

DEPOSITION OF KRYSTAL HALL - 11/30/2009

SHEET 1 PAGE 1  
 IN THE DISTRICT COURT IN AND FOR MIAMI-DADE FLORIDA

BANK OF AMERICA, NATIONAL ASSOCIATION, )  
 )  
 Plaintiff, ) Case No. 09- CA (15)  
 vs. )  
 )  
 Defendant. )

THE TELEPHONIC DEPOSITION OF KRYSTAL HALL  
 Monday, November, 2009, 1:07 P.M.  
 Idaho Falls, Idaho

M. Rainey Stockton  
 CSR 746

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DEPOSITION OF KRYSTAL HALL

BE IT REMEMBERED that the telephonic deposition of KRYSTAL HALL was taken by the attorney for the Defendant, at the office of Security Connection, Inc. located at 595 University Boulevard, Idaho Falls, Idaho, before M. Rainey Stockton, Court Reporter and Notary Public, in and for the State of Idaho, on Monday, the 30th day of November 2009, commencing at the hour of 1:07 P.M. in the above-entitled matter.

A P P E A R A N C E S

For the Defendant via telephone:  
 SHUSTER & SABEN  
 BY: RICHARD SHUSTER, ESQUIRE  
 4770 Biscayne Blvd., Suite 1030  
 Miami, Florida 33137  
 (305) 576-8688

For the Plaintiff via telephone:  
 BUTLER & HOSCH, P.A.  
 BY: NICHOLAS VANHOOK  
 3185 South Conway Road  
 Suite E  
 Orlando, Florida 32812  
 (407) 381-5200

ALSO PRESENT: Jon Maughan  
 Terrill Nielson

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1 (KRYSTAL HALL, after having been duly  
 2 sworn, testified as follows:)  
 3 (The telephonic deposition proceeded at 1:07  
 4 P.M. as follows:)  
 5 EXAMINATION  
 6 BY MR. SHUSTER:  
 7 Q. Good afternoon.  
 8 A. Good afternoon.  
 9 Q. Ms. Hall, can you hear me okay?  
 10 A. Uh-huh. (Yes)  
 11 Q. My name is Richard Shuster and I  
 12 represent  in a foreclosure action  
 13 filed by Bank of America National Association in  
 14 the case as filed in Miami-Dade County in  
 15 Florida.  
 16 We set your deposition because you  
 17 executed an Assignment of Mortgage and I have a  
 18 few questions for you about that -- about that  
 19 document.  
 20 A. Okay.  
 21 Q. Could you state your name for the  
 22 record?  
 23 A. Krystal Hall.  
 24 Q. And, Ms. Hall, who is your employer?  
 25 A. Security Connections, Incorporated.

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1 Q. Okay. And what do you do?  
 2 What is your position with Security  
 3 Connections, Incorporated?  
 4 A. I sign the documents that need to be  
 5 prepared to be shipped out to the County.  
 6 Q. You sign --  
 7 MR. VANHOOK: I'm sorry to interrupt.  
 8 Could you repeat that? I couldn't hear  
 9 you.  
 10 THE WITNESS: I sign the documents that  
 11 need to be prepared to go out to the County.  
 12 BY MR. SHUSTER:  
 13 Q. Okay. So, you sign, as part of your  
 14 job, Assignments of Mortgage?  
 15 A. Uh-huh. (Yes)  
 16 Q. How many Assignments of Mortgage do you  
 17 sign in a usual workday?  
 18 A. About 400.  
 19 Q. Okay. And how long have you worked for  
 20 Security Connection, Incorporated?  
 21 A. Four years.  
 22 Q. Okay. And have you ever been an  
 23 employee of First Franklin?  
 24 A. No.  
 25 Q. And have you ever been an employee of

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1 Q. Okay. The -- do you have the  
 2 Assignment of Benefits from the [REDACTED] file in  
 3 front of you?  
 4 A. Yes, I do.  
 5 Q. The documents that are in front of you,  
 6 is that a true and correct copy of the Assignment  
 7 that you executed?  
 8 A. It's a copy.  
 9 Q. Okay.  
 10 MR. SHUSTER: If we could attach a copy  
 11 of the Assignment as Defendant's Exhibit 1.  
 12 (Exhibit No. 1 marked.)  
 13 BY MR. SHUSTER:  
 14 Q. Above your name where you signed, it  
 15 says -- could you read me the language  
 16 immediately above your name?  
 17 A. It says First Franklin a division of  
 18 National City Bank of Indiana.  
 19 Q. And then below that it reads: By  
 20 Krystal Hall, Assistant Secretary for  
 21 Assignments.  
 22 A. Yes.  
 23 Q. Yes.  
 24 Do you think a reasonable person  
 25 reviewing this Assignment might conclude that you

