

TOP SIGNS THAT YOU HAVE A FALSE DOCUMENT

(Mortgage Affidavits & Assignments & Endorsements)

1. The document was executed the same day it was filed with the court.
2. The party who signed the document executed it as “an authorized agent” for the servicer or the creditor.
3. The party who signed the document executed it as “an attorney in fact” for the servicer or the creditor.
4. The name of the signing party is stamped on the document in block letters.
5. The name of the servicer or creditor is stamped on the document in block letters.
6. The document appears to be a standard form with “fill-in-the-blanks” for the names of the signors and entities.
7. The paragraph numbers are not consistent (for example the first page may end with paragraph number 7 and the second page may start with number 10).
8. The party who signed the document and the notary are one in the same.
9. You cannot read the signature of the signor and the name is not printed out on the document. Some people refer to these as “squiggle marks.” The bottom line is you cannot decipher any name or word from the same.
10. The signature on the document consists of one loop in the shape of an S or something that looks like an 8.
11. The date the signature was affixed and the date of the notarization are not the same.

12. The same “officer” or “vice president” of a bank or lender is also the “vice president” or “officer” of many other banks or lenders in the chain of assignments or endorsements
13. The same “officer” or “vice president” of a bank or lender signing the documents turns out to be located in various cities across the United States.
14. The document includes numerous pre-stamped names and signatures.
15. The document includes a second or last page notarization that does not conform in type font or style to the format or font on the primary pages of the document.
16. Backdating of dates on assignments or the signatures of officers are dated years after an entity has been out of business, merged with another entity, or filed for bankruptcy.
17. Any document signed by an officer of MERS. MERS states at www.mersinc.org that: “Employees of the servicer will be certifying officers of MERS. This means they are authorized to sign any necessary documents as an officer of MERS. The certifying officer is granted this power by a corporate resolution from MERS. In other words, the same individual that signs the documents for the servicer will continue to sign the documents, but now as an officer of MERS.
18. The party who signed the document executed it as a representative of the servicer.
19. The notary failed to attach a notarial seal.
20. The notary failed to sign the notarization.
21. The name of the party appearing before the notary is blank.
22. The endorsement is not at the foot of the note but on a separate allonge to the note. If there is room at the foot of the note, the

- endorsement must appear here. An allonge may only be used if there is insufficient room at the foot of the note for the endorsement.
23. The document is signed on say June 1, 2008 with an effective date of say April 1, 2005.
 24. The document purports to assign the mortgage or the deed of trust from the originator directly to the trust.
 25. The document that purports to assign the mortgage or the deed of trust to the trust is dated BEFORE the trust was registered with the SEC.
 26. The document that purports to assign the mortgage or the deed of trust to the trust was signed AFTER the cut-off date for the transfer of all such instruments to the trust pursuant to the Pooling and Servicing Agreement.
 27. The document that purports to assign the mortgage or the deed of trust to the trust was signed AFTER the date for the acceptance of any final conveyance to the trust as provided for by the Pooling and Servicing Agreement.
 28. The origination date on the mortgage note is not within the origination and cut-off dates provided for the by terms of the Pooling and Servicing Agreement.
 29. The mortgage note is “assigned” rather than endorsed from party “A” to party “B” or from any party to another party or entity.
 30. The mortgage or deed of trust is “endorsed” rather that “assigned” from party “A” to party “B” or from any party to another party or entity.
 31. The mortgage note is endorsed from the originator to the securitized mortgage trust.

32. The mortgage note is endorsed from the originator to the current mortgage servicer.
33. The mortgage note is endorsed from the originator to the depositor for the securitized trust.
34. The endorsement of the mortgage note is not at the “foot” or the “bottom” of the note.
35. The affidavit is a “Lost Note Affidavit” filed by the mortgage servicer.
36. The affidavit is a “Lost Note Affidavit” filed by the Trustee for the securitized trust and claims they never received the original note. You can only file a lost note affidavit under the UCC if you possessed the note before it was lost.
37. The affidavit is a “Lost Note Affidavit” period.
38. The assignment of the mortgage or the deed of trust was filed or signed after the filing of the bankruptcy case.
39. The assignment of the mortgage or the deed of trust was filed or signed after the filing of the foreclosure proceeding.
40. The assignment of the mortgage or the deed of trust was filed or signed after the filing of the motion for relief from stay.
41. The affidavit was signed by an employee of MR Default Servicers or has the MR Default Servicers information on the document as an identification number.
42. The affidavit was signed by an employee of Promiss Solutions or has the Promiss Solutions information of the document as identification number.

43. The affidavit was signed by an employee of NDEx Technologies, LLC, or has the NDEx information on the document as an identification number.
44. The same attorney who signed the complaint signed the affidavit.
45. The same attorney who signed the foreclosure petition signed the affidavit.
46. The same attorney who filed the motion for relief from stay signed the affidavit.
47. An employee of the attorney who signed the complaint filed the affidavit.
48. An employee of the attorney who signed the foreclosure petition signed the affidavit.
49. The affidavit was signed by an employee of the attorney who signed the motion for relief from stay.
50. The documents are clearly two photocopies of the same document with different information filled in regarding the names of the assignor and assignee.
51. The note is stamped with the following: "Certified True Copy."
52. The signature of the Vice President states that he or she is a VP of say Lehman Brothers Holding Company but the printed or stamped name on the document is Lehman Brothers Bank, FSB.
53. A "Bank Officer" without any designation of the office held signs the document.
54. The affidavit includes the following language on the bottom of each page: "This is an attempt to collect a debt. Any information obtained will be used for that purpose." This normally always indicates that a

- debt collector's law firm produced the document as their systems automatically default this data onto any document.
55. The "designated agent" of any entity or party signs the affidavit.
 56. Any person who identifies himself or herself as a "media supervisor" or a "media coordinator" signs the document.
 57. The affidavit includes one or more bar codes like you see on items purchased at the grocery store.
 58. An individual who states that they are the "legal coordinator" for the creditor signs the affidavit.
 59. The date of the signature on the affidavit and the date of the notarization are not the same.
 60. The printed notary representation is marked through and some type of handwritten notation appears regarding the type of identification submitted by the alleged signor.
 61. The "designated or appointed agent" for the creditor or debt collector signs the affidavit.
 62. The return address on the Assignment or affidavit is to a third party provider such as Financial Dimensions, Inc, FANDO or FNFS.
 63. The transferor and the transferee have the exact same physical address including the same street and post office box numbers.
 64. The signor of the document states that he or she is acting "solely as nominee" for some other party.
 65. The document bears the following image: "This is not a certified copy."
 66. The document refers to a Power of Attorney but no POA is attached or otherwise filed or recorded.
 67. The signor is an "Assistant" anything.