

Collection of Different Signatures, Purported to be of: "David A. Spector, Managing Director, Countrywide"

A. Who is David A. Spector?

Here are some publicly available snippets of his biography.

Morgan Stanley – 2006

Source: <http://www.morganstanley.com/about/press/articles/85.html>

The screenshot shows a web browser window displaying a press release from Morgan Stanley. The browser's address bar shows the URL <http://www.morganstanley.com/about/press/articles/85.html>. The page has a navigation bar with links for 'OUR VIEWS', 'WEALTH MANAGEMENT', 'INSTITUTIONAL SERVICES', 'GLOBAL CITIZEN', and 'ABOUT MORGAN STANLEY'. Below this is a sub-navigation bar with 'Company Information', 'Global Offices', 'Investor Relations', 'Careers', and 'Newsroom'. The main content area is titled 'Press Releases' and features the headline 'David Spector to Join Morgan Stanley' dated 'Aug 8 2006 | London'. The text of the press release states that Morgan Stanley has appointed David Spector as a Managing Director and Head of the Pan-European Residential Mortgage Business. It details his previous experience at Countrywide Financial Corporation and his responsibilities at Morgan Stanley. A quote from Ellen Brunsberg is included, praising Spector's track record. The page also includes links for 'E-mail Article' and 'Printer Friendly'. At the bottom, there is a section titled 'NOTES FOR EDITORS:' which provides background on David Spector, including his qualifications (BA from the University of California at Los Angeles) and his career history from 1986 to 2006.

anley - Press Release - Internet Explorer, enhanced for Bing and MSN

MS <http://www.morganstanley.com/about/press/articles/85.html>

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Press Releases

David Spector to Join Morgan Stanley

Aug 8 2006 | London

Morgan Stanley today announced the appointment of David Spector as a Managing Director and Head of the Pan-European Residential Mortgage Business in the firm's Securitized Products Group, with effect from September 2006.

Mr. Spector joins Morgan Stanley after 16 years at Countrywide Financial Corporation, the United States' largest mortgage company, where most recently he was a Senior Managing Director, Capital Markets. In that role he was responsible for all capital markets activities including pricing, trading and structuring as well as mortgage-finance, operations, technology and fixed income investor relations for both originations and servicing. Mr. Spector also held a number of strategic organizational and operational committee positions at Countrywide.

In his new position, Mr. Spector will be based in London and will be responsible for building out Morgan Stanley's residential mortgage business in Europe. He will report to Ellen Brunsberg, Managing Director and Head of the European Securitized Products Group.

Commenting on the appointment, Ellen Brunsberg said: "The firm has a proven track record of building pioneering ABS businesses in Europe. The appointment of such a key industry player as David will significantly enhance our capabilities as we build a residential mortgage platform in Europe. He will be an exceptional asset to the team."

Morgan Stanley is a global financial services firm and a market leader in securities, investment management and credit services. With more than 600 offices in 30 countries, Morgan Stanley connects people, ideas and capital to help clients achieve their financial aspirations.

NOTES FOR EDITORS:

David Spector

Qualifications: BA University of California at Los Angeles.

Career History:

- 1990-2006: Countrywide, Financial Corporation, Calabasas, California.
- 1986-1989: Credit Suisse First Boston, Mortgage Finance Group, New York and Los Angeles.

PennyMac! Countrywide! Executives! Where are they Now? - 2011

Source: <http://piggybankblog.com/2011/06/26/pennymac/> (scroll down)

David A. Spector: Mr. Spector is the president and chief operating officer of PMT and chief investment officer of PCM and PLS.

Mr. Spector was senior managing director, secondary marketing, for Countrywide, from May 1990 to August 2006, where he was responsible for all secondary marketing activities, including interest rate risk management, and directed loan trading, loan pricing, pipeline hedging, and MSR hedging. Mr. Spector was a member of the Countrywide Asset Liability and Credit Committees, as well as Freddie Mac and Fannie Mae Advisory Committees.

Forbes Profile

Source: <http://www.forbes.com/profile/david-spector/>

Mr. Spector, age 49, has been a member of our Board since our formation in 2009 and is a Class III Trustee and nominee for election at this year's Meeting. Mr. Spector is our President and Chief Operating Officer, and he is also the President and Chief Investment Officer of PennyMac. Before joining PennyMac in March 2008, Mr. Spector was co-head of global residential mortgages for Morgan Stanley, a global financial services firm, based in London. Prior to joining Morgan Stanley in September 2006, Mr. Spector was the senior managing director, secondary marketing, at Countrywide, where he was employed from May 1990 to August 2006. Mr. Spector holds a BA from the University of California, Los Angeles.

