

# AFFIDAVIT

of

Expert Witness Name

Association of Certified Fraud Examiners #

STATE OF

VERIFIED AFFIDAVIT

COUNTY OF

1. Now comes expert witness name (hereinafter I, ) within time, with firsthand knowledge, of legal age, sound mind and competent, in good faith, in honor states as follows:
2. On August 7, 2012, I completed a security audit on a Promissory Note dated on September 11, 2006, and a Deed of Trust dated November 8, 2006, and recorded on October 1,2006 in the L. A. County Recorders Office in Los Angeles, California; and
3. The original lender is Ownlt Mortgage Solutions, Inc. with a Principal Amount \$208,000.00 of the loan number: with a maturity date of October 01, 2036; and
4. Ownit Mortgage Solutions, Inc. and its affiliates securitized the subject loan after closing in 2006; and
5. A search of the public records of the Securities and Exchange Commission indicates that the Trust into which the Promissory Note is securitized is the CSFB Home Equity Asset Trust 2007-1; and
6. The CSFB Home Equity Asset Trust 2007-1 is established under a pooling and servicing agreement dated January 01, 2007, showing Credit Suisse First Boston Mortgage Securities Corp. as depositor and DLI Mortgage Capital, Inc. as seller, Wells Fargo Bank, N.A. as servicer, Select Portfolio Servicing, Inc. as servicer and modification oversight agent, Clayton Fixed Income Services, as credit risk manager and U S N.A.as trustee. The prospectus supplement of said trust also listed DLI Mortgage Capital, Inc. as sponsor; and Ownit Mortgage Solutions, Inc. as one of the originators.

7. The chain of title under that Promissory Note should have been endorsed by Ownit Mortgage Solutions, Inc. originating lender to DLI Mortgage Capital, Inc. The seller, and then to CSFB Mortgage Securities Corp., depositor. The depositor should have endorsed the Note to US Bank, N.A. The Trustee.
8. Whether or not these assignments and endorsements are properly executed as of January 1, 2007, can only be determined upon actual examination of the document; and
9. The Deed of Trust shows the original lender assigned the Deed of Trust to the MFRS and the MERS assigned the Deed of Trust to the Trustee, US Bank, N.A;

### **VERIFICATION**

Now comes expert witness name of legal age and of sound mind and competent, with firsthand knowledge, in good faith swears under the penalty of perjury: the telling of the truth, the whole truth, and nothing but the truth and asserts as correct, complete and not misleading for the best of expert witness name understanding, knowledge, information and belief, subscribes on the herein verified Affidavit by, before me, on August 7, 2012; and

Affirmed by \_\_\_\_\_  
Expert Witness Name

**JURAT**

STATE OF I  
COUNTY OF

Affirmed as witness

**WITNESS my hand and official seal:**

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**COMMISSION COMMISSION EXPIRES**

**MY**