testify to the same, I could and would competently testify thereto.

1. I am over the age of eighteen years, am of sound mind, have never been convicted of

a felony or crime of moral turpitude; I am competent in all respects to make this

This affidavit concerns statements made to me by Ashley Curry of the Chase

regarding the Independent Foreclosure Review (IFR) by Rust Consulting.

Executive Offices concerning the destruction of all Washington Mutual Bank FA

On June 17, 2013, I spoke on the telephone to Ashley Curry and learned me that she

was with the Chase Executive Offices and was assigned to investigate my complaint

I asked Ashley Curry what she needed from me in order to investigate my claim. I

learned that Ashley needed the notices of default and the bankruptcy discharge

documents. I was clear with her, that I started the bankruptcy process in early

December 2009 and the bankruptcy was not final until June 2010. I sent the

bankruptcy documents to her by email per her request.

declaration. I have personal knowledge of the matters declared herein, and if called to

I, Karyn Armstrong, state and affirm as follows:

original loan documents after uploading.

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that she would look into it and get back to me.

6. On June 21, 2013, Ashley Curry called to let me know the findings of the IFR

During this phone call, I asked Ashley if she could send me a color copy of the

original note, deed of trust and the rider (the collateral file) for my loan. She told me

investigation. I learned from her that the matter was resolved and my foreclosure happened after the bankruptcy was final so the payment of \$300 was correct. I learned from Ashley that I might be able to appeal the decision and she stated that she would get back to me.

¹ This is not true. I was peppered with notices of default in 2009 and the early part of 2010 after I filed bankruptcy.

- I asked Ashley Curry what the status was of my request for colored copies of the original note, deed of trust and the rider that went with this loan. I learned from her that there was no way that she could get colored copies for me because all the original loan documents were destroyed after being up-loaded into the Mortgage Electronic Registration System (MERS).
- I learned from Ashley that by law, MERS had to give me the documents so I should request them through the MERS process. This was very confusing to me because according to my black and white copies of the collateral file MERS is not the beneficiary. I learned from Ashley that it did not matter if my loan was associated with MERS because all Washington Mutual Bank, FA original notes, deeds of trust, and other legal documents were destroyed.
- The last time I spoke to Ashley was on July 11, 2013 when I learned from her that she had received my email and the Chase attorneys were not finished. I did not hear anything for a week. As of August 21, 2013, I have not received anything in the mail responding to the letter that I sent to her on June 21, 2013 about the appeals process for the Chase decision. I have called Ashley Curry leaving messages at least twice a week. Her voicemail claims she will get back to all callers within 24 hours but as of today (August 21, 2013) I have received no return call.
- 10. I called Rust Consulting on August 21, 2013 and was told that my case # 1601860970 was closed, that the final decision was that the \$300 payout was appropriate and that I had no right to appeal their decision. However, I was not restricted from pursuing this decision legally on my own.

Further the Affiant Saith Naught.

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1	I swear or affirm under penalty of perjury under the laws of the United States of America
2	and the State of Oregon that the foregoing is true and correct to the best of my
3	information, knowledge and belief.
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5	This affidavit was executed on August , 2013.
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10	Karyn Armstrong 6491 Southwest Capitol Hwy
11	Portland, Oregon 97239 972-271-8458
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28 Karyn Armstrong Affidavit

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2	STATE OF OREGON SS
3	COUNTY OF MULTINOMAH
4	
5 6 7 8 9	SWORN TO AND SDUBSCRIBED before me this 26 th day of August 2013, by Karyn Armstrong, who personally appeared before me, identified herself by driver's license, and signed the above Affidavit as her free and voluntary act and deed.
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11	NOTARY PUBLIC
12 13	(Affix Notary Seal Here)
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