

Federal Count - State Count Analysis

<u>FEDERAL CASE (08-cr-506, N.D. Oh)</u>			<u>STATE CASE (CR-536877)</u>		
<u>Overt Act</u>	<u>Property</u>	<u>Count</u>	<u>Property</u>	<u>Count</u>	
A	3313 West 55	3	3313 West 55	1	
B	1040 East 70	4	1040 East 70	1	
C	1670 East 71	5	1670 East 71	1	
D	3475 East 76	6	3475 East 76	1	
E	979 East 78	7	979 East 78	1	
F	1386 East 92	8	1386 East 92	1	
G	2920 East 121	9	2920 East 121	1	
H	1074 East 147	10	1074 East 147	1	
I	9113 Birchdale	11	9113 Birchdale	1	
J	9809 Orleans	12	9809 Orleans	1	
K	5815 Portage	13	5815 Portage	1	
L	10709 Shale	14	10709 Shale	1	
M	3214 Sycamore	15	3214 Sycamore	1	
N	3712 East 77	16	3712 East 77	1	
O	3202 West 32	17	3202 West 32	1	
P	686 East 130	18	686 East 130	1	
Q	9905 Elizabeth	19	9905 Elizabeth	1	
R	9013 Laisy	20	9013 Laisy	1	
S	6731 Gertrude	21	6731 Gertrude	1	
A	1391 Russell	22	1391 Russell	1	
B	12805 Bartfield	23	12805 Bartfield	1	
C	1347 East 86	24	1347 East 86	72	
D	2341 East 61	25	2341 East 61	1	
E	10102 North	26	10102 North	1	

EXHIBIT A - P.1

Federal Count - State Count Analysis (Continued)

<u>FEDERAL CASE (08-cr-506, N.D. Oh)</u>			<u>STATE CASE (CR-536877)</u>		
<u>Overt Act</u>	<u>Property</u>	<u>Count</u>	<u>Property</u>	<u>Count</u>	<u>Count</u>
F	1461 East 112	27	1461 East 112		1
G	1202 East 82	28	1202 East 82		1
H	1680 East 84	29	1680 East 84		32
I	2284 East 86	30	2284 East 86		225
J	3796 Woodbridge	31	3796 Woodbridge		55
K	5209 Luther	32	5209 Luther		1
L	3233 Dellwood	33	3233 Dellwood		1
M	1328 East 117	34	1328 East 117		1
N	1035 East 69	35	1035 East 69		29
O	3439 East 71	36	3439 East 71		20

<u>FEDERAL CASE 404 (b) Properties/Buyer</u>	<u>STATE CASE - CR 536877</u>
3202 Sycamore (Prusak)	Count 253
3228 Oak (Prusak)	Count 251
14414 Aspinwall (Cornelius)	Count 1
7120 Colfax (Cornelius)	Count 1

<u>FEDERAL CASE 404 (b) Properties/Buyer</u>	<u>STATE CASE CR 543886 (consolidated at 2nd trial)</u>
3219 East Overlook (Burton)	Count 6
3249 Kildare (Burton)	Count 11
2921 Corydon (Burton)	Counts 12, 13, 14 and 15
2192 Edgewood (Burton)	Count 2
3536 Silsby (Burton)	Count 17
889 Woodview (Burton)	Counts 25 and 26
1687 Colonial (Burton)	Counts 30, 31, 32, 33, 34 and 35

EXHIBIT A - P. 2



THE COURT OF COMMON PLEAS
COUNTY OF CUYAHOGA
JUSTICE CENTER
1200 ONTARIO STREET
CLEVELAND, OHIO 44113

DANIEL GAUL
Judge
(216) 443-8706

February 17, 2017

Anthony L. Viola - ID #32238-160
McKean Federal Correctional Institution
P.O. Box 8000
Bradford, PA 16701

Dear Tony:

I hope you are as well as a person can be in federal prison.

Just thought I would write to express my feelings of regret on your continued incarceration. I had hoped that your exoneration in my courtroom would have assisted you in overturning your federal conviction.

In any case, I am writing to inform you that there is a newly elected Cuyahoga County Prosecutor. His name is Mike O'Malley. His office may be willing to take a fresh look at Daniel Kasaris' misconduct in your case. If Kasaris participated in your federal case, O'Malley's office may be able to intervene, or at least support a post-release remedy before Judge Nugent.

Anyway, this is just a thought. Please let me know if I may assist you in any way.

I regard you as an extremely decent man and I do hope you will have your conviction overturned.

Sincerely,

A handwritten signature in black ink, appearing to read "Daniel Gaul".

Daniel Gaul
Judge

DG/mtl

EXHIBIT A - P. (3)

INDICTMENT COMPARISON

Property Address	USA v. VIOLA 08-cr-506, ND Oh	OHIO v. HARRIS 11-cr-551555
3233 Dellwood	Count 33	Count 83
9809 Orleans	Count 12	Count 85
889 Woodview	404(b) - Burton	Count 38
1687 Colonial	404(b) - Burton	Count 35
2192 Edgewood	404(b) - Burton	Count 28
9013 Laisy	Count 20	Count 11
3214-14 Sycamore	404(b) - Prusak	Count 7
3212 East 77th	Count 16	Count 6
12805 Bartfield	Count 23	Count 1
1389-91 Russell	Count 22	Count 1
1347 East 86th	Count 24	Count 1
5209 Luther	Count 32	Count 1
7120 Colfax	404(b) - McCarthy	Count 1
739 East 95	404(b) - Snowden	Count 1
5369 Homer	404(b) - Snowden	Count 1
3536 Silsby	404(b) - Burton	Count 1
3219 East Overlook	404(b) - Burton	Count 1
3712 East 77th	Count 16	Count 1

exhibit B

Deutsche Bank and its MortgageIT subsidiary were the alleged victims of a mortgage fraud scheme, and are currently receiving restitution, concerning the following properties in USA v. Viola, 08-cr-506, N.D. Oh:

COUNT 18 -- 686 East 130th Street, Cleveland, OH
 COUNT 19 -- 9905 Elizabeth Avenue, Cleveland, OH
 COUNT 20 -- 9013 Laisy Avenue, Cleveland, OH
 COUNT 21 -- 3439 East 71st Street, Cleveland, OH

Deutsche Bank National Trust Company as Trustee for Long Beach Mortgage Loan Trust 2005-WL3 is the owner of the following properties in the Viola criminal case:

<u>Property Address</u>	<u>Count #</u>
1670 East 71st, Cleveland, OH	5
3476 East 76th, Cleveland, OH	6
979 East 78th, Cleveland, OH	7
2920 East 121st, Cleveland, OH	9
1074 East 147th, Cleveland, OH	10
9809 Orleans, Cleveland, OH	12
5815 Portage, Cleveland, OH	13
10709 Shale, Cleveland, OH	14
3302 West 32nd, Cleveland, OH	17
1461 East 112th, Cleveland, OH	27
1202 East 82nd, Cleveland, OH	28
1680 East 84th, Cleveland, OH	29
2284 East 86th, Cleveland, OH	30
1328 East 117th, Cleveland, OH	34
1035 East 69th, Cleveland, OH	35

EXHIBIT C

Comparison - JP Morgan's Trial Testimony & Admissions to DOJ

Trial Testimony - JP Morgan's
Alfio Savarino in USA v. Viola

Statement of Facts, JP Morgan \$13
Billion Settlement - www.Doj.gov

- | | |
|--|--|
| (1) JP Morgan "underwrote to the policy" trial transcript page 1199. | "JP Morgan received information that ... loans did not comply with underwriting guidelines [but] were sold and marketed to investors; however, JP Morgan did not disclose this to securitization investors, Statement of Facts, p. 1 |
| (2) "Everything, analyzing risk and the way we graded it was done manually" p. 1125. | "JP Morgan" closed loans "without analyzing these loans on a case-by-case basis" page 4. |
| (3) "We would look at the ... debt to income ratios" p. 1126. | JP Morgan closed loans fully aware of "high debt-to-income ratios" p. 4. |
| (4) JP Morgan would "decline" a loan if income was falsely stated, p. 1128. | JP Morgan "concluded that borrowers overstated their incomes" but JP Morgan "agreed to purchase" the loans regardless, p. 6. |
| (5) "The employment ... was verified, p. 1127. | JP Morgan closed loans with "inadequate or missing documentation of income" p. 4. |
| (6) "Correct" the underwriter reviewed assets reported on the application, p. 1129 | JP Morgan closed loans with "missing documentation such as proof of income, employment or assets," p. 4. |
| (7) JP Morgan "verified the employment" p. 1218; if incomes were falsely stated, JP Morgan would "decline the loan" p. 1128. | JP Morgan closed loans with "stated income that the vendors concluded was unreasonable," p. 4 |
| (8) "Every appraisal was sent to the review department" and "they would look at it" p. 1131 | JP Morgan closed loans with "missing appraisals" p. 4 |
| (9) JP Morgan required "a minimum of 10% down" p. 1133; borrowers needed "some skin in the game" p. 1235. | JP Morgan knowingly closed loans with "high loan to value ratios (some over 100 percent) p. 4. |

exhibit D

Comparison Between Argent Mortgage Trial Testimony and
Statement of Facts in Citigroup's \$9 billion Settlement

Testimony of Steve Newcombe, who
said Citigroup bought Argent
Mortgage, USA v. Viola, p. 993 & 1049

Statement of Facts, Citigroup
\$9 billion settlement, available
at www.Doj.gov.

- (1) "Once we got the appraisal, we had an appraisal department, and they would do what we call a desk review ... it's done to appraisal standards" trial trans. p. 835. "Citigroup securitized loans that its vendor had reported exceeded Citigroup's valuation tolerance or where the vendor's valuation determination exceeded the reported appraised value," Statement of Facts, p. 5-6.
- (2) "Any outstanding conditions need to be satisfied prior to final approval" p. 967. Argent closed loans with "missing documentation," p. 4.
- (3) "Everything we sold had to sell under a reps and warranties contract ... we underwrote it to our guidelines" p. 842. Also see p. 885 (all loans underwritten to guidelines). Argent disclosed "it lacked key internal controls over its quality assurance for loan production, and that a substantial percentage of the loans failed to adhere to underwriting guidelines" p. 8.
- (4) QUESTION: If the income was actually less than that, would that affect the determination of Argent to allow the loan to be approved? Argent closed loans knowing that "borrowers had unreasonable stated income," p. 4.
- Mr. Newcombe: Yes, it would.
p. 831.
- (5) "Cashbacks were not allowed" p. 835. Argent knowingly closed loans with "loans to value in excess of 100%" p. 8.
- "The borrower would have to come in with 5%" p. 833. Argent closed loans when "loan to property value and debt to income exceeded the underwriting guidelines," p. 4
- "They have some skin in the game. They are putting down their money to complete the transaction," p. 883.
-

exhibit E

Customer Name:
Customer ID: FORF.20%

Receipt Number: 121113-2
Date: 12/11/13
Reference: 121113-2

<u>ITEM / INVOICE</u>	<u>DESCRIPTION</u>	<u>QUANTITY</u>	<u>UNIT PRICE</u>	<u>AMOUNT</u>
	Dep to LETF - Restitution CR 535936 / Julius Graves			2.50
	Dep to LETF - Restitution CR 535949 / Richard			25.00
	Dep to LETF - Restitution CR 527972 / James Leonl — Viola			16.67
	Dep to LETF - Restitution CR 563827 / Sharon Stucko		Co-defendant	20.00
	Dep to LETF - Restitution CR 536179 / Edreaysa			10.00
	Dep to LETF - Reimb CC Land Revltzn / Uri Gofman — Viola			88,590.05
	Dep to LETF - Dept Homeland Security v. Hasrounl		Co-defendant GOPMAN	7,852.39

