

**DECLARATION OF EVA SALZER  
(Forensic Document Examiner)**

I, Eva R. Salzer, declare:

1. I am a certified questioned document examiner. This declaration is based on my personal knowledge.

2. At the request of Mr. Kareem Salessi, I examined four questioned documents recorded in the Orange County Hall of Records with the following consecutive numbers:

- |                            |                                    |
|----------------------------|------------------------------------|
| 1. Document # 20020984378. | Description: GRANT DEED;           |
| 2. Document # 20020984379. | Description: GRANT DEED;           |
| 3. Document # 20020984380. | Description: DEED OF TRUST;        |
| 4. Document # 20020984381. | Description: REVOLVING TRUST DEED; |

3- On the above 3<sup>rd</sup> and 4<sup>th</sup> questioned documents, I examined the signatures disputed by Kareem Salessi.

4- I examined and compared several documents signed by Kareem Salessi sent to me by telefax. I used the telefaxed signatures as Mr. Salessi's STANDARD SIGNATURES;

6- I found some stroke differences between Mr. Salessi's signatures on the two questioned deed documents and the standard signatures which were faxed. I made a qualified determination that the questioned documents' signatures of Mr. Salessi were not penned by Mr. Salessi. My conclusion was qualified since the standard signatures were sent by fax.

7- I prepared a report of my findings. A copy of my report is attached hereto;

8- A copy of my curriculum vitae is also attached hereto.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

This declaration is executed on July 3, 2008, at Santa Monica, California.

  
\_\_\_\_\_  
EVA R. SALZAR



N.A.D.E.

***Eva R. Salzer, M.A., CDE, Inc.***

Certified Questioned Document Examiner



A.C.F.E.

June 13, 2008

Mr. Kareen Salessi  
28841 Aloma Ave.  
Laguna Niguel, CA 92677

Dear Mr. Salessi:

**Re: Salessi v. Abercrombie**

On May 23, 2008, Mr. Salessi was in my office and brought the documents.

The STANDARD documents consisted of:

- .... 1) A photocopy of a Notary Public Oath and Certificate of Filing dated Oct 26, 20021
- ....2) A photocopy of a page written on Western Surety Company stationery, dated Oct. 23, 20
- ....3) A photocopy of a Grant Deed dated March 11, 19922
- ....4) A photocopy of a Declaration of Homestead, dated May 20, 1996
- ....5) A photocopy of a Deed of Trust

All documents were signed by Ann E. Skinner.

The QUESTIONED documents are a 1) a photocopy of a Interspousal Transfer Grant Deed, dated November 5, 2002; 2), a photocopy of the Grant Deed, dated November 06, 2002; 3) a photocopy of a Deed of Trust and 4) a photocopy of an Open End Deed of Trust, dated November 4, 2002

Purpose of Examination

I was asked to compare and contrast the signatures on the QUESTIONED documents to the STANDARD ones to see if they were penned by the same person.

Examination and Findings

Two specimens of handwriting may be considered to be of common authorship if they do not display any single consistent dissimilarity in any feature which is fundamental to the structure of the handwriting and whose presence cannot be reasonably explained.

In the course of conducting the handwriting comparison between the Q and S documents, generally accepted comparison techniques and procedures were employed. This examination has been limited to the documents submitted for examination.

Each document was scanned, using an HP PSC 1510 scanner, and viewed in greatly enlarged state.

515 Ocean Avenue, #403 S, Santa Monica, CA 90402

Tel: 310/458-1121, Fax: 310/451-1867

It is my qualified opinion that because of the very many structural differences in the stroke structures in the signatures between the QUESTIONED and STANDARD signatures, they were not written by the same persons.

However, all QUESTIONED documents were signed by the same person.

Qualifying Statement

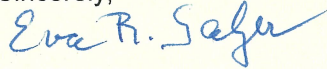
This opinion is qualified because I have not seen any original documents and the photocopies were of rather poor quality.

Photocopies of all documents are incorporated as a part of this report.

One composite page is included in this report.

Comparative exhibits to display specifics of the findings will be prepared on request.