Bloomberg BusinessWeek

Source: <http://investing.businessweek.com/research/stocks/people/person.asp?personId=9648647&ticker=MS:IM&previousCapId=271135&previousTitle=Fannie%20Mae>

Executive Profile*

David A. Spector

President, Chief Operating Officer and Trustee, [PennyMac Mortgage Investment Trust](#)

Age Total Calculated
 Compensation

49 --

This person is connected to **12** board members in **2** different organizations across **8** different industries.

[See Board Relationships](#)

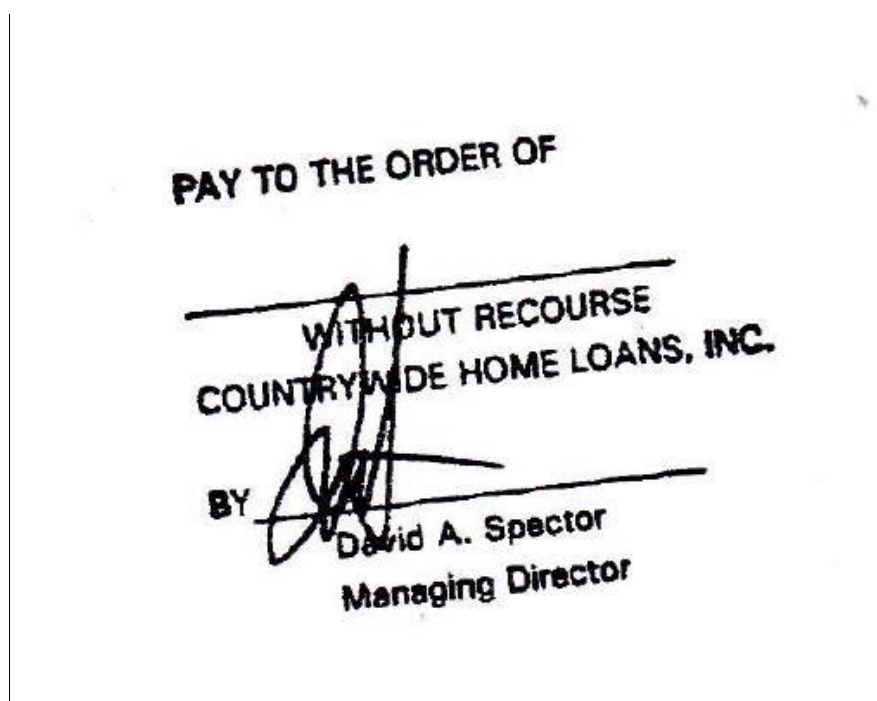
Background*

Mr. David A. Spector serves as President and Chief Operating Officer of PennyMac Mortgage Investment Trust and PennyMac Financial Services, Inc. Mr. Spector serves as the Chief Investment Officer of Private National Mortgage Acceptance Company, LLC, PennyMac Corp. and PennyMac Loan Services, LLC. He is responsible for oversight of all activities pertaining to investments, and

directs the activities of Portfolio Management, Capital Markets, and Credit as each relates to mortgage credit and company credit risk. Prior to joining Private National Mortgage Acceptance Company, he served as the Managing Director and Co-Head of Global Residential Mortgages/Head of the Pan-European Residential Mortgage Business of Securitized Products Group at Morgan Stanley since September 2006. Mr. Spector was responsible for building out Morgan Stanley's residential mortgage business in Europe. He served as Executive Vice President of Marketing and Web Operations at vFinance, Inc., until December 2004. He served as Senior Managing Director of Secondary Marketing at Countrywide Financial Corp. since January 2004, where he was responsible for secondary marketing, including interest rate risk management and related functions, directing loan trading, pricing, hedging, and servicing. He served as the Vice President of vFinance, Inc. since November 8, 1999. From 1995 to 1999, Mr. Spector served as the Vice President and regional creative Director of Green Advertising, a division of London-based WPP Group PLC managing the creative efforts of the agency. He was a copywriter with Greenstone Roberts Advertising, with responsibilities for Royal Caribbean Cruise Lines and Radisson Hotels. Mr. Spector joined Countrywide in 1990 and served as its Executive Vice President of Secondary Markets and also served as its Managing Director since 2001. He served at Credit Suisse First Boston, Mortgage Finance Group, New York and Los Angeles from 1986 to 1989. He has been Trustee at PennyMac Mortgage Investment Trust since August 2009. He serves as a Director of PennyMac Financial Services, Inc. He served as a Member of National Advisory Council at Federal National Mortgage Association. Mr. Spector holds a Bachelor of Arts degree in History from the University of California at Los Angeles.

