Ramos (Notary Public)

personally appeared MICHAEL CARRIGAN, who proved to me on the basis of satisfactory evidence to be the man whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature (Seal)

My commission Expires April 28, 2020

LUIS ENRIQUE RAMOS
COMM. # 2150949
NOTARY PUBLIC-CALIFORNIA
MY COMM EXP. APR. 28, 2020