Sincerely,



Eva R. Salzer

Certified Questioned  
Document Examiner

RECORDING REQUESTED BY  
Commonwealth Title  
AND WHEN RECORDED MAIL TO:  
Kareem Salessi  
28841 Aloma Avenue  
Laguna Niguel, CA 92677

Recorded In Official Records, County of Orange  
Darlene Bloom, Clerk Recorder  
8.00  
20020984378 04:19pm 11/07/02  
118 4 G02 2  
0.00 0.00 0.00 0.00 2.00 0.00 0.00 0.00

RECORDING REQUESTED BY  
COMMONWEALTH LAND TITLE

A.P.N.: 637-124-012

Order No.: 6801706

Space Above This Line For Recorder's Use Only

Escrow No.: 454-1152

Q-1

**INTERSPOUSAL TRANSFER GRANT DEED**  
(Excluded from reappraisal under California Constitution Act 13 A 1.et seq.)

DOCUMENTARY TRANSFER TAX \$ NONE

This is an Interspousal Transfer and not a change in ownership under 63 of the Revenue and Taxation code as checked the applicable exclusion from reappraisal:

- From Joint Tenancy to Community Property
- From One Spouse to Both Spouses
- From One Spouse to the Other Spouse
- From Both Spouses to the Other Spouse
- Other:

1

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, GRANTOR Ladan Fonooni, a married woman hereby GRANT(S) to Kareem Salessi, a married man as his sole and separate property the following described property in the City of Laguna Niguel, County of Orange State of California;

Lot 63 of Tract 7340, in the City of Laguna Niguel, County of Orange, California as per map recorded in Book 280, Page(s) 1 to 4, Inclusive of Miscellaneous Maps in the Office of the County Recorder of said County.

FONOONI

Ladan Fonooni

Document Date: October 22, 2002

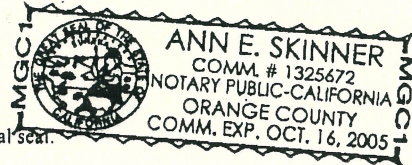
STATE OF CALIFORNIA )  
COUNTY OF ORANGE )

On November 5, 2002 before me, ANN E SKINNER  
personally appeared LADAN FONOONI

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature Ann E Skinner



This area for official notarial seal.

Mail Tax Statements to: SAME AS ABOVE or Address Noted Below

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

Kareem Salessi

28841 ALOMA AVE  
LAGUNA NIGUEL, Ca  
92677  
Q-2

Recorded in Official Records, County of Orange

Darlene Bloom, Clerk Recorder



28.00

20020984379 04:19pm 11/07/02

118 4 G02 2

243.65 243.65 0.00 20.00 2.00 0.00 0.00 0.00

RECORDING REQUESTED BY:  
COMMONWEALTH LAND TITLE

Space Above This Line for Recorder's Use Only

A.P.N.: 637-124-012

Order No.: 2207951-1

Escrow No.: 454-1152

GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S) THAT DOCUMENTARY TRANSFER TAX IS: COUNTY \$487.30 & CITY \$0.00

- computed on full value of property conveyed, or
- computed on full value less value of liens or encumbrances remaining at time of sale,
- unincorporated area;  City of Laguna Niguel, and

1-1561022

FOR A VALUABLE CONSIDERATION, Receipt of which is hereby acknowledged,  
Patrick Ortiz and Debbie Ortiz, husband and wife as joint tenants

hereby GRANT(S) to Kareem Salessi, a married man as his sole and separate property

the following described property in the City of Laguna Niguel, County of Orange State of California;

2

Lot 63 of Tract 7340, in the City of Laguna Niguel, County of Orange, California as per map record to 4, Inclusive of Miscellaneous Maps in the Office of the County Recorder of said County.

Patrick Ortiz

Debbie Ortiz

Document Date: November 06, 2002

STATE OF CALIFORNIA )  
COUNTY OF ORANGE )

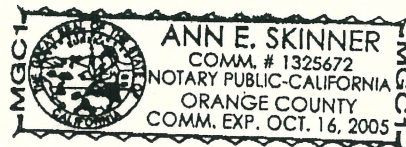
On NOVEMBER 5, 2002 before me, ANN E. SKINNER,  
personally appeared PATRICK ORTIZ AND DEBBIE ORTIZ,

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature

This area for official notarial seal.



Mail Tax Statements to: SAME AS ABOVE or Address Noted Below

RECORDING REQUESTED BY:  
WORLD SAVINGS BANK

Recorded in Official Records, County of Orange

Darlene Bloom, Clerk Recorder



42.00

20020984380 04:19pm 11/07/02

118 4 D11 19

0.00 0.00 0.00 0.00 36.00 0.00 0.00 0.00

WHEN RECORDED MAIL TO:  
WORLD SAVINGS  
FINAL DOCUMENTATION  
CLOSING DEPARTMENT  
P.O. BOX 659548  
SAN ANTONIO, TX 78265-9548

LOAN NUMBER: 0019560432

NOTE AMOUNT: \$310,100.00

3

RECORDING REQUESTED BY:  
COMMONWEALTH LAND TITLE

FOR RECORDER'S USE ONLY

Q-3

DEED OF TRUST

THIS IS A FIRST DEED OF TRUST WHICH SECURES A NOTE WHICH CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE, FREQUENCY AND AMOUNT OF PAYMENTS AND PRINCIPAL BALANCE (INCLUDING FUTURE ADVANCES AND DEFERRED INTEREST). AT LENDER'S OPTION THE SECURED NOTE MAY BE RENEWED OR RENEGOTIATED.