Payment Method: Check

Subtotal: 98,516.61
Sales Tax: 0.00
98,516.61

Receipt Number: 121113-2
Date: 12/11/13
Reference: 121113-2

<u>ITEM / INVOICE</u>	<u>DESCRIPTION</u>	<u>QUANTITY</u>	<u>UNIT PRICE</u>	<u>AMOUNT</u>
	Dep to LETF - Restitution CR 535936 / Julius Graves			2.50
	Dep to LETF - Restitution CR 535949 / Richard			25.00
	Dep to LETF - Restitution CR 527972 / James Leonl			16.67
	Dep to LETF - Restitution CR 563827 / Sharon Stucko			20.00
	Dep to LETF - Restitution CR 536179 / Edreaysa			10.00
	Dep to LETF - Reimb CC Land Revltzn / Uri Gofman			88,590.05
	Dep to LETF - Dept Homeland Security v. Hasrounl			7,852.39

ayment Method: Check

Subtotal: 98,516.61
Sales Tax: 0.00
98,516.61

Electronically Filed 03/21/2016 10:56 / COMPLAINT / CV 18 857805 / Confirmation Nbr. 702078 / CLMDW

EXHIBIT P - P. 1

4/16/14 at 17:24:53.48

Page: 1

Cuyahoga County Prosecutor's Office
Cash Account Register
For the Period From Jan 1, 2012 to Dec 31, 2013
1000 - PNC-Law Enforcement

Filter Criteria includes: Report order is by Transaction Date.

Date	Reference	Type	Payee/Paid By	Memo	Payment Am	Receipt Amt	Balance
			Opening Balance			375,152.76	375,152.76
1/1/12	07491	Payment	cleohisup		100.00		375,052.76
1/4/12	010412	Payment	humrescou		100.00		374,952.76
1/4/12	0104121	Payment	paypal		16.48		374,936.28
1/30/12	13012	Receipt	Forfeitures.20%	13012		3,487.82	378,424.10
1/30/12	130121	Receipt	Forfeitures.20%	13012		7,029.23	385,453.33
1/31/12	Annual Fee	Gen. Jnl.			1,686.66		383,766.47
1/31/12	013112	Payment	lawenf		0.70		383,765.77
1/31/12	07432	Payment	cleohisup		100.00		383,665.77
1/31/12	07433	Payment	cleohisup		100.00		383,565.77
1/31/12	07434	Payment	gerfuecle		50.00		383,515.77
1/31/12	07435	Payment	gerfuecle		50.00		383,465.77
1/31/12	07436	Payment	gerfuecle		50.00		383,415.77
1/31/12	07437	Payment	gerfuecle		50.00		383,365.77
1/31/12	07438	Payment	gerfuecle		50.00		383,315.77
1/31/12	07439	Payment	gerfuecle		50.00		383,265.77
1/31/12	07440	Payment	gerfuecle		50.00		383,215.77
1/31/12	07441	Payment	gerfuecle		50.00		383,165.77
1/31/12	07442	Payment	gerfuecle		50.00		383,115.77
1/31/12	07443	Payment	gerfuecle		50.00		383,065.77
1/31/12	07444	Payment	gerfuecle		50.00		383,015.77
1/31/12	07445	Payment	gerfuecle		50.00		382,965.77
1/31/12	07446	Payment	gerfuecle		50.00		382,915.77
1/31/12	07447	Payment	gerfuecle		50.00		382,865.77
1/31/12	07448	Payment	gerfuecle		50.00		382,815.77
1/31/12	07449	Payment	gerfuecle		50.00		382,765.77
1/31/12	07450	Payment	gerfuecle		50.00		382,715.77
1/31/12	07451	Payment	gerfuecle		50.00		382,665.77
1/31/12	07452	Payment	gerfuecle		50.00		382,615.77
1/31/12	07453	Payment	gerfuecle		50.00		382,565.77
1/31/12	07454	Payment	secofsta		5.00		382,560.77
1/31/12	07455	Payment	secofsta		6.00		382,555.77
1/31/12	07457	Payment	secofsta		5.00		382,550.77
1/31/12	07458	Payment	secofsta		5.00		382,545.77
1/31/12	07459	Payment	secofsta		5.00		382,540.77
1/31/12	07460	Payment	secofsta		5.00		382,535.77
1/31/12	07461	Payment	secofsta		5.00		382,530.77
1/31/12	07462	Payment	secofsta		5.00		382,525.77
1/31/12	07463	Payment	secofsta		5.00		382,520.77
1/31/12	07464	Payment	secofsta		5.00		382,515.77
1/31/12	07465	Payment	secofsta		5.00		382,510.77
1/31/12	07466	Payment	secofsta		5.00		382,505.77
1/31/12	07467	Payment	secofsta		5.00		382,500.77
1/31/12	07468	Payment	secofsta		5.00		382,495.77
1/31/12	07469	Payment	secofsta		5.00		382,490.77
1/31/12	07470	Payment	secofsta		5.00		382,485.77
1/31/12	07471	Payment	secofsta		5.00		382,480.77
1/31/12	07472	Payment	secofsta		5.00		382,475.77
1/31/12	07473	Payment	secofsta		5.00		382,470.77
1/31/12	07474	Payment	cleclllaw		250.00		382,220.77
1/31/12	07475	Payment	flitra		105.00		382,115.77
1/31/12	07476	Payment	flitra		1,346.00		380,769.77
1/31/12	07477	Payment	mnjtec		930.20		379,839.57
1/31/12	07478	Payment	mnjtec		4,189.15		375,650.42
1/31/12	07479	Payment	mnjtec		1,793.60		373,856.82
1/31/12	07480	Payment	mnjtec		3,531.00		370,325.82
1/31/12	07481	Payment	cleohisup		100.00		370,225.82
1/31/12	07456	Void Pmnt	secofsta		5.00		370,220.82
2/1/12	07529	Payment	flitra		790.60		369,430.22
2/2/12	07482	Payment	plsame		332.50		369,097.72
2/2/12	07483	Payment	plsame		1,025.05		368,072.67
2/2/12	07484	Payment	plsame		707.75		367,364.92