B. Purported Signatures of David A. Spector

Figure 1: Defendants' Bank of New York Mellon purported Assignment, December 2012 (from HLJ)¹:



¹ HLJ is Hunt Leibert Jacobson, P.C., Hartford, CT. HLJ filed the complaint in the name of Bank of New York Mellon as Trustee.

Figure 2: Loansafe.org member “Blue” (I received his email on June 22, 2013)

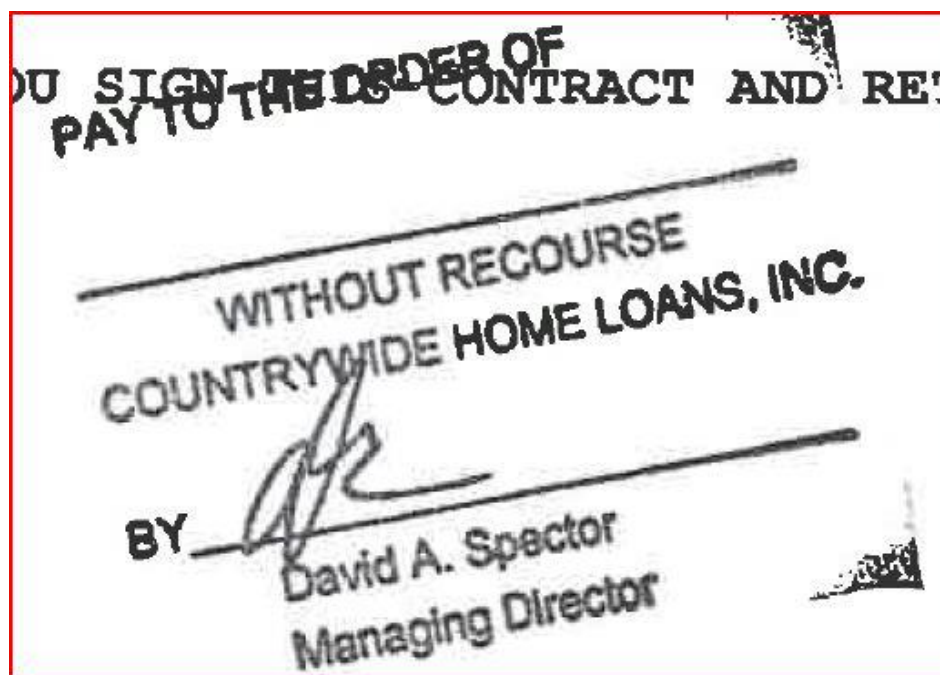


Figure 3: Loansafe.org member (register first – for free) “oneofsubstance” (4-23-2012)

Source: <http://www.loansafe.org/forum/bank-america-home-loans/47305-need-david-spector-signed-docs.html>