THE MAXIMUM AGGREGATE PRINCIPAL BALANCE SECURED BY THIS DEED OF TRUST IS \$387,625.00 WHICH IS 125% OF THE ORIGINAL PRINCIPAL NOTE AMOUNT.

2007951-1

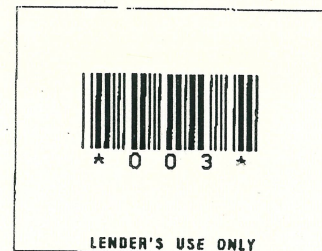
I. DEFINITIONS OF WORDS USED IN THIS DEED OF TRUST

(A) Security Instrument. This Deed of Trust, which is dated NOVEMBER 04, 2002\* will be called the "Security Instrument"

(B) Borrower. KAREEM SALESSI, A MARRIED MAN

sometimes will be called "Borrower" and sometimes simply "I" or "me."

(C) Lender. WORLD SAVINGS BANK, FSB, \* \* \* \* \* ITS SUCCESSORS AND/OR ASSIGNEES, will be called "Lender." Lender is A FEDERAL SAVINGS BANK \* \* \* \* \* which is organized and exists under the laws of the United States. Lender's address is 1901 HARRISON STREET, OAKLAND, CALIFORNIA 94612.



RECORDING REQUESTED BY:  
COMMONWEALTH LAND TITLE

Q-4 RECORDING REQUESTED BY:  
WORLD SAVINGS

Recorded in Official Records, County of Orange

Darlene Bloom, Clerk Recorder



40.00

20020984381 04:19pm 11/07/02

118 4 D11 18

0.00 0.00 0.00 0.00 34.00 0.00 0.00 0.00

WHEN RECORDED MAIL TO:  
WORLD SAVINGS  
FINAL DOCUMENTATION  
CLOSING DEPARTMENT  
P.O. BOX 659548  
SAN ANTONIO, TX 78265-9548

4

LOAN NUMBER: 0019560440

FOR RECORDER'S USE ONLY

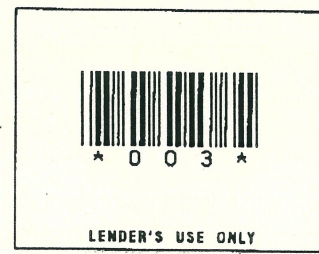
OPEN END DEED OF TRUST  
(SECURING FUTURE ADVANCES)

THIS DEED OF TRUST IS SECURITY FOR AN EQUITY LINE OF CREDIT AGREEMENT AND  
DISCLOSURE STATEMENT MATURING NO LATER THAN NOVEMBER 15, 2032.

THIS DEED OF TRUST (herein called the "Security Instrument") is made this 4TH,  
day of NOVEMBER, 2002, among the Trustor, KAREEM SALESSI, A  
MARRIED MAN

(herein "Borrower"), GOLDEN WEST SAVINGS ASSOCIATION SERVICE CO., A  
CALIFORNIA CORPORATION \* \* \* \* \* (herein "Trustee"), and the Beneficiary,  
WORLD SAVINGS BANK, FSB, \* \* \* \* \*  
\* \* \* \* \* ITS SUCCESSORS AND/OR ASSIGNEES,  
whose address is 1901 HARRISON STREET, OAKLAND, CALIFORNIA 94612  
\* \* \* \* \* (herein "Lender").

PURSUANT TO an Equity Line of Credit Agreement and Disclosure Statement dated  
NOVEMBER 04, 2002 \* \* \* \* \* (herein "Note"), Borrower may incur maximum  
unpaid loan indebtedness (exclusive of interest thereon) in amounts fluctuating from time  
to time up to the maximum principal sum outstanding at any time of EIGHTY EIGHT  
THOUSAND SIX HUNDRED AND 00/100 \* \* \* \* \*  
\* \* \* \* \* Dollars (U.S. \$88,600.00), which is due and payable,  
if not sooner paid, no later than the 30th anniversary of the  
opening of the Equity Line of Credit.