Electronically Filed 03/21/2016 10:56 / COMPLAINT / CV 18 857905 / Confirmation Nbr. 702078 / CLMDW

EXHIBIT F - 0-2

4/16/14 at 17:24:53.92

**Cuyahoga County Prosecutor's Office
Cash Account Register
For the Period From Jan 1, 2012 to Dec 31, 2013
1000 - PNC-Law Enforcement**

Filter Criteria includes: Report order is by Transaction Date.

Date	Reference	Type	Payee/Paid By	Memo	Payment Am	Receipt Amt	Balance
8/28/12	07818	Payment	ptsame		1,539.95		398,325.39
8/28/12	07819	Payment	ptsame		1,044.15		397,281.24
8/28/12	07820	Payment	ptsame		1,754.85		395,526.69
8/28/12	082812	Payment	wait		112.10		395,414.49
8/29/12	082912	Payment	cleunista		350.00		395,064.49
8/30/12	07822	Payment	radbri		220.28		394,844.21
8/30/12	07823	Payment	buscar		799.65		394,044.56
8/30/12	07824	Payment	wilfs		128.38		393,916.18
8/30/12	07825	Payment	sowign		124.61		393,793.57
8/30/12	07826	Payment	gerfuecle		50.00		393,743.57
8/30/12	07827	Payment	gerfuecle		50.00		393,693.57
8/30/12	07828	Payment	gerfuecle		50.00		393,643.57
8/30/12	07829	Payment	gerfuecle		50.00		393,593.57
8/30/12	07830	Payment	gerfuecle		50.00		393,543.57
8/30/12	07831	Payment	gerfuecle		50.00		393,493.57
8/30/12	07832	Payment	gerfuecle		50.00		393,443.57
8/30/12	07833	Payment	gerfuecle		50.00		393,393.57
8/30/12	07834	Payment	gerfuecle		50.00		393,343.57
8/30/12	07835	Payment	gerfuecle		50.00		393,293.57
8/30/12	07836	Payment	gerfuecle		50.00		393,243.57
8/30/12	07837	Payment	gerfuecle		50.00		393,193.57
8/30/12	07838	Payment	gerfuecle		50.00		393,143.57
8/30/12	07839	Payment	gerfuecle		50.00		393,093.57
8/30/12	07840	Payment	gerfuecle		50.00		393,043.57
8/30/12	07841	Payment	gerfuecle		50.00		392,993.57
8/30/12	07842	Payment	gerfuecle		50.00		392,943.57
8/30/12	07843	Payment	gerfuecle		50.00		392,893.57
8/30/12	07844	Payment	gerfuecle		50.00		392,843.57
8/30/12	07845	Payment	gerfuecle		50.00		392,793.57
8/30/12	083012	Payment	atiman		330.00		392,463.57
8/30/12	07821	Void Pmnt	cajul		50.00		392,413.57
8/31/12	083112	Receipt	Forfeitures.20%	083112		22,060.14	414,473.71
8/31/12	0831122	Receipt	Forfeitures.20%	083112		733.65	415,207.36
8/31/12	0831123	Receipt	Forfeitures.20%	083112	KARKA	466,829.03	884,036.39
9/4/12	07847	Payment	filtra		598.20		883,438.19
9/4/12	07848	Payment	filtra		1,041.20		882,396.99
9/4/12	07849	Payment	filtra		789.20		881,607.79
9/4/12	07850	Payment	wilang		97.01		881,510.78
9/4/12	07851	Payment	frijar		65.28		881,445.52
9/4/12	07852	Payment	woltob		8,457.62		872,987.90
9/4/12	07853	Payment	ohicse		88.00		872,909.90
9/4/12	090412	Payment	paypal		16.48		872,893.42
9/4/12	07846	Void Pmnt	filtra		598.60		872,296.82
9/4/12	07846V	Void Pmnt	filtra		-598.60		872,893.42
9/5/12	07854	Payment	cleohisup		100.00		872,793.42
9/5/12	07855	Payment	cleohisup		100.00		872,693.42
9/5/12	07856	Payment	nicand		199.87		872,493.55
9/5/12	07857	Payment	nicand		289.79		872,203.76
9/5/12	07858	Payment	ciemel		360.00		871,843.76
9/5/12	07859	Payment	wills		416.52		871,427.24
9/5/12	07860	Payment	matter		126.21		871,301.03
9/8/12	07861	Payment	chisupcou		200.00		871,101.03
9/8/12	07862	Payment	ptsame		515.85		870,585.18
9/8/12	07863	Payment	radbri		220.28		870,364.90
9/8/12	07864	Payment	filtra		1,891.00		868,673.90
9/7/12	07865	Payment	filtra		696.20		867,977.70
9/7/12	07866	Payment	filtra		630.20		867,347.50
9/7/12	07867	Payment	clerapcri		520.00		866,827.50
9/7/12	090713	Payment	webslo		577.17		866,250.33
9/10/12	07868	Payment	tersim		492.00		865,758.33
9/10/12	07869	Payment	norcoabeh		114.00		865,644.33
9/10/12	091012	Payment	cleohisup		100.00		865,450.69
9/12/12	07870	Payment	cleohisup		100.00		865,350.69