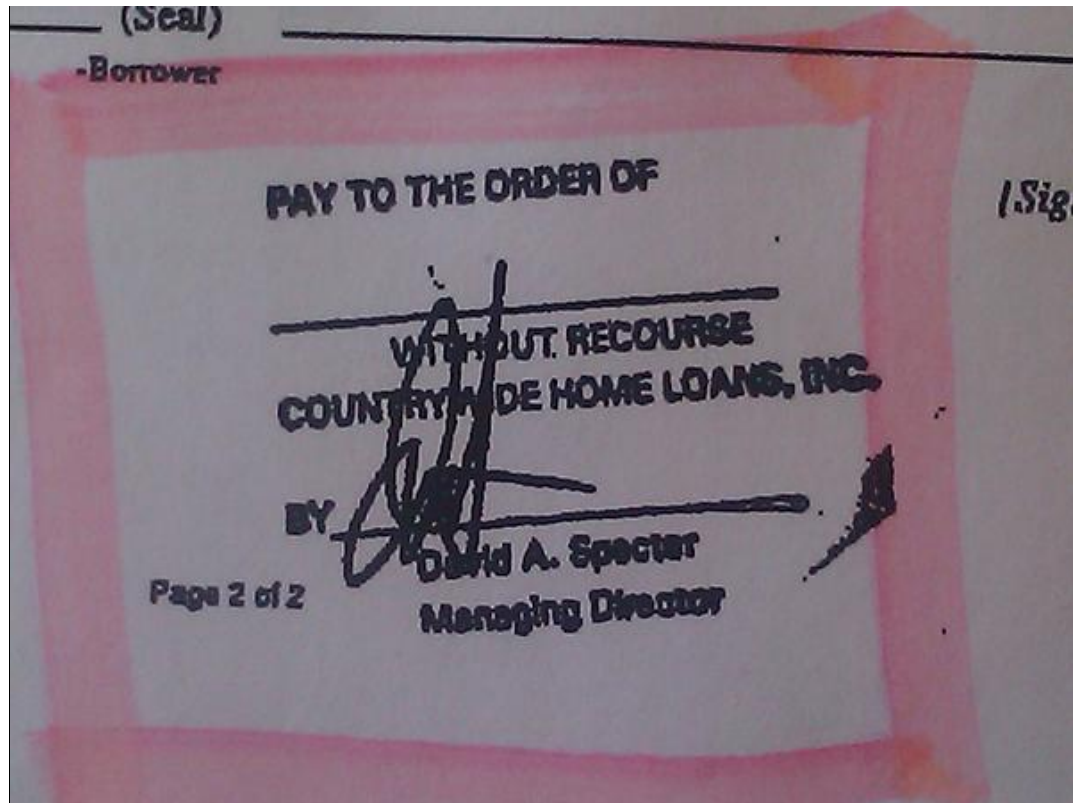


Figure 4: Loansafe.org member “BuddyKur” (5-03-2012, 3:05 PM) said [no picture]:

“My David Spector signature is exactly like yours. If I compare your signature to the endorsement in blank on my note I can tell without a doubt this was a stamp because all the curves of his name EXACTLY line up with our in blank of (I do not know anyone who signs their name on a line in exactly the same place every time, do you?) In addition he left Countrywide in 2006 when our mortgage was written. Imagine, he signature does not appear on my note (Exhibit) in our Foreclosure summons, but it does appear all of a sudden on that very same note, with some discrepancies, that is attached to BofA "Plaintiff's First Requested to Admit, Interrogatories, and Requests for Production of Documents" in the attached Exhibits.”

Figure 5: Loansafe.org member “pennotsword” (6-05-2012) said [no picture]:

“Yep same scenario here, here are my assumptions, the stamp was placed upon recognizing that signatures were missing, but ignoring that we already had documents (mine from county) without Spector's signature . The only thing is during the 2007 filing I rec'd signature was nowhere on my documents. The first time I witnessed this signature was upon requesting verification of the loan in 2011. Not only was the signature added, different bar codes, and while someone did a decent job, not perfect my initials were forged in one area, I know this as I have the original and the signatures are different. To date BOA has not responded to certified request or request for an investigation into the activities and alleged forgery. I have sent Mr. Spector a letter asking him why he waited until he left the firm to sign my docs and if he was mistake why wasn't I told. Sure it will be no different than my contact and request with BOA. I am also in belief that a local law firm has its hands mixed up in this. Once I gather all my info I'm going to move forward. Thanks so much for posting that.”

Figure 6: Loansafe.org member “BuddyKur” (6-05-2012, 4:40 PM) said [no picture]:

“I am in Wisconsin. Look up Kemp vs. Countrywide. I know this case is often cited as a defense as against BofA. This case also has an allonge with Mr. Spector's signature.”

Figure 7: Loansafe.org member “bminer” (9-11-2012, 9:26 AM):