1-156102E

### NOTARY PUBLIC OATH AND CERTIFICATE OF FILING

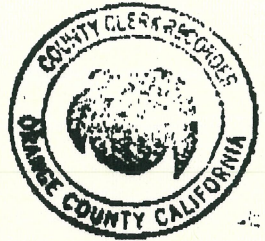
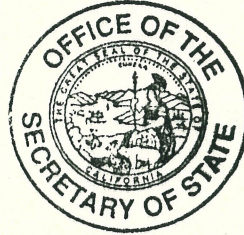
**MUST BE FILED IN THE COUNTY CLERK'S OFFICE BY 11-16-2001**

I hereby certify that the official bond and oath of office of the person whose name is shown below, was filed on the date indicated and that the following is a copy of said oath.

State of California  
County of ORANGE

**S-1**

- Subscribed and sworn to before me, and filed in my office,
- OR
- Filed in my office, this



day of OCT 26 2001

*Ann E. Skinner*  
County Clerk/Deputy

[PLACE OFFICIAL SEAL HERE]

(This Area is for County Clerk's Use Only)

I, Ann E. Skinner, do solemnly swear and (or affirm) that I will support and defend the Constitution of the United States and the Constitution of the State of California against all enemies, foreign and domestic; that I will bear true faith and allegiance to the Constitution of the United States and the Constitution of the State of California; that I take this obligation freely, without any mental reservation or purpose of evasion; and that I will well and faithfully discharge the duties upon which I am about to enter.

SIGNATURE OF NOTARY

*Ann E. Skinner*

The signature must be used by you in signing ALL notarial documents and must match the signature on your Notary Public application.

Check here if your business address has changed. Make any changes below.

Fidelity Title Co  
3 Corporate Plaza #230  
Newport Beach 92660

5

Ann E. Skinner

Check here if county transfer.

Commission No. 1325672 for term commencing 10/17/2001 and ending 10/16/2005 in the county of ORANGE.

State of California  
County of \_\_\_\_\_

FOR PERSONS FILING BY MAIL

Subscribed and sworn to before me on

this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

(Signature of Notary Public administering oath of office)

[PLACE NOTARY SEAL HERE]

NOTE: FOR INFORMATION ON THE AMOUNT OF THE FEES FOR FILING AND RECORDING THE OFFICIAL BOND AND OATH, CONTACT YOUR COUNTY CLERK/RECORDER.



FILED

OCT 26 2001

GARY L. GRANVILLE, Clerk-Recorder  
By [Signature] DEPUTY

Recorded in Official Records, County of Orange  
Gary Granville, Clerk-Recorder

20010759235 11:53am 10/26/01

170 10 B05 1  
0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00

S-2

NAME

ANN SKINNER

STREET ADDRESS

26 CORSICA DR

CITY STATE

NEWPORT BEACH CA 92660

SPACE ABOVE THIS LINE FOR COUNTY CLERK'S STAMP

SPACE ABOVE THIS LINE FOR RECORDER'S USE ONLY



# Western Surety Company

CALIFORNIA NOTARY PUBLIC BOND

Amount of Premium \$ 35.00

KNOW ALL MEN BY THESE PRESENTS:

BOND No. N-25003309

That we, Ann E. Skinner as Principal.  
and WESTERN SURETY COMPANY, a corporation duly licensed to do surety bu  
California, as Surety, are held and firmly bound unto the State of California, in the su  
(\$15,000.00) Dollars, lawful money of the United States of America, to be paid to the St  
assigns, for which payment, well and truly to be made, we bind ourselves and our legal  
and severally, firmly by these presents.

Signed and dated October 23, 2001

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH, That wherea

Principal was on October 17, 2001, dul  
Public in the State of California for the term of four years from the date of his comm

NOW THEREFORE, if the said Principal shall well, truly and faithfully perf  
required of him by law, and all such additional duties as may hereafter be imposed on him as such officer  
by any law of the State of California, then the above obligation to be void, otherwise to remain in full  
force and virtue.

[Signature]  
Principal

(Executed under penalty of perjury  
as provided in C.C.P. 995.630).

WESTERN SURETY COMPANY

By [Signature]

STATE OF CALIFORNIA  
County of Sacramento

ACKNOWLEDGMENT

Stephen F. McGlone, Attorney-in-Fact

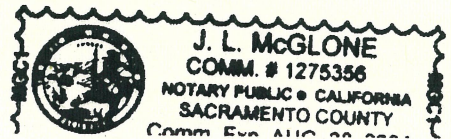
On October 23, 2001 before me,

J. L. McGlone, A Notary Public

(here insert name and title of the officer), personally appeared Stephen F. McGlone  
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose  
name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the  
same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the  
person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature [Signature]



Order No.  
Escrow No.  
Loan No.