Electronically filed 03/21/2015 at 10:56 AM by PLAINT / CV 16 857905 / Confirmation Number 1902678 / CLMDW

EXHIBIT F-0.3

Cuyahoga County Prosecutor's Office
Cash Account Register
For the Period From Jan 1, 2012 to Dec 31, 2013
1000 - PNC-Law Enforcement

Filter Criteria Includes: Report order is by Transaction Date.

Date	Reference	Type	Payee/Paid By	Memo	Payment Am	Receipt Amt	Balance
5/7/13	08812	Payment	ptsame		601.36		1,234,684.49
5/7/13	08813	Payment	ptsame		1,184.65		1,233,379.84
5/7/13	08814	Payment	ptsame		405.65		1,232,974.19
5/7/13	08816	Payment	ptsame		325.00		1,232,649.19
5/7/13	08818	Payment	ptsame		494.00		1,232,155.19
5/7/13	08817	Payment	ptsame		605.16		1,231,550.04
5/7/13	08818	Payment	ptsame		325.00		1,231,225.04
5/7/13	08819	Payment	ptsame		1,237.85		1,229,987.19
5/7/13	08820	Payment	ptsame		325.00		1,229,662.19
5/7/13	08821	Payment	ptsame		325.00		1,229,337.19
5/7/13	08822	Payment	cuycouland	GOPMAN	77,958.44		1,151,378.75
5/7/13	08823	Payment	buscar		748.32		1,150,630.43
5/7/13	08824	Payment	accdata		12,810.00		1,138,020.43
5/7/13	08825	Payment	kasdan		250.45		1,137,769.98
5/7/13	08828	Payment	secofsta		5.00		1,137,764.98
5/7/13	08827	Payment	secofsta		5.00		1,137,759.98
5/7/13	08828	Payment	secofsta		5.00		1,137,754.98
5/7/13	08829	Payment	secofsta		5.00		1,137,749.98
5/7/13	08830	Payment	secofsta		5.00		1,137,744.98
5/7/13	08831	Payment	secofsta		5.00		1,137,739.98
5/7/13	08832	Payment	secofsta		5.00		1,137,734.98
5/7/13	08833	Payment	secofsta		5.00		1,137,729.98
5/7/13	08834	Payment	secofsta		5.00		1,137,724.98
5/7/13	08835	Payment	secofsta		5.00		1,137,719.98
5/7/13	08836	Payment	secofsta		5.00		1,137,714.98
5/7/13	08837	Payment	secofsta		5.00		1,137,709.98
5/7/13	08838	Payment	secofsta		5.00		1,137,704.98
5/7/13	08839	Payment	secofsta		5.00		1,137,699.98
5/7/13	08840	Payment	secofsta		5.00		1,137,694.98
5/7/13	08841	Payment	secofsta		5.00		1,137,689.98
5/7/13	08842	Payment	secofsta		5.00		1,137,684.98
5/7/13	08843	Payment	secofsta		5.00		1,137,679.98
5/7/13	08844	Payment	secofsta		5.00		1,137,674.98
5/7/13	08845	Payment	secofsta		5.00		1,137,669.98
5/7/13	08846	Payment	cuycoucle		50.00		1,137,619.98
5/7/13	08847	Payment	cuycoucle		50.00		1,137,569.98
5/7/13	08848	Payment	cuycoucle		50.00		1,137,519.98
5/7/13	08849	Payment	cuycoucle		50.00		1,137,469.98
5/7/13	08850	Payment	cuycoucle		50.00		1,137,419.98
5/7/13	08851	Payment	cuycoucle		50.00		1,137,369.98
5/7/13	08852	Payment	cuycoucle		50.00		1,137,319.98
5/7/13	08853	Payment	cuycoucle		50.00		1,137,269.98
5/7/13	08854	Payment	cuycoucle		50.00		1,137,219.98
5/7/13	08855	Payment	cuycoucle		50.00		1,137,169.98
5/7/13	08856	Payment	cuycoucle		50.00		1,137,119.98
5/7/13	08857	Payment	cuycoucle		50.00		1,137,069.98
5/7/13	08858	Payment	cuycoucle		50.00		1,137,019.98
5/7/13	08859	Payment	cuycoucle		50.00		1,136,969.98
5/7/13	050713	Receipt	Forfeitures.20%	050713		13,439.48	1,150,409.46
5/7/13	08860	Void Pmnt	cuycoucle		50.00		1,150,359.46
5/7/13	08861	Void Pmnt	cuycoucle		50.00		1,150,309.46
5/7/13	08862	Void Pmnt	cuycoucle		50.00		1,150,259.46
5/7/13	08863	Void Pmnt	cuycoucle		50.00		1,150,209.46
5/7/13	08864	Void Pmnt	cuycoucle		50.00		1,150,159.46
5/7/13	08865	Void Pmnt	cuycoucle		50.00		1,150,109.46
5/10/13	051013	Payment	bankofamerica		748.32		1,149,361.14
5/13/13	051313	Payment	-assample		81.88		1,149,299.46
5/14/13	08866	Payment	diccia		825.20		1,148,674.26
5/15/13	051513	Payment	-assample		1,999.00		1,146,675.26
5/15/13	08867	Payment	filtra		954.50		1,145,720.76
5/15/13	08868	Void Pmnt	patjos		327.89		1,145,392.87
5/16/13	08869	Payment	parhelpol		40,000.00		1,145,720.76
5/16/13	08869	Payment	parhelpol		40,000.00		1,105,720.76

Case No: 03/21/13-000000-000000 / COMPLAINT / CV 16 857905 / Confirmation No: 3702878 / CLMDW

EXHIBIT f-0.4

4/18/14 at 17:24:54.40

Page: 32

**Cuyahoga County Prosecutor's Office
Cash Account Register
For the Period From Jan 1, 2012 to Dec 31, 2013
1000 - PNG-Law Enforcement**

Filter Criteria includes: Report order is by Transaction Date.

