

been proven to exist as evidence for and on the record; no proof of claim of evidence of debt/ original note has ever been evidenced for and on the record; no proof of bonding has ever been evidenced for and on the record. Affiant believes they cannot

7. Affiant has not seen any documentary evidence from a competent fact witness with first hand knowledge showing that the foreclosing party can show that deceit, concealment and misrepresentation fraud on the court and contract was not present from the beginning of the case, because of the foreclosing party's failure to evidence for and on the record that they are not engaged in mortgage origination fraud because of material omissions pursuant to TILA, Reg Z, RESPA. Affiant believes they cannot

8. Affiant has not seen any documentary evidence from a competent fact witness with first hand knowledge showing that the foreclosing party can show that that deceit, concealment and misrepresentation fraud on the court and contract was not present from the beginning of the case, because of the foreclosing party's failure to evidence that they are not engaged in violations of Fair Debt Collection Practices Act (FDCPA), i.e. Federal Law for Unfair Deceptive Acts and Practices UDAPS

Affiant has read the foregoing, and declares under penalty of perjury under the laws of the United States of America that the foregoing is true and correct and certain to the best of my knowledge and Affiant knows and understands the contents therein. Affiant affirms the above-stated to the best of Affiant's knowledge, understanding and beliefs (28 USC 1746 (1) and submits the aforementioned on Affiant's own, commercial liability declaring by affidavit that the foregoing is true, correct, complete, certain and not misleading. Affiant's word is Affiant's bond. Affiant's autograph is Affiant's seal. This deed is made under Necessity-of-Law in order to protect Affiant's unalienable interests from trespass and harm with specific reference to Affiant's Right of Subrogation and Right of Recourse should harm continue to occur to Affiant's protected rights, hereinafter.

DATE: JANUARY 9, 2026

Mary Moray