



DOCUMENT EXAMINER • HANDWRITING ANALYST

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November 11, 2009

Letter of Opinion

At the request of Stephen G. Conklen and his team, documents were examined on Case # 2006-SU 433-406 regarding a mortgage on house and land at 100 Spangler Road, Lewisburg, Pennsylvania 17339.

It was requested that all documents pertaining to the mortgage be examined for authenticity in the Your County Judicial Center on November 6, 2009, at 2:30 in the afternoon.

Several irregularities must be noted. The exhibit A- Description of Property was continuously used in two different assignments of mortgage. They are exactly alike. Both are photocopies of the same assignment.

Irregular forms were noted. There was also a letter from Realty Settlement Services of York, Inc. regarding property 185 Central View Road, Dellsberg, Pennsylvania 17019. The Realty agency admits cutting and pasting a document with Stephen Conklin's signature to create a settlement sheet to rush a mortgage settlement. This document should no doubt have been in another file, but the same realty settlement services company was also participating in this case. (April 8, 1997 Settlement Services of York, Inc., signed by Dara D. Grimm)

A third irregularity was that there were no Allonge Settlement Cover sheets on the mortgage transfer paperwork. None were affixed to the transfer paperwork, which is customary in such transactions.

The documents themselves, the promissory note, and the assignment of mortgage, dated May 15, 1997, were photocopies. In the process of filing these documents, the promissory note and the assignment of mortgage, numbers were red stamped on the face of the documents. This defacement of an official document renders it altered.

It is my conclusion that these are not officially acceptable originals for a legitimate transaction. There are questionable irregularities as well to consider.

Respectfully submitted,

Jan Leach

Jan Leach
Forensic Document Examiner



WILLIAM B. SMITH
MY COMMISSION # DD 824451
EXPIRES: October 2, 2013
Bonded Thru Budget Notary Services

*Sworn and subscribed before me
this November 11, 2009, Winter Park,
Orange County, Florida*

William B. Smith
Notary Public

Known Personally