Date	Reference	Type	Payee/Paid By	Memo	Payment Am	Receipt Amt	Balance
8/19/13		Payment	sherton		3,895.68		805,501.15
8/20/13	08983	Payment	cuycoutand	URI GOFMAN	23,010.00		782,491.15
8/20/13	08984	Payment	bilyvo		105.20		782,385.95
8/20/13	08985	Payment	szipet		180.28		782,205.67
8/20/13	08986	Payment	whjja		218.03		781,987.64
8/20/13	08987	Payment	karkri		338.01		781,649.63
8/20/13	08988	Payment	zarsco		289.02		781,360.61
8/20/13	08989	Payment	sowker		281.78		781,118.83
8/20/13	08990	Payment	golra		231.94		780,886.89
8/20/13	08991	Payment	dabtor		434.08		780,452.81
8/20/13	08992	Payment	thoang		322.07		780,130.74
8/20/13	08993	Payment	mcgltm		894.31		779,236.43
8/20/13	08994	Payment	Intrasgro		22,302.33		756,934.10
8/20/13	082013	Receipt	NET PROCEEDS	082013		4,154.55	761,088.65
8/20/13	082013-3	Receipt	ICAC REIMBRSMNT	082013-3		365.00	761,453.65
8/20/13	082013-4	Receipt	GEN FUND REIMBRSM	082013-4		42,718.69	804,172.36
8/21/13	082113	Receipt	NET PROCEEDS	082113		25.00	804,197.36
8/28/13		Payment	Comfort Inn	Stmnt Chgs f	187.88		804,009.48
8/27/13	082713	Receipt	NET PROCEEDS	082713		10,729.20	814,738.68
8/27/13	082713-2	Receipt	NET PROCEEDS	082713-2		998.00	815,736.68
8/28/13		Payment	cropla		5,487.90		810,248.78
8/29/13		Payment	webato		330.16		809,918.62
8/29/13	08995	Payment	kalken		6,000.00		803,918.62
8/30/13	08998	Payment	ohisupcou		100.00		803,818.62
8/30/13	08997	Payment	ohisupcou		100.00		803,718.62
8/30/13	08999	Payment	secofsta		5.00		803,713.62
8/30/13	09000	Payment	secofsta		5.00		803,708.62
8/30/13	09001	Payment	secofsta		5.00		803,703.62
8/30/13	09002	Payment	secofsta		5.00		803,698.62
8/30/13	09003	Payment	secofsta		5.00		803,693.62
8/30/13	09004	Payment	secofsta		5.00		803,688.62
8/30/13	09005	Payment	secofsta		5.00		803,683.62
8/30/13	09006	Payment	secofsta		5.00		803,678.62
8/30/13	09008	Payment	secofsta		5.00		803,673.62
8/30/13	09009	Payment	secofsta		5.00		803,668.62
8/30/13	09010	Payment	secofsta		5.00		803,663.62
8/30/13	09011	Payment	secofsta		5.00		803,658.62
8/30/13	09012	Payment	secofsta		5.00		803,653.62
8/30/13	09014	Payment	secofsta		5.00		803,648.62
8/30/13	09015	Payment	secofsta		5.00		803,643.62
8/30/13	08860V	Void Pmnt	cuycoucle		-50.00		803,593.62
8/30/13	08861V	Void Pmnt	cuycoucle		-50.00		803,543.62
8/30/13	08862V	Void Pmnt	cuycoucle		-50.00		803,493.62
8/30/13	08863V	Void Pmnt	cuycoucle		-50.00		803,443.62
8/30/13	08864V	Void Pmnt	cuycoucle		-50.00		803,393.62
8/30/13	08865V	Void Pmnt	cuycoucle		-50.00		803,343.62
8/30/13	08988	Void Pmnt	secofsta		100.00		803,443.62
8/30/13	09007	Void Pmnt	secofsta		100.00		803,543.62
8/30/13	09007V	Void Pmnt	secofsta		-100.00		803,443.62
8/30/13	09013	Void Pmnt	secofsta		5.00		803,448.62
8/30/13	09016	Void Pmnt	bogphi		9,500.00		793,948.62
9/3/13		Payment	hyareg		1,740.00		792,208.62
9/3/13	09017	Void Pmnt	ohisupcou		100.00		792,108.62
9/5/13		Payment	Design Pics, Inc.	McGinty Lap	2,060.00		794,168.62
9/5/13	090513	Receipt	GEN FUND REIMBRSM	090513		22,302.33	816,470.95
9/5/13	090513.2	Receipt	Forfeitures.20%	090513-2		1,413.20	817,884.15
9/6/13		Payment	Nat Org Vic Asst		680.00		818,564.15
9/6/13	09018	Payment	bogphi		8,250.00		826,814.15
9/6/13	09019	Payment	corwil		1,190.77		828,004.92
9/6/13	09020	Payment	ochfra		11,307.39		839,312.31
9/6/13	09021	Payment	eigdis		200.00		839,512.31
9/6/13	09022	Payment	celch		278.98		839,791.29
9/6/13	09023	Payment	howker		252.50		840,043.79

Electronically Filed 03/21/2016 10:58 AM COMPLAINT / CV 16 857905 / Confirmation Number 278978 / CLMDW

EXHIBIT F - 0.5

4/16/14 at 17:24:54.52

Pago: 38

**Cuyahoga County Prosecutor's Office
Cash Account Register
For the Period From Jan 1, 2012 to Dec 31, 2013
1000 - PNC-Law Enforcement**

Filter Criteria includes: Report order is by Transaction Date.

