

1 My experience includes:

2 4 years on Wall Street working for Merrill Lynch. There I was involved with one of
3 C.E.O. Donald Regan's projects, appointed in the capacity of National Real Estate Tax
4 Shelter Product Manager of Merrill Lynch. (This is the same Mr. Regan who went on in
5 1981 to become the 66th United States Treasury Secretary and then White House Chief
6 of Staff in President Ronald Reagan's Administration.) While at Merrill Lynch, I
7 analyzed, structured and handled billions of dollars in mortgage backed securities and
8 syndicated real estate investments across Merrill's base of six thousand account
9 executives.

10
11 Sixteen years as founding partner of an off Wall Street firm, Affiliated Real Estate
12 Analysts (AREA), specializing in securitized mortgage backed securities, real estate
13 transactions, mortgage financing, lender compliance analysis and forensic discovery.

14
15 Thirteen years as principal partner and broker of record of in the real estate, mortgage
16 brokerage, residential and commercial lending. My skills in real estate and mortgage
17 analysis established a track record of success without one compliance violation,
18 complaint or bad loan buy back.

19
20 In 2008 I founded Forensic Professionals Group USA, Inc. (FPG-USA), to provide
21 credible mortgage analysis as part of a legal defense against wrongful foreclosure. In
22 2011 I founded FPG-USA Academy to train and educate Mortgage Foreclosure Fraud
23 Investigators to learn our methodology, practices and receive certification and ongoing
24 education and support from a qualifying expert.

25
26 During the tenure of my experience I have been intimately involved in the following:
27 Borrower loan origination, underwriting and the assignment and assumption of
28 securitized residential and commercial mortgage loans, warehousing, aggregation,
29 sponsoring, bankruptcy remote enterprise of depositor, structured investment vehicles,
30 special purpose vehicles, collateralized debt obligation manager (loans in, securities
31 out), document custodian, credit enhancement, creation of trusts and pooling
32 agreements, issuance of asset backed securities and specifically mortgage backed

1 securities by special purpose vehicles in which an entity is named as trustee for the
2 holders of certificates of mortgage backed securities, securitization of mortgage loans,
3 accounting in the context of said securitizations, REMIC vehicles, pooling and
4 servicing of securitized loans, trustee sales, trustees, sale of certificates to investors,
5 institutional investor guidelines, underwriting, securities, the securities industry,
6 securities regulation, securities administration, investor insurances, derivative
7 securities, derivative aftermarket trading, master loan servicing, sub-servicing, default
8 servicing and foreclosure both in non-judicial process with trustees involved without
9 court intervention and judicial process and civil complaint procedure with court
10 intervention and the Uniform Commercial Code.


11
12 4. I have developed my own process and methodology for discovering and reporting a
13 foreclosure that may appear to be legitimate to a Judge when in fact the foreclosure is
14 being conducted with fabricated, fictitious, forged documents including Assignments
15 and claims that are used to gain standing of ownership or rights and authority to
16 foreclose. My process exposes bogus, questionable foreclosure transactions using false
17 and misleading documents. When lenders, mortgage servicers and local trustees are
18 using questionable, wrongful or unlawful practices to foreclose, I and my firm FPG-
19 USA perform the investigation, accumulate the evidence, report it and provide expert
20 witness support, so the litigant has the opportunity to introduce their own evidence to
21 controvert the lender's claims so that a judge may rule in consideration of our findings.

22
23 5. I have been retained by the borrowers or their legal representatives in this matter to
24 review the timeline and documentation presented [REDACTED], perform an in-depth
25 investigation and opine as to whether the party seeking to foreclose in this case is in fact
26 the owner of the promissory note secured by a mortgage or deed of trust or the duly
27 appointed representative thereof, upon which the party(s) seeking to foreclose is
28 claiming ownership or rights and authority to represent the true owner and foreclose.

29
30 6. I have personal knowledge of the information set forth in this affidavit and state that the
31 information set forth herein is true and accurate to the best of my knowledge,

1 information and belief. In support of my opinions and findings I hereby attach the
2 following exhibits in this case:

3 Exhibit A: My Stage One Evidentiary Findings Report dated August 30, 2011,
4 which includes: Executive Summary, Timeline and Documentation, Diagram of
5 the Fabricated Foreclosure Transaction, Diagram of the SEC Documented
6 Transaction, Evidentiary Findings on The Fabricated Foreclosure Transaction,
7 The SEC Documented Transaction, MERS Issues, Defects and Discrepancies,
8 Expert's Discussion of Securitization Issues in this Case, Expert's Statement of
9 Evidence and Expert Witness Status in this Case, Declaration of Richard Kahn,
10 Resume of Richard Kahn and Various Chart Exhibits.

11
12 
13
14 8. I do hereby certify that the report and its contents, unless otherwise specified in the
15 report to any particular item, are my written testimony and may be submitted into court
16 as such; at the option of the client and or their legal representative.

17
18 I make this affidavit on personal knowledge, with the understanding that I am swearing or
19 affirming an oath attesting to the truthfulness of my claims made. I understand and accept that
20 the making of false statements, knowing they are false, misleading or misrepresentative; can
21 result in penalties including fines and also imprisonment.

22
23 Further the affiant saith naught.

24
25 _____
26 Richard M. Kahn
27 Affiant
28
29

1 STATE OF FLORIDA)

2 COUNTY OF MIAMI-DADE)

3

4

5 SWORN TO AND SUBSCRIBED before me by _____ on _____, 2011.

6

7

8 My Commission expires: _____

9

Notary Public

10

11

12

Print, type or stamp Commissioned

13

Name of Notary Public

14

15 Personally known _____ or produced identification _____

16

17 Type of Identification Produced: _____