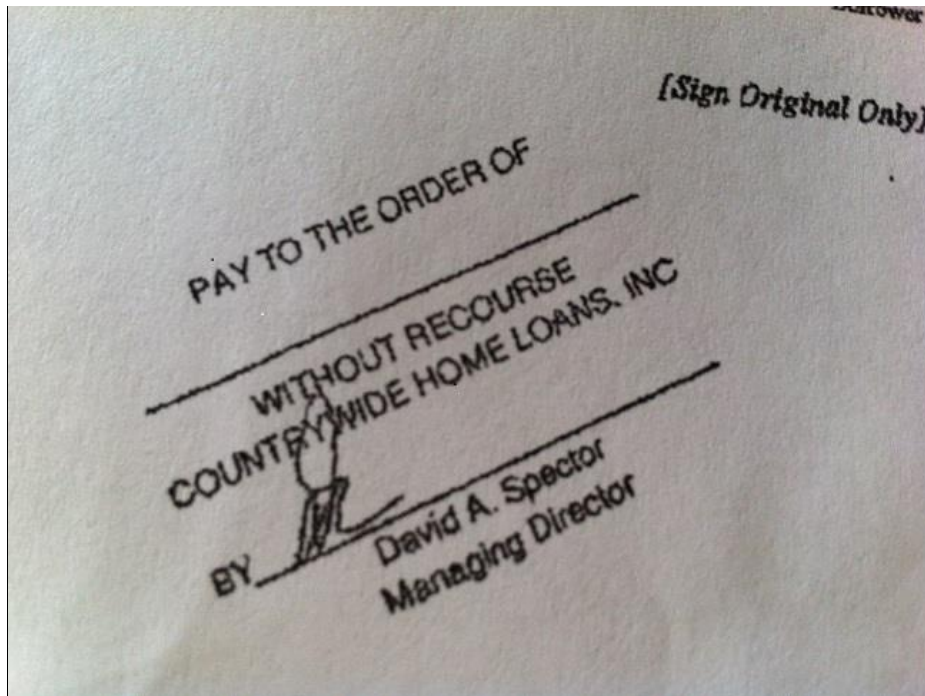


Figure 8: Loansafe.org member “Sld” (9-11-2012, 1:13 PM) said:

“On my copy I can read out a D and an S. Your copy [see Figure 7] is just a scribble. I’m attaching mine for your review.”

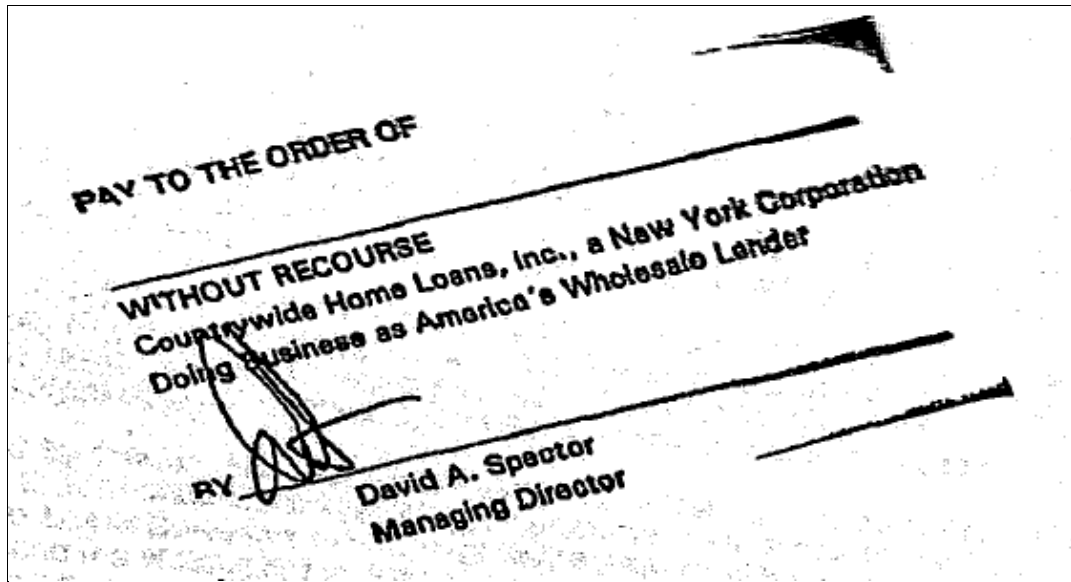


Figure 9: Loansafe.org member “bminer” (9-11-2012, 2:52 PM) said:

“Sld11,
Thanks for the copy of the David A. Spector signature that you attached. I now have 4 total if you include mine. I have one that is his actual signature that I got from another site witch I am told came from a Corporate Document in Maryland. I will attach for review. I agree that the signature I have is suspicious.”