Date	Reference	Type	Payee/Paid By	Memo	Payment Am	Receipt Amt	Balance
11/14/13	09151	Payment	nicand		81.71		827,331.92
11/14/13	09152	Payment	smikes		285.51		827,046.41
11/14/13	09153	Payment	mckler		244.97		826,801.44
11/14/13	09154	Payment	ptsame		2,010.60		824,790.84
11/14/13	09141	Void Pmnt	parhelpol		59,540.00		765,250.84
11/14/13	09141V	Void Pmnt	parhelpol		-59,540.00		824,790.84
11/14/13	09143	Void Pmnt	ussecser		61,830.00		762,960.84
11/14/13	09143V	Void Pmnt	ussecser		-61,830.00		824,790.84
11/15/13	111513	Receipt	GEN FUND	111513		7,138.03	831,928.87
11/15/13	111513-2	Receipt	FORF.20%	111513-2		32,307.48	864,236.35
11/15/13	111513-3	Receipt	ICAC	111513-3		2,841.48	867,077.83
11/15/13	111513-4	Receipt	DTAC	111513-4		23,010.00	890,087.83
11/15/13	111513-5	Receipt	GROSS PROCEEDS	111513-5		124,311.54	1,014,399.37
11/18/13		Payment	actra		385.00		1,014,014.37
11/18/13		Payment	usair		5,079.00		1,008,935.37
11/18/13	09155	Payment	clemet		50.00		1,008,885.37
11/18/13	111813	Receipt	BANK CREDIT	111813		17.85	1,008,903.22
11/19/13	09156	Payment	parhelpol		14,462.06		994,441.16
11/19/13	09157	Payment	ohlnvunl		15,018.29		979,422.87
11/19/13	09158	Payment	ussecser		15,018.29		964,404.58
11/19/13	09159	Payment	ohisupcou		100.00		964,304.58
11/19/13	09160	Payment	ohisupcou		100.00		964,204.58
11/20/13	112013	Receipt	GROSS PROCEEDS	112013		44,498.65	1,008,703.23
11/20/13	112013-2	Receipt	FORF.20%	112013-2		13,624.66	1,022,327.89
11/20/13	112013-3	Receipt	BANK CREDIT	112013-3		839.60	1,023,167.49
11/21/13		Payment	usdts		400.00		1,022,767.49
11/21/13	09161	Payment	ohiosup		100.00		1,022,667.49
11/21/13	09162	Payment	ptsame		4,340.90		1,018,326.59
11/21/13	112113	Receipt	BANK CREDIT	112113		419.80	1,018,746.39
11/22/13		Payment	United Airlines		512.00		1,018,234.39
11/25/13		Payment	actra		35.00		1,018,199.39
11/25/13		Payment	amair		763.60		1,017,435.79
11/25/13		Payment	hyareg		393.56		1,017,042.23
11/25/13	09163	Payment	ohlowho		19,840.00		997,202.23
11/25/13	09164	Payment	natdisalt		1,193.00		996,009.23
11/25/13	09165	Payment	ptsame		2,565.00		993,444.23
11/25/13	112513	Receipt	FORF.20%	112513		18,810.80	1,012,255.03
11/27/13	112713	Receipt	FORF.20%	112713		131.50	1,012,386.53
11/27/13	112713-2	Receipt	ICAC REIMBRMNT	112713-2		5,090.07	1,017,476.60
11/27/13	112713-3	Receipt	GEN FUND	112713-3		2,384.13	1,019,860.73
11/29/13		Payment	natdisalt		7,200.00		1,012,660.73
12/2/13		Payment	sheron		1,458.00		1,011,202.73
12/3/13	09166	Payment	hyndslght		25,366.00		985,836.73
12/3/13	09167	Payment	spr		818.31		984,999.42
12/4/13		Payment	actra		38.00		984,964.42
12/5/13		Payment	natdisalt		4,955.00		979,999.42
12/5/13		Payment	sheron		891.00		979,108.42
12/6/13		Payment	spr		818.31		978,290.11
12/10/13		Payment	sheron		96.00		978,194.11
12/10/13	09168	Payment	buscar		1,006.21		977,188.90
12/10/13	09169	Payment	supcouhl		100.00		977,088.90
12/10/13	09170	Payment	ohiosup		100.00		976,988.90
12/11/13	121113	Receipt	ICAC REIMBRMNT	121113		1,648.10	978,637.00
12/11/13	121113-2	Receipt	FORF.20%	121113-2	SEE METAL ATTACHED	* 96,518.61	1,075,155.61
12/11/13	121113-3	Receipt	GEN FUND	121113-3		28,233.00	1,103,388.61
12/11/13	121113-4	Receipt	BANK CREDIT	121113-4		98.39	1,103,486.00
12/12/13	09171	Payment	hamcou		3,098.00		1,100,387.00
12/13/13		Payment	amair		821.60		1,099,565.40
12/13/13		Payment	bankofamerica		1,005.21		1,098,560.19
12/16/13		Payment	natbusins		199.00		1,098,361.19
12/16/13		Payment	NJ Business Service		6.25		1,098,354.94
12/15/13		Payment	sheron		814.28		1,092,205.74
12/15/13	09172	Payment	wieand		177.41		1,092,028.33