WHEN RECORDED MAIL TO:  
BRUCE K. SKINNER  
18552 Vallarta Drive  
Huntington Beach, Ca 92646

S-3

92-244661

Recorded at the request of  
FIDELITY NATIONAL TITLE INS. CO.  
8:00 APR 15 1992  
A.M.  
Official Records  
Orange County, California  
Lee A. Branch Recorder

Title	\$
OT	5.1
Add.	\$
Pool	
Lien No	\$
OT	
Other	\$
Total Res. Fees	\$ 5.1
D.T.T.	
PCOR	20
SMF	
RDE-14	

SPACE ABOVE THIS LINE FOR RECORDER'S USE

MAIL TAX STATEMENTS TO:

BRUCE K. SKINNER  
18552 Vallarta Drive  
Huntington Beach, CA 92646

DOCUMENTARY TRANSFER TAX \$ no consideration

..... Computed on the consideration or value of property conveyed; OR  
..... Computed on the consideration or value less liens or encumbrances remaining at time of sale.

The Underseign  
Signature of Declarant or Agent determining tax - Firm Name

06/4

### GRANT DEED

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

ANN E. SKINNER, A MARRIED WOMAN

hereby GRANT(S) to

BRUCE K. SKINNER, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY.

the real property in the City of Huntington Beach  
County of Orange

, State of California, described as

Lot 56 of Tract No. 8687 as per map recorded in Book 361 Pages 20  
through 23 Inclusive of Miscellaneous Maps, in the office of the  
County Recorder of said County.

52879/1

7

Dated March 11, 1992

STATE OF CALIFORNIA  
COUNTY OF ORANGE

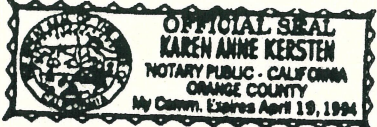
On 3/16/92

before me, the undersigned, a Notary Public in and for said State, personally appeared Ann E. Skinner

Ann E. Skinner  
ANN E. SKINNER  
Notary Seal

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same.

WITNESS my hand and official seal.  
Karen Anne Kersten  
Signature



(This area for official notarial seal)

MAIL TAX STATEMENTS AS DIRECTED ABOVE



When recorded mail to:

Cendant Mortgage Corp.  
6000 Atrium Way  
Mt. Laurel, N.J. 08054

Recorded in the County of Orange, California  
Gary L. Granville, Clerk/Recorder



39.00

19990474015 2:37pm 06/25/99

005 28020448 28 42

D11 12 6.00 33.00 0.00 0.00 0.00 0.00

S-5

[Space Above This Line For Recording Data]

LOAN NUMBER: 7994411  
8101PH194  
875

ORIGINAL

### DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on JUNE 25TH, 1999. The trustor is ANNE SKINNER ("Borrower"). The Trustee is FIRST AMERICAN TITLE INSURANCE CO. ("Trustee"). The Beneficiary is CENDANT MORTGAGE CORPORATION, which is organized and existing under the laws of NEW JERSEY, and whose address is 6000 ATRIUM WAY, MT. LAUREL, NEW JERSEY 08054 ("Lender"). Borrower owes Lender the principal sum of TWO HUNDRED EIGHT THOUSAND AND 00/100 Dollars (U.S. \$ 208,000.00). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on JULY 01ST 2029. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in ORANGE County, California:

BEING MORE PARTICULARLY DESCRIBED ACCORDING TO A LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

BEING COMMONLY KNOWN AS: 26 CORSICA, NEWPORT BEACH, CA 92660

BEING THE SAME PREMISES CONVEYED TO THE MORTGAGORS HEREIN BY DEED BEING RECORDED SIMULTANEOUSLY HERewith; THIS BEING A PURCHASE MONEY MORTGAGE GIVEN TO SECURE THE PURCHASE PRICE OF THE ABOVE DESCRIBED PREMISES.

PREPARED BY: Cendant Mortgage Corp.