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1 National City Bank?  
 2 A. No.  
 3 Q. Have you ever been an employee of any  
 4 bank?  
 5 A. No.  
 6 Q. Okay. Do you have prior job experience  
 7 in the financial services industry or in mortgage  
 8 processing?  
 9 A. No.  
 10 Q. Okay. Let me ask you: I'm going to  
 11 give you the names of some people and tell me if  
 12 you've ever, personally, met them or know who  
 13 they are or have seen them in person.  
 14 Joseph Urso. Last name is U-R-S-O.  
 15 A. No.  
 16 Q. Craig Weakley, W-E-A-K-L-E-Y?  
 17 A. No.  
 18 Q. Vahna Bramlage, B-R-A-M-L-A-G-E?  
 19 A. No.  
 20 Q. Steve Mageraf, M-A-G-E-R-A-F?  
 21 A. No.  
 22 Q. All those people who I've mentioned,  
 23 you've never, personally, seen and you don't know  
 24 who they are, correct?  
 25 A. Correct.

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1 were an employee of First Franklin?  
 2 MR. VANHOOK: Objection. She's not an  
 3 expert in giving any opinions whatsoever in this  
 4 case.  
 5 BY MR. SHUSTER:  
 6 Q. You can answer, ma'am.  
 7 MR. SHUSTER: The objection is noted.  
 8 A. I'm not really sure on that.  
 9 BY MR. SHUSTER:  
 10 Q. Okay. Before you sign an Assignment of  
 11 Benefits, what, if any, due diligence or record  
 12 reviews do you perform?  
 13 A. I don't do any.  
 14 Q. Okay. Do you know if at the time that  
 15 you executed this Assignment if -- prior to your  
 16 execution of this Assignment if First Franklin  
 17 had previously assigned this mortgage to somebody  
 18 else?  
 19 MR. VANHOOK: Objection. Form.  
 20 Can you, please, rephrase?  
 21 MR. SHUSTER: Sure.  
 22 BY MR. SHUSTER:  
 23 Q. Do you have -- let me ask it in two  
 24 sets.  
 25 Before you executed this Assignment,

1 did you speak to anybody at First Franklin?  
 2 A. No.  
 3 Q. Okay. And before you executed this  
 4 Assignment, did you confirm whether or not First  
 5 Franklin had previously assigned this mortgage to  
 6 somebody else?  
 7 MR. VANHOOK: Objection. She doesn't  
 8 work for First Franklin, as far as her job  
 9 duties, to figure out what First Franklin had  
 10 done in the past.  
 11 MR. SHUSTER: Okay.  
 12 BY MR. SHUSTER:  
 13 Q. Do you know whether -- do you know  
 14 whether First Franklin owned this mortgage at the  
 15 time that you executed the Assignment?  
 16 A. Not that I know of.  
 17 MR. VANHOOK: Objection. She does not  
 18 directly work for First Franklin.  
 19 BY MR. SHUSTER:  
 20 Q. Okay. So, basically, somebody else  
 21 prepares the Assignment of Benefits and if they  
 22 prepare the Assignment of Benefits and place it  
 23 before you, you execute it.  
 24 A. Yes.  
 25 Q. Okay. And who prepares the Assignment

1 of Mortgage?  
 2 A. The Release Department or the  
 3 Assignment Department.  
 4 Q. Okay. And how does the Release  
 5 Department or the Assignment Department know to  
 6 know what bank the Assignment is being made to?  
 7 A. I don't know because I'm not in that  
 8 department.  
 9 MR. VANHOOK: Objection to form.  
 10 BY MR. SHUSTER:  
 11 Q. Does -- do you have a -- does Security  
 12 Connections have a file associated with this  
 13 mortgage?  
 14 A. Not that I know of.  
 15 Q. What do you have in front of you other  
 16 than the Assignment itself?  
 17 A. The Corporate Resolution.  
 18 Q. Okay. How was it that Security  
 19 Connections prepared this Assignment in the first  
 20 place?  
 21 In other words, what was the action  
 22 that sparked Security Connections to prepare this  
 23 Assignment of Benefits or Assignment of Mortgage?  
 24 A. I don't know because I'm not -- I  
 25 wasn't in charge of that.

