





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

23

24 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.

4  
5 This affidavit was executed on August , 2013.

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10 \_\_\_\_\_  
11 Karyn Armstrong  
12 6491 Southwest Capitol Hwy  
13 Portland, Oregon 97239  
14 972-271-8458

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STATE OF OREGON  
COUNTY OF MULTINOMAH

SS \_\_\_\_\_

SWORN TO AND SDUBSCRIBED before me this 26<sup>th</sup> 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.

\_\_\_\_\_  
NOTARY PUBLIC

(Affix Notary Seal Here)