9

which has the address of 26 CORSICA NEWPORT BEACH California 92660 ("Property Address");

207-7  
359070-1

QUESTIONED

Q-1

Interposual Transfer Grant Deed dated November 5, 2002

*Ann E. Skinner*

Q-3

Deed of Trust

*Ann E. Skinner*

Q-2

Grant Deed dated November 06, 2002

*Ann E. Skinner*

Q-4

Open End Deed of Trust dated November 4, 2002

*Ann E. Skinner*

S-1

Notary Public Oath and Certificate of Filing dated oct 26, 2001

*Ann E. Skinner*

S-2

Western Surety Company dated October 23, 2001

*Ann E. Skinner*  
Principals

S-3

Grant Deed dated March 11, 1992

*Ann E. Skinner*

S-4

Declaration of Homestead dated May 20, 1996

*Ann E. Skinner*

S-5

Deed of Trust

*Ann E. Skinner*



***Eva R. Salzer, M.A., CDE, Inc.***

Certified Questioned Document Examiner



N.A.D.E. As there are some basic structural differences between the STANDARD and QUESTIONED documents, it is my qualified opinion that Q-1 and Q-2 were not written by the same person as S-1, 2, 3 and 4.

A.C.F.E.

Qualifying statement

The opinion is qualified upon the fact that the STANDARDS were faxed.

QUESTIONED

Q-1

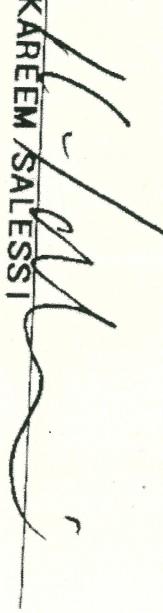
KAREEM SALESSI



Deed of Trust (3)

Q-2

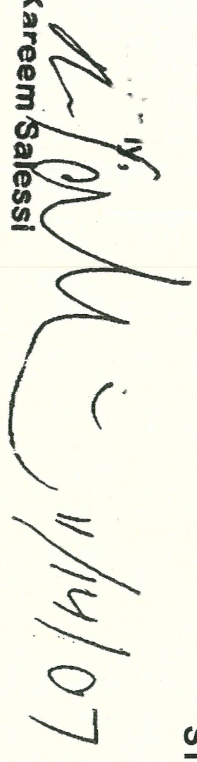
KAREEM SALESSI



Open End Deed of Trust dated  
November 4, 2002 (4)

STANDARDS

S-1 Kareem Salessi



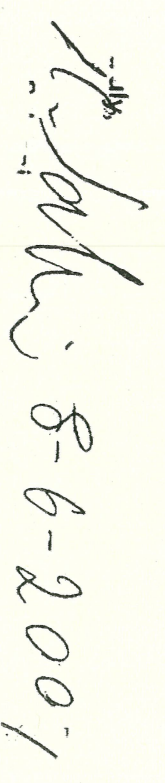
Letter dated 11-14-2007

S-2



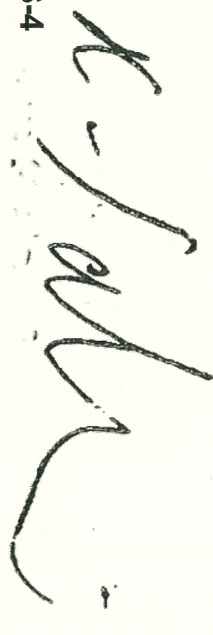
Letter dated 11-8-2007

S-3



Letter dated 8-6-2007

S-4



Letter dated 8-27-07

S-1  
0 11-14-2007  
Mr. Isaiah Kim, Examiner:  
DEPARTMENT OF CORPORATIONS  
ESCROW FRAUD COMPLAINTS  
LOS ANGELES 90013-2344  
320 West 4<sup>th</sup> St., Suite 750  
TEL: (213) 576-7500  
FAX: (213) 576-7130

From: Kareem Salessi  
28841 Aloma Avenue  
Laguna Niguel, Ca. 92677  
Tel/Fax: 949- 218 7666

**YOUR FILE # 963-0911: FORGERIES & THEFT BY COAST CITIES ESCROW**

Dear Mr. Kim:

On 11-7-2007, I visited my local Allstate insurance agents, in Laguna Niguel, to discuss the renewal of the homeowners' insurance policy which had been purchased on 11-6-2002, with the closing of the fraudulent escrow by your licensees, namely Coast Cities Escrow ("Coast") in Orange Country, Ca. The insurance agent Mrs. Peres asked me about the nature of my lawsuit. I told her a part of my claims was that the house had been under SFT. 1,300. while the agents, and sellers, had told me it had been over SFT. 1,800., plus the fact that they had told me the house had been built in the early 1980's while it had in fact been built in 1971.

Mrs. Peres wondered what specifications their Allstate office had been given at the inception of the insurance policy contract so she pulled up a page, herein attached, showing: "No. of Square feet : 1700....Year Built 1983...". Mrs. Peres claimed she had no records of how Allstate had obtained this information.

Today, I asked a long time veteran of Escrow business who stated that this information is given to the insurer exclusively by escrow officers during the escrow process. This further implicates your escrow licensees, Coast, in committing wire-fraud, a RICO predicate act (as defined in RICO, Title 18 U.S.C. §§1961-1969).

Yours truly,

  
Kareem Salessi

COAST COMPLAINT WITH DEPT. OF CORPORATIONS-RE-ALLSTATE-ON 11-14-07



5-2  
0 11-8-2007

Mr. Isaiah Kim, Examiner:  
DEPARTMENT OF CORPORATIONS  
ESCROW FRAUD COMPLAINTS  
LOS ANGELES 90013-2344  
320 West 4<sup>th</sup> St., Suite 750  
TEL: (213) 576-7500  
FAX: (213) 576-7130

From: Kareem Salessi  
28841 Aloma Avenue  
Laguna Niguel, Ca. 92677  
Tel/Fax: 949- 218 7666

**YOUR FILE # 963-0911: FORGERIES BY COAST CITIES ESCROW**

Dear Mr. Kim:

According to your letter of 11-5-2007, your office had not even cared to read a single paragraph of my form-complaint, beginning on page 4. The complaint is clearly of Coast Cities Escrow ("Coast") which has been licensed by your enterprise (Dept. of Corporations) to conduct business here in Orange County, California, also known as "the world capital of fraud". [Definition of enterprise as used in the RICO-ACT: Title 18 U.S.C. §§1961-1969]. Coast is licensed by your "Enterprise", to conduct escrow transactions, thus all their felonies would imput to your department, as if authorized by you. Coast forged dozens of signatures and documents, which they recorded in a real-estate fraud. If your enterprise fails to take any action against them that implies your ratification of their forgeries, each one of which forgeries has amounted to one felony per California Penal Codes §§115; 470-480, et seq.

I sent you documents to grasp the magnitude of the felonies your licensees had committed here, not to limit your responsibilities. My case number 04CC11080 resulted in default judgments against four defendants. However, these escrow defendants had been erroneously dismissed over a year ago, since I had been prosecuting the lawsuit without an attorney and made many mistakes in the filings. Further, the escrow defendants had admitted to having forged the documents but they contended that forgery could not be litigated in a civil action and could only be brought against them as a criminal action. Therefore, I filed a criminal complaint (#06-058562) in the Orange County District Attorney's office on 3/30/2006, however, they have not taken any steps to prosecute it. This inaction comes with little surprise, since the named office has an even worse of a reputation than Orange County's recently indicted Sheriff, Mike Carona. This is a demand letter, and complaint, to your enterprise to take immediate action against your criminal licensees who have been committing wholesale escrow forgeries routinely.

Yours truly,

Kareem Salessi

*K. Salessi 11/9/07*

8-6-2007

TO: Mr. Jack Rippy, Esq.

Re: Dismissing your client in return for release of mortgages

Dear Mr. Rippy:


As you recall I was substantially prejudiced by the court, on 9-14-2006, whereupon the court spoke in your stead and in defense of your client, defendant World Savings Bank ("the Bank"). Surely you recall that the court blatantly stated that the bank was entitled to violate lending laws because its business was lending money...

I called Wachovia's customer service which in turn connected me to the bank's San Antonio office, which office also handles their legal matters. During a 30+ minutes telecon with the loan officer, Ms. Melissa Moreno, who was on line with their legal department, I informed her that I intended to stop payments on my predatory, fraudulent loans, owing to their statutory and inception frauds which rendered the deeds of trust, as well as their underlying mortgages, fraudulent at inception and thus void (per Civil Code 1572, inter alia). I told her that the contract and deed documents, handled by the escrow, real-estate agents, brokers, and the title company, had all been forged. This includes my grant deed which does not bear the sellers' signatures, but their forged signatures. I told her that the bank loan, as well as my title, had been insured by the same title company, which had first accepted to come forward with arbitration, but later backed off and has even refused to deliver clean, unforged, title to me (insurance bad-faith). At the end I proposed to the bank's legal department that if the bank voluntarily releases its mortgage and deeds of trust at this time, and records their releases, I could then reciprocate by dismissing them from the current appeals process, and the underlying case. Their counsel responded, through Ms. Moreno, that I should place this proposal through your office, via my appeals counsel's office, which is the purpose of this letter. Please note that time is of the essence.

Thank you.