1 Q. I see.  
 2 And why is it that you -- why is it  
 3 that you believe that you have the authority to  
 4 act on behalf of First Franklin?  
 5 A. Because I'm on the Corporate  
 6 Resolution.  
 7 Q. Okay.  
 8 MR. SHUSTER: And let me place a  
 9 continuing objection on the record to the  
 10 Corporate Resolution on the basis of that it's  
 11 hearsay.  
 12 BY MR. SHUSTER:  
 13 Q. The Corporate Resolution that you have,  
 14 you didn't witness this execution, correct?  
 15 A. Correct.  
 16 Q. And the Corporate Resolution you have  
 17 is not notarized, correct?  
 18 A. Correct.  
 19 Q. Okay. And you don't have firsthand  
 20 knowledge of any of the people listed on the  
 21 Resolution as to whether or not they actually  
 22 signed the Resolution, correct?  
 23 A. Correct.  
 24 Q. And the Resolution, the place where  
 25 your name appears is on an exhibit that's not

1 part of the exhibit attached to the Resolution,  
 2 correct?  
 3 A. Correct.  
 4 Q. And you don't know whether the exhibit  
 5 that is attached --  
 6 MR. VANHOOK: Objection. Leading.  
 7 BY MR. SHUSTER:  
 8 Q. Do you have personal knowledge as to  
 9 whether the Exhibit 1 that's attached to the  
 10 Resolution in your possession is the same as the  
 11 Exhibit 1 that might have existed at the time  
 12 that this document was purportedly executed by  
 13 four people who you don't know?  
 14 MR. VANHOOK: Objection. Form.  
 15 Please, rephrase.  
 16 BY MR. SHUSTER:  
 17 Q. Do you have knowledge as to whether the  
 18 Exhibit 1 that is in your possession existed at  
 19 the time or was the same at the time as the  
 20 Resolution was purportedly executed?  
 21 A. I don't know.  
 22 Q. Okay. After you signed the Assignment  
 23 of Mortgage, were you responsible for mailing  
 24 this document to the law firm of Butler & Hosch?  
 25 A. I believe it went to the County.

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1 I don't know if it went to the lawyer  
 2 or not.  
 3 Q. Okay. Above where it reads Assignment  
 4 of Mortgage, it says: When recorded, mail to  
 5 Butler & Hosch.  
 6 Do you know who puts that on to the  
 7 Assignment?  
 8 A. I don't.  
 9 Q. And who would be the person at Security  
 10 Connections who would have the most knowledge as  
 11 to the process by which these Assignments are  
 12 prepared and whether there is -- the process of  
 13 how -- what due diligence is done to make sure  
 14 that the Assignment is accurate and that there  
 15 hasn't been prior Assignments of the same  
 16 mortgage?  
 17 A. Terrill Nelson.  
 18 Q. That's Tara (sic.) Nelson?  
 19 A. Terrill.  
 20 Q. Carol (sic.) Nelson.  
 21 A. Terrill with a T.  
 22 Q. Do you want to spell the first name?  
 23 A. T-E-R-R-I-L-L.  
 24 Q. Besides First Franklin, how many  
 25 different financial institutions do you execute

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VERIFICATION

STATE OF )  
 COUNTY OF ) ss.

I, KRYSTAL HALL, say that I am the witness referred to in the foregoing deposition, taken the 30th day of November 2009, consisting of pages numbered 1 to 16; that I have read the said deposition and know the contents thereof; that the same are true to my knowledge, or with corrections, if any, as noted.

Page	Line	Should Read	Reason

KRYSTAL HALL

Subscribed and sworn to before me this  
 day of 2009, at , Idaho.

(Seal) Notary Public for Idaho  
 My Commission Expires

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1 mortgages for?  
 2 MR. VANHOOK: Objection. Irrelevant.  
 3 BY MR. SHUSTER:  
 4 Q. You can answer, if you -- or give me a  
 5 ballpark.  
 6 A. 10.  
 7 Q. Okay. And prior to today, did you ever  
 8 have an opportunity to speak to the lender's  
 9 counsel?  
 10 Prior to the onset of our deposition,  
 11 did you have an opportunity to speak to the  
 12 lender's attorney, Nicholas Vanhook?  
 13 A. No.  
 14 Q. Okay.  
 15 MR. SHUSTER: That's all the questions  
 16 I have.  
 17 MR. VANHOOK: No questions.  
 18 (The deposition concluded at 1:22 P.M.)  
 19 -00000-  
 20  
 21  
 22  
 23  
 24  
 25

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REPORTER'S CERTIFICATE

STATE OF IDAHO )  
 COUNTY OF BONNEVILLE ) ss.

I, Mary L. Stockton, CSR and Notary Public in and for the State of Idaho, do hereby certify:  
 That prior to being examined KRYSTAL HALL, the witness named in the foregoing deposition, was by me duly sworn to testify to the truth, the whole truth, and nothing but the truth;  
 That said deposition was taken down by me in shorthand at the time and place therein named and thereafter reduced to typewriting under my direction, and that the foregoing transcript contains a full, true and verbatim record of said deposition.  
 I further certify that I have no interest in the event of the action.  
 WITNESS my hand and seal this 4th day of December 2009.

Mary L. Stockton  
 Idaho CSR No. 746,  
 Notary Public in and for  
 the State of Idaho.

My Commission Expires: 11-10-10

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**REPORTER'S CERTIFICATE**

STATE OF IDAHO )  
COUNTY OF BONNEVILLE ) ss.  
)

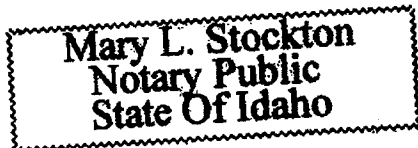
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I further certify that I have no interest in the event of the action.

WITNESS my hand and seal this 4th day of December 2009.



*Mary L. Stockton*  
\_\_\_\_\_  
Mary L. Stockton  
Idaho CSR No. 746,  
Notary Public in and for  
the State of Idaho.

My Commission Expires: 11-10-10



UNANIMOUS WRITTEN CONSENT  
OF THE BOARD OF DIRECTORS OF  
FIRST FRANKLIN FINANCIAL CORPORATION  
SCI Signing Authority Resolution

The undersigned members of the Board of Board of Directors (the "Board") of First Franklin Financial Corporation (the "Corporation"), a Delaware corporation, hereby adopt, by this written consent, the following resolutions effective as of November 1, 2008:

RESOLVED, that the Corporation hereby grants to certain employees of Security Connections, Inc., with its principal place of business located at Idaho Falls, Idaho the limited authority to prepare and execute the documents described below in connection with residential first and second mortgage loans and home equity lines of credit originated by the Corporation.

FURTHER RESOLVED, that the employees of Security Connections, Inc. listed on Exhibit "A" attached to this Resolution acting in his/her capacity as such employee of Security Connections, Inc. (collectively, "SCI") are hereby granted all authority necessary to lawfully and properly prepare, execute, witness, attest and deliver assignments, endorsements, amended or corrective notes and mortgage and such other documents that will enable SCI to effect the transfer and, if applicable, reformation of Corporation's sale of mortgage-secured loans and lines of credit including, without limitation, execution and delivery of writings related to the transfer or assignment of mortgage-secured loans and lines of credit, execution and delivery of loss policy affidavits on behalf of First Franklin for the purpose of obtaining updated or missing title policies,

FURTHER RESOLVED, that all acts for and on behalf of Corporation by SCI pursuant to the limited authority granted hereby shall be with the same force and effect as if the same has been done by the Corporation but in all cases subject to the terms and conditions of the Vendor Agreement by and between FFFC and SCI dated as of September 22, 2008, as the same may be amended from time to time, and

FURTHER RESOLVED, that the foregoing Authorization shall remain in full force and effect until terminated or changed or upon termination of the Vender Agreement with SCI.

IN WITNESS WHEREOF, the undersigned, being all of the directors of the Corporation, have affixed their signatures hereunto in acknowledgment of their consent and agreement to the adoption of the resolutions hereinabove set forth, effective as of November 1, 2008.

  
Joseph D'Urso

  
Steve Mageras

  
Craig Weakley

  
Vona Bramlage

**EXHIBIT A**

**Employees of Security Connections, Inc. Granted Limited Authority to Perform Functions for First Franklin  
Financial Corporation**

**Shawna Allen  
Brandi Beck  
Sandy Carvalho  
Joan Cook  
Mary Enos  
Krystal Hall  
Mark Hatfield  
Eric Hender  
Caryn Killian  
Onni Loftus  
Mary Lou Marcum  
Jon Maughan  
Karleen Maughan  
Terrill Nielson  
Jennifer Parsons  
Amy Siuda  
Vicki Sorg  
Tina Stucki  
Angelita Swearingen**