



## Re-Introducing Angela Nolan of JP Morgan Chase - Another form of Robo Signer - AutoPen

**Foreclosure Fraud** | September 27, 2010 at 3:51 PM | Tags: 4closurefraud, Allonge, Angela Nolan, assignment, autopen, autosign, bank fraud, CASE NO. 50 2008 CA 018964XXXX MB, cdo, cds, clouded title, conspiracy, criminal, foreclosure, Foreclosure Fraud, JP Morgan Chase, MERS, mortgage electronic registration system, ROBERT H. OBRIEN, Robo-Signer, securities fraud, securitized, theft, wrongful foreclosure | Categories: Corruption, Fannie Mae, Foreclosure Fraud, MERS, Mortgage Fraud, bankruptcy, cdo, cds, foreclosure, freddie mac, mortgage electronic registration system, securities fraud | URL: <http://wp.me/pFWnq-2Sw>



***Q Do you know about a requirement that allonges be permanently affixed to notes?***

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***A That's-- I believe that was a Fannie Mae requirement that was eliminated several years ago.***

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[Link -AutoPen...](#)

This deposition, originally posted last March, reveals another form of “Robo Signer”, a computer generated document, complete with a “real” signature scanned in...

The rabbit hole just gets deeper and deeper and deeper and deeper...

Mind blowing, isn't it???

First some background on allonges.

From [Yves Smith Naked Capitalism](#).

**An allonge is a separate sheet of paper which is attached to a note to allow for more signatures, in this case, endorsements, to be added. Allonges have had a way of magically appearing in collateral files while trails are in progress (I've seen it happen in cases I was tracking; it's gotten so common that some attorneys warn judges to be on the alert for “ta dah” moments).**

The wee problem with an allonge miraculously being discovered is that **the allonges that show up are inherently in violation of UCC (Uniform Commercial Code) provisions (UCC has been adopted by all states, a few states have minor quirks, but the broad provisions are very similar).**

**An allonge is NOT to be used unless all the space on the original note, including the margins and the back side of pages, has been used up. This is never the case.**

**Second, an allonge has to be so firmly attached to the original document as to be inseparable. Thus an allonge suddenly being discovered is an impossibility (well impossible if it were legit), yet it seems to happen all the time.**

Make sense? Good.

Now lets pull out some excerpts from the deposition of Ms. Angela Nolan of JP Morgan Chase...

It is a long one so I pulled out the best parts...

These issues go far beyond simple errors. These documents are created by themselves to themselves to process the foreclosure.

In other words, the note was never endorsed to them by someone who had the authority to do so.

To top it off, they are only relying on copies of the note in most cases. How do you attach an allonge to a copy of a note?

Anyway, check it out...

**DEUTSCHE BANK NATIONAL TRUST COMPANY,  
AS TRUSTEE FOR JPMAC 2007-CH5 – J.P.  
MORGAN CHASE BANK NATIONAL ASSOCIATION,  
Plaintiff,**

**VERSUS**

**ROBERT H. OBRIEN**

**CASE NO. 50 2008 CA 018964XXXX MB**

**General Jurisdiction Division**

**Division: A W**

Q And if you could say your name for the record, please.

A Angela Nolan with J.P. Morgan Chase.

Q Now, how long have you been at your current position as vice president of J.P. Morgan Chase?

A Approximately two years.

Q Okay. In regards to allonges on notes, can you tell me how many allonges you have signed?

A No.

Q Can you tell me how many you sign in a given week?

A I mean, it can vary from zero to a couple hundred.

Q Okay.

A Just depends on what loans Chase is selling or securitizing during a given time frame.

Q Do you always sign as assistant vice-president?

A In the past I have. Now it would be vice-president.

Q Do you sign as any other title?

A No.

Q Okay. And have you ever signed for other companies?

A No.

Q If I could have you flip forward. I'm sorry, I don't have them numbered, but--

A That's fine.

Q --after the note, obviously, is the--

A The rider? Okay.

Q --allonge. There's the rider, then there's the allonge. Do you recognize this allonge?

A Yes.

Q Okay. And when did you see this allonge?