Electronically Filed 03/21/2016 10:56 AM / Complaint / CV 16 857905 / Confirmation No. 81452878 / CLMDW

EXHIBIT F - a. b

RALPH SCHIANO et al., Plaintiffs, v. MBNA et al., Defendants.
UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY
2013 U.S. Dist. LEXIS 82838
Civ. No. 05-1771 (JLL)
April 11, 2013, Decided
April 12, 2013, Filed

Editorial Information: Subsequent History

Affirmed by Schiano v. MBNA, 2013 U.S. Dist. LEXIS 78001 (D.N.J., June 3, 2013)

Editorial Information: Prior History

Schiano v. MBNA, 2013 U.S. Dist. LEXIS 81440 (D.N.J., Feb. 11, 2013)

Counsel

For ACC Capital Holdings Corporation, Park Place Securities, Inc.,
Movants: SANDHYA M. FELTES, LEAD ATTORNEY, KAPLIN, STEWART, MELOFF,
REITER & STEIN, PC, BLUE BELL, PA.

For WELLS FARGO BANK, N.A., Movant: GREGG PHILIP
TABAKIN, LEAD ATTORNEY, FEIN, SUCH, KAHN & SHEPARD, PC, PARSIPPANY, NJ.

For MARINA CORODEMUS, Arbitrator: MARINA
CORODEMUS, LEAD ATTORNEY, CORODEMUS & CORODEMUS, ISELIN, NJ.

For ELEANOR AND RALPH SCHIANO, as wife and husband,
and individually, Plaintiff: HELEN E. COONEY MUELLER, LEAD ATTORNEY, WAYNE, NJ.

For MBNA, corporation, Defendant: DIANE A. BETTINO, LEAD
ATTORNEY, REED SMITH, LLP, PITTSBURGH, PA; KELLIE A. LAVERY, LEAD
ATTORNEY, REED SMITH, LLP, PRINCETON, NJ; STEVEN P. MCCABE, LEAD
ATTORNEY, PRESSLER & PRESSLER, ESQS., CEDAR KNOLLS, NJ.

For PRESSLER & PRESSLER, Counsellors at Law, Defendant:
STEVEN P. MCCABE, LEAD ATTORNEY, PRESSLER & PRESSLER, ESQS., CEDAR
KNOLLS, NJ; MITCHELL L WILLIAMSON, PRESSLER & PRESSLER, LLP, Parsippany, NJ.

For BANK OF AMERICA CORPORATION; and also d/b/a Banc
of America Securities, LLC, and also as successor in interest to MBNA Corporation,
Defendant: DIANE A. BETTINO, LEAD ATTORNEY, REED SMITH, LLP, PITTSBURGH,
PA; KELLIE A. LAVERY, LEAD ATTORNEY, {2013 U.S. Dist. LEXIS 2} REED SMITH, LLP,
PRINCETON, NJ.

For CITIGROUP INC., successor in interest to wholesale
mortgage lending of ACC CAPITAL HOLDING CORPORATION parent corporation of
AMERIQUEST MORTGAGE COMPANY AND ARGENT MORTGAGE COMPANY,
ARGENT MORTGAGE COMPANY, LLC, Defendants: SANDHYA M. FELTES, LEAD
ATTORNEY, KAPLIN, STEWART, MELOFF, REITER & STEIN, PC, BLUE BELL, PA.

For BARCLAYS BANK, PLC, d/b/a HOMEQ SERVICING
CORPORATION, Defendant, Cross Defendant: GREGG PHILIP TABAKIN, LEAD
ATTORNEY, FEIN, SUCH, KAHN & SHEPARD, PC, PARSIPPANY, NJ.

For NATIONAL ARBITRATION FORUM, Cross Claimant:
ARTHUR J. TIMINS, LEAD ATTORNEY, SHIRIAK AND TIMINS, MORRIS PLAINS, NJ.

lyccases

1

EXHIBIT G - P. ①

32238100

For MBNA, corporation, BANK OF AMERICA CORPORATION; and also d/b/a Banc of America Securities, LLC, and also as successor in interest to MBNA Corporation, Cross Defendants: KELLIE A. LAVERY, LEAD ATTORNEY, REED SMITH, LLP, PRINCETON, NJ.

For ARGENT MORTGAGE COMPANY, LLC, CITIGROUP INC., successor in interest to wholesale mortgage lending of ACC CAPITAL HOLDING CORPORATION parent corporation of AMERIQUEST MORTGAGE COMPANY AND ARGENT MORTGAGE COMPANY, Cross Claimants: SANDHYA M. FELTES, LEAD ATTORNEY, KAPLIN, STEWART, MELOFF, REITER & STEIN, PC, BLUE BELL, {2013 U.S. Dist. LEXIS 3}PA.

For MBNA, corporation, Cross Defendant: KELLIE A. LAVERY, LEAD ATTORNEY, REED SMITH, LLP, PRINCETON, NJ; STEVEN P. MCCABE, LEAD ATTORNEY, PRESSLER & PRESSLER, ESQS., CEDAR KNOLLS, NJ.

Judges: Michael A. Hammer, UNITED STATES MAGISTRATE JUDGE.

lyccases

2

© 2020 Matthew Bender & Company, Inc., a member of the LexisNexis Group. All rights reserved. Use of this product is subject to the restrictions and terms and conditions of the Matthew Bender Master Agreement.

EXHIBIT G - P. 2

32238160