Yours truly,

Kareem Salessi

 8-6-2007

0 8-27-07

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K. Salessi  
28841 Aloma Ave.  
Laguna Niguel, Ca., 92677  
Tel / Fax: 949-218 7666  
Mr. Jack Rippy, Esq.  
Kester & Quinlan LLP  
680 Newport Center Dr.-100  
Newport Beach, Ca. 92660  
Tel: 949- 759 7760  
Fax: 949- 760 8156

RE: K.Salessi's good-faith dismissal attempt of 8-6-2007

Dear Mr. Rippy:

I am in receipt of your client's denial of the my good faith attempt to dismiss her from the entire action by her voluntary cancellation, and recordation of releases, of its two fraudulently induced deeds of trust ( & notes) currently on the Aloma property. In fact I did not even need to extend this good faith gesture as you can see from the attached points and authorities' excerpts: that since the Aloma deed is forged it is thus void, while used as the underlying instrument for your fraudulently obtained and forged deeds of trust & notes, thus rendering them also of no value and void. My purported "contractual and statutory obligations", are non-existent, per California statutes and cases, as I never had a contractual, or statutory obligation to your client bank, owing to the void nature of the grant-deed, among abundant other forgeries, frauds, and criminal acts, committed by the RICO defendants.

Yours truly,



Kareem Salessi

CC: Mr. Douglas Farrell, Esq. for Commonwealth Title Co.

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number):

Recording requested by and return to:

KAREEM SALESSI  
28841 ALOMA AVENUE,  
LAGUNA NIGUEL, CA. 92677  
(949) 218 7666

Recorded in Official Records, Orange County  
Tom Daly, Clerk-Recorder

52.00

2007000735305 03:13pm 12/14/07

118 198 A03 3

0.00 0.00 0.00 0.00 6.00 40.00 0.00 0.00

ATTORNEY FOR  JUDGMENT CREDITOR  ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF ORANGE  
STREET ADDRESS: 700 CIVIC CENTER DRIVE WEST  
MAILING ADDRESS: P.O. Box 838  
CITY AND ZIP CODE: Santa Ana, CA 92702-0838  
BRANCH NAME: CENTRAL JUSTICE CENTER

FOR RECORDER'S USE ONLY

17  
3  
0  
10

PLAINTIFF: KAREEM SALESSI

CASE NUMBER:

DEFENDANT: THOMAS ABERCROMBIE, ET AL.

04CC11080

ABSTRACT OF JUDGMENT—CIVIL AND SMALL CLAIMS

Amended

FOR COURT USE ONLY

1. The  judgment creditor  assignee of record applies for an abstract of judgment and represents the following:  
a. Judgment debtor's

Name and last known address

SOUTHWOOD PEST CONTROL  
3345 E MIRALOMA AVE.,  
ANAHEIM, CA. 92806-1926

b. Driver's license No. and state:

Unknown

c. Social security No.:

Unknown

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address):

SOUTHWOOD PEST CONTROL, 3345 E MIRALOMA AVE., ANAHEIM, CA. 92806-1926

2.  Information on additional judgment debtors is shown on page 2.

4.  Information on additional judgment creditors is shown on page 2.

3. Judgment creditor (name and address):

KAREEM SALESSI, 28841 ALOMA AVE.  
LAGUNA NIGUEL, CA. 92677

5.  Original abstract recorded in this county:

a. Date:

b. Instrument No.:

Date: 12-13-2007

KAREEM SALESSI

(TYPE OR PRINT NAME)

(SIGNATURE OF APPLICANT OR ATTORNEY)

*K. Salsesi*

6. Total amount of judgment as entered or last renewed:  
\$ SEE ATTACHED ITEMIZED LIST

10.  An  execution lien  attachment lien is endorsed on the judgment as follows:

7. All judgment creditors and debtors are listed on this abstract.

a. Amount: \$

8. a. Judgment entered on (date): 10-26-2007

b. In favor of (name and address):

b. Renewal entered on (date):

9.  This judgment is an installment judgment.

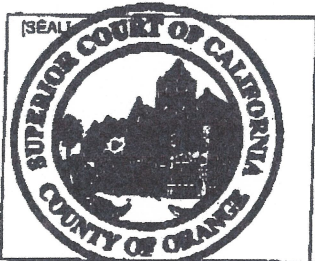
11. A stay of enforcement has

a.  not been ordered by the court.

b.  been ordered by the court effective until (date):

12. a.  I certify that this is a true and correct abstract of the judgment entered in this action.

b.  A certified copy of the judgment is attached.



This abstract issued on (date):

DEC 18 2007

ALAN SLATER

Clerk, by *Alan Slater*

Deputy