

IN RE: ORDER FOR FORECLOSURE  
CONCERNING 16615 IVY GROVE DRIVE,  
HOUSTON, TX 77058 UNDER TEX. R. CIV.  
PROC 736

IN THE DISTRICT COURT

OF HARRIS COUNTY

PETITIONER:  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY, AS TRUSTEE FOR FFMLT  
TRUST 2005-FF8, MORTGAGE PASS-  
THROUGH CERTIFICATES, SERIES 2005-  
FF8

\_\_\_\_\_ JUDICIAL DISTRICT

RESPONDENT(S):  
PATRICIA DORAN aka PATRICIA ANN  
DORAN GARBER

**AFFIDAVIT IN SUPPORT OF PETITIONER'S APPLICATION FOR AN EXPEDITED  
ORDER UNDER RULE 736**

THE STATE OF Colorado  
COUNTY OF Douglas

Before me, the undersigned notary, on this day, personally appeared  
Ami McKernan and stated under oath:

1. My name is Ami McKernan. I am an adult of sound mind.
2. I am a(n) Second Assistant Vice President of SPECIALIZED LOAN SERVICING LLC ("SLS"), whose address is 8742 LUCENT BLVD., SUITE 300, HIGHLANDS RANCH, CO 80129. SLS is engaged in the business of servicing mortgage loans and is the authorized loan servicing agent for Petitioner. My affidavit concerns the account of PATRICIA DORAN aka PATRICIA ANN DORAN GARBER ("Obligor").
3. SLS is the authorized agent or representative of Petitioner with respect to the Obligor's account, and in that capacity, I am authorized to make this affidavit on Petitioner's behalf. My testimony is based on my experience and my knowledge of the usual business practices of SLS and the servicing industry in general, my job responsibilities, and the servicing records for Obligor's

5/5/2017 12:00:34 PM  
Chris Daniel - District Clerk  
Harris County  
Envelope No: 16862630  
By: KITCHENS, JUSTIN R  
Filed: 5/5/2017 12:00:34 PM

Office of Martin Burgess District Clerk

account.

4. Through my job responsibilities, I have access to and have reviewed the servicing records and data for Obligor's account, including electronic and computer generated records and data compilations. The records attached to the application are the original records or exact duplicates of the original records kept in the servicing file for Obligor's account.
5. Based on the regular practices of SLS and the servicing industry in general, these records:
  - a. were made at or near the time of each act, event, or condition set forth in the records;
  - b. were made by, or from information transmitted by, a person engaged in the servicing of Obligor's account who had actual knowledge of the acts, events, or conditions recorded; and
  - c. are the kind of records that are kept in the regular course of servicing loan agreements.
6. To the extent that the business records of the loan in this matter were created by a prior servicer, the prior servicer's records for the loan were integrated and boarded into SLS's systems, such that the prior servicer's records concerning the loan are now part of SLS's business records. SLS maintains quality control and verification procedures as part of the boarding process to ensure the accuracy of the boarded records. It is the regular business practice of SLS to integrate prior servicers' records into SLS's business records, and to rely upon the accuracy of those boarded records in providing its loan servicing functions. These prior servicer records are integrated and relied upon by SLS as part of SLS's business records.
7. It is the regular practice of business engaged in the servicing of loan agreements or other contracts requiring the collection of money to keep accurate records on debits and credits to an account, an account's balance, the collateral securing the right to the lienholder's right to repayment, and efforts to enforce the underlying debt if the Obligor has defaulted. These records are relied upon for accuracy by all persons engaged in the servicing and enforcement of a loan agreement. There is no indication that the servicing records for Obligor's account are untrustworthy.
8. Based on the servicing records for Obligor's account:
  - a. A monetary default exists. Obligor failed to remit the installment payment due for November 1, 2010 and the installments that have come due after that date.
  - b. The amount required to cure the default as of April 10, 2017 is \$76,637.98.
  - c. The amount required to pay off the debt as of April 9, 2017 is \$165,093.11.
  - d. As required under applicable law and the loan agreement, contract or lien sought to be

foreclosed, the requisite Notice of Default and Intent to Accelerate has/have been mailed by certified mail to:

PATRICIA DORAN aka PATRICIA ANN DORAN GARBER

The opportunity to cure has expired and the default has not been cured.

- 9. Petitioner, directly or through an agent, has possession of the promissory note. The promissory note has been duly endorsed in blank. Petitioner is the assignee of the security instrument for the subject loan. Petitioner has the right to foreclose the subject note and security instrument.
- 10. I sign this affidavit based on the personal knowledge that I have obtained by reviewing the servicing records for Obligor's account.
- 11. The statements made in this affidavit are true and correct as of the date stated.

SPECIALIZED LOAN SERVICING LLC, as servicer for  
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR FFMLT TRUST 2005-  
FF8, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-FF8

By: *Ami*  
 Name: Ami McKernan  
 Title: Second Assistant Vice President  
 Date: APR 28 2017

State of Colorado  
 County of Douglas

Subscribed and affirmed before me in the County of Douglas, State of Colorado, this 28 day of April, 2017.

*Agnes Bradshaw*  
 (Notary's Official Signature)

AGNES BRADSHAW
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20084040359
MY COMMISSION EXPIRES 12/03/2020

12/3/20  
 (Commission Expiration)