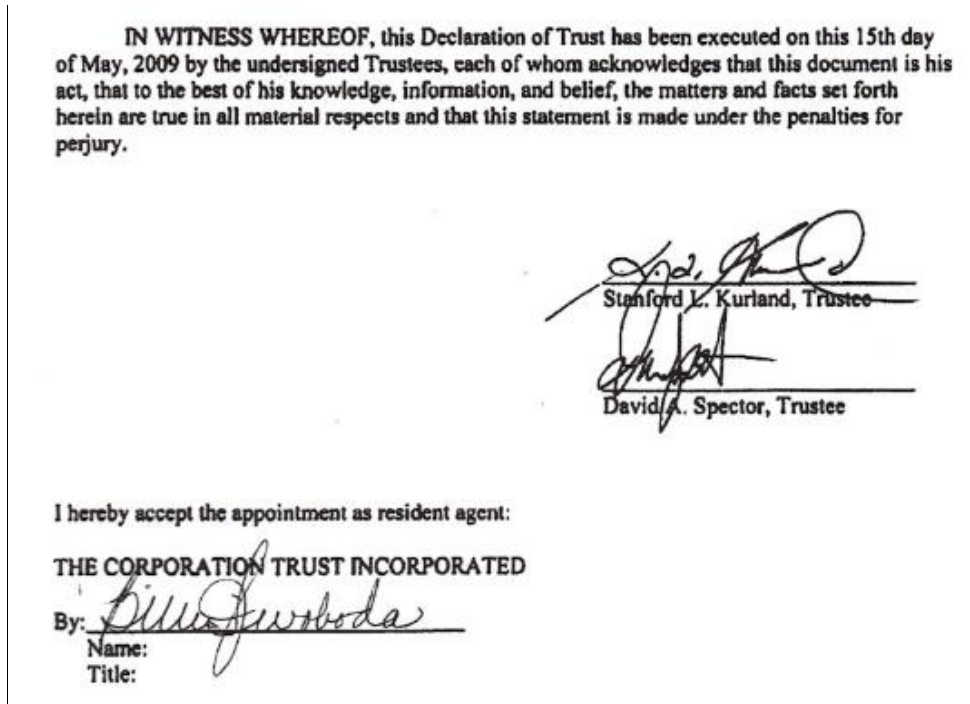


Figure 10: Loansafe.org member “Hopeful in Hawaii” (10-11-2012, 12:13 AM) said:

“This is from my note, not in foreclosure, and other than my signature this is it. Every time I asked for my note with all assignments, endorsements etc., they would only send me a copy of my note that only had my signature. Now I suddenly got this copy with David Spector. If this is real it should be from 2003.”

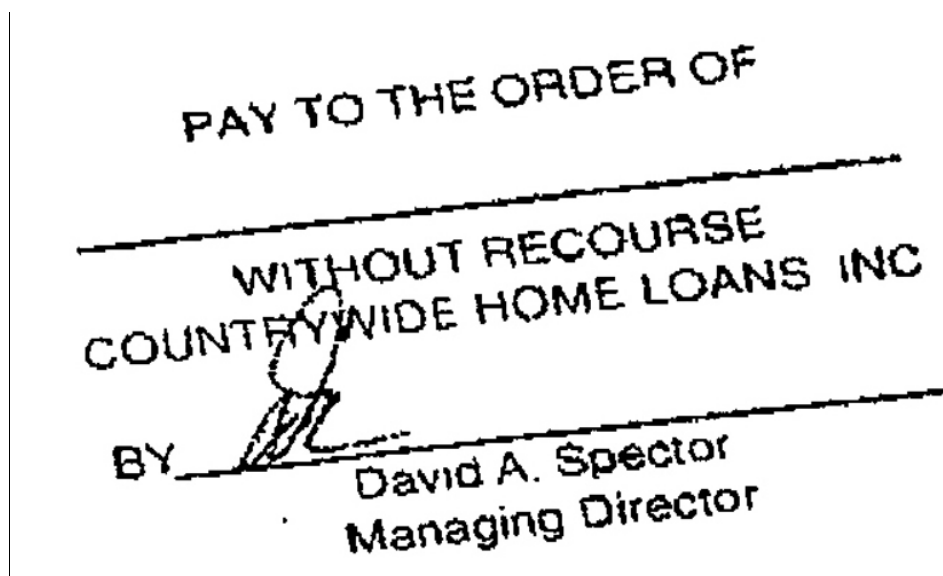


Figure 11: Loansafe.org member “tayconcm” (10-25-2012, 2:55 PM) said:

“Attached is scan of what BOA claims is David A. Spector's original signature. From "America's Wholesale Lender" note in November 2004. The signature appears to be exactly the same as yours (sld11). Each signature is positioned exactly on the signature line above his typed name. Note the "D" starts exactly same distance from the word "BY". The "S" ends exactly above "David". Also note tops of both the "D" and "S" stop exactly at the "n" and "y" in "Countrywide". After review of the original note provided by BOA and other signatures posted here to be Mr. Spector's, IMHO David Spector DID NOT endorse the note, but indeed rubber stamped or signed by Countrywide staff for packaging to a trust.”