A When our attorneys forwarded it to me.

Q Okay. What? Your attorneys forwarded it to you, you said?

A Yes.

Q Okay. Did you see it before that?

A Not to my knowledge.

Q Okay. And is that your signature?

A It is.

Q Okay. On this particular allonge that we're looking at, do you recall signing this?

A **I do not. Let me explain the process. This is an electronic signature, so there's certain states that allow electronic signatures. And I believe I sent you documentation on that where we sign our name, it's scanned into a database, then the signatures are applied electronically.**

Q Okay. Who-- Did someone direct you to sign this allonge?

A No.

Q Can you tell me, why did it go first to Chase Home Finance and then from Chase Home Finance to blank?

A I cannot. It is something to do with the legal entities and the way the loans are sold and securitized.

Q Okay.

A I could not answer that specifically, though.

Q Now, on this allonge you're not swearing--or, in other words, you didn't take an oath that this is the actual date that the transfer occurred. Correct?

A This is not the date the transfer occurred. This should be the date the allonge was printed.

Q Okay. When you endorse in blank, is that always when it's in a trust, or do you ever endorse in blank in other circumstances?

A Typically, all endorsements are in blank.

Q Okay. And would you say that all the allonges you do are because the loans have been securitized? Or, I should say, all the allonges that you do are because the loans have been securitized?

A Either that, **or a lender that Chase purchased a loan from failed to endorse the note and we don't want to risk sending the note to them to endorse and not getting it back, so there will be an allonge created in that instance.**

**Q Do you ever take any independent steps to verify that your endorsement is correct, that it's endorsed by the right party, whether it's in blank or not?**

A We have a quality assurance team that does a sample of all--every individual's work and all the allonges to make sure that that is correct and accurate.

**Q Okay. And you, yourself, don't actually go through each allonge to see--**

**A No.**

**Q --that everything is correct? So do you ever verify that there is a complete chain of endorsements prior to your signing an allonge?**

**A No.**

Q Do you ever endorse right on the note?

A **What set of circumstances would that happen? In other words, what's the difference?** Why in one case would you do an allonge as opposed to another case where

you would endorse. Typically, we do allonges. That is **ninety-nine percent of what we do** because the vault--the note is in our vault. We don't want to risk taking that note out and it being misplaced. If it's endorsed on the spot, it's usually an audit finding that **an auditor has the live note and realizes it's missing an endorsement.** "Can you correct it now while we're on site?" And then in those instances we would typically endorse the note versus creating an allonge.

Q So when these allonges are created, the note typically has not been taken from the vault?

A That is correct.

**Q Do you know about a requirement that allonges be permanently affixed to notes?**

**A That's-- I believe that was a Fannie Mae requirement that was eliminated several years ago.**

15 MR. ZACKS TO MR. MANCILLA: This is the

16 document called "Creating Allonges," Joe.

Q Okay. And I'll ask you if you recognize this document?

A I do.

Q And can you tell me what it is?

A It is the custodial shop's procedures for creating allonges.

Q Okay. How is it determine whose person's--or which person's signature will get on the allonge?

A I believe it's just a random process of making sure you have the individuals. There are certain titles that are required, assistant vice-president, vice-president, assistant treasurer. I believe they just go in and randomly select those individuals.

Q Okay.

A And it is an approved list that the authenticity of those signatures were validated prior to them being scanned into the database.

Q Okay. **Auto sign.** I'm sorry. On the second page we're looking at, step ten. It says, "Make sure auto signboxes are checked." What's that?

**A That actually makes sure the signature gets applied to the document.**

Q Okay. So you stated, I think, depending on if you're securitizing a loan, it could be anywhere from zero to two hundred that gets your signature on them each week?

A Right.

Q Okay. Now, let me ask you about your actual viewing of the allonge. Have you-- Before they send it to the sort team to start filing them, do you actually go through and look at the allonges or not?

A I do not.

There is much more inside the deposition below if you want to look.

Another Bombshell???

You decide...

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**4closureFraud.org**

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**[Full Deposition of Angela Nolan Robo Signer JP Morgan Chase](#)**

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