

DECLARATION OF ANTHONY J BOYD

I Anthony J Boyd, declare as follows:

1. I am a resident of the State of California based in Fontana, and am over eighteen years of age. I have personal knowledge of all matters stated herein, except for those stated on information and belief, and, if called as a witness, could and would testify competently thereto.

2. I make this Declaration pursuant to Code of Civil Procedure § 2034 et seq. and 473 et seq.

3. I am available to be retained by interested parties as a Fraud Examiner and Securitization Auditor.

4. I have knowledge in the mortgage banking and finance along with over 16 years of research and study in the areas of the Truth in Lending Act(TILA), the Fair Debt Collection Practices Act(FDCPA), the Fair Credit Reporting Act(FCRA), Foreclosure, Litigation, Asset Backed Securitization and its effects and applications in Foreclosure and Loss Mitigation.

5. I am a member of the Association of Certified Fraud Examiners ACFE # 64407.

6. I am registered and Bonded in State of California, County of San Bernardino County as a LDA and UDA.

7. I am a Licensed Realtor for the State of California.

8. I am proficient and knowledgeable on the Truth in Lending Act, Tila Rescission Rights, foreclosure litigation, mortgage-backed securitization and how these issues find applicability in judicial and non judicial foreclosure actions. In the course of my consultant and audit work I have read and / or reviewed thousands of mortgage loan related documents including, but not limited to: home loan disclosures, settlement statements, appraisals, underwriting and processing documents, mortgage, notes, Allonge, assignments, complaints, affidavits and trust documents such as pooling and servicing agreements, prospectuses and prospectus supplements.

9. I perform regular forensic, securitization and fraud examinations along with ongoing research into the securitization, sale and transfer aspects of residential mortgage loans and mortgage-backed securities and am proficient in applying that research to the particular facts in a given foreclosure case. I can testify as an expert witness in proceedings and depositions relative to my expert opinions filed in this case should that be requested.

10. I have organized the Save Your Home America World Convention located at the Pomona Fairplex on October 25, 2014 to Speak and educate on Foreclosure Law, Clouded Title Issues,

1 Compliances and securitization. I hold Seminars and workshops on the DVD Audio Book “The Bottom
2 Line” that I authored. I am available to testify thereafter.

3 11. My fee schedule is \$350 per hour for deposition and \$300 per hour for research and analysis.
4 Court Appearances are available on case per case basis.

5 12. I hereby verify that each and every above representation in the motion above is true.

6 13. I declare under penalty of perjury under the laws of the State of California that the foregoing is
7 true and correct and that this declaration was executed at Fontana, California.

8 Respectfully submitted,

9 **ANTHONY J BOYD**

10 Anthony J Boyd

11 **Summary of Qualifications**

- 12 • Court qualified in civil and criminal trials.
- 13 • Member of Association of Certified Fraud Examiners.
- 14 • Approved Fraud Examiner and Securitization Auditor.
- 15 • Uses a teaching approach when providing testimony.
- 16 • Applies Real Estate Laws and Compliances.
- 17 • Studied Securitization Process, Compliances and Foreclosure Laws since 1998
- 18 • Licensed Realtor.
- 19 • Author of The Bottom Line DVD Series on Foreclosure Defense.
- 20 • CEO, Director and Speaker of The Save Your Home America World Educational
21 Conventions.
- 22 • Over 315 hours in an Accredited School receiving certificate of completions in Real Estate
23 Finance, Finance, Escrow, Real Estate Appraisal, Property Management and Real estate
24 Economics.
- 25 • Host and Speak at a minimum of one Foreclosure Workshop a month.

26 **Education (Securitization Auditor, Fraud Examiner, Lic LDA, UDA, Realtor, Author)**

- 27 • Allied College (Accredited) receiving certificate of completions in Real Estate Finance,
28 Finance, Escrow, Real Estate Appraisal, Property Management and Real Estate Economics
- Graduate Program of vocational Legal Studies and Real Estate Law.
- Bachelors of Vocational Education/Legal Studies.
- Master Certificate of Real Estate Law.
- Registered and Bonded LDA and UDA.
- Licensed Realtor.
- Author and Speaker of The Bottom Line DVD Series (Foreclosure Defense Education)
- Securitization and Fraud Examiner since 1998.
- Paralegal and Researcher in Real Estate and Foreclosure Laws.
- CEO, Director for Save Your Home America Conventions.
- CEO, Director for Loan Audit Experts.
- CEO, Director for Ez Legal Docs.

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- CEO, Director for The Foreclosure Fight Show.

Publications Authored and Presented (A representative sample)

The Bottom Line DVd Series (Foreclosure Defense Education)
Void Documents, UCC Violations, CCP, CCC, COTA, Securitization, Unlawful Detainer, FDCPA, Pooling and Services Agreement, MERS & Robo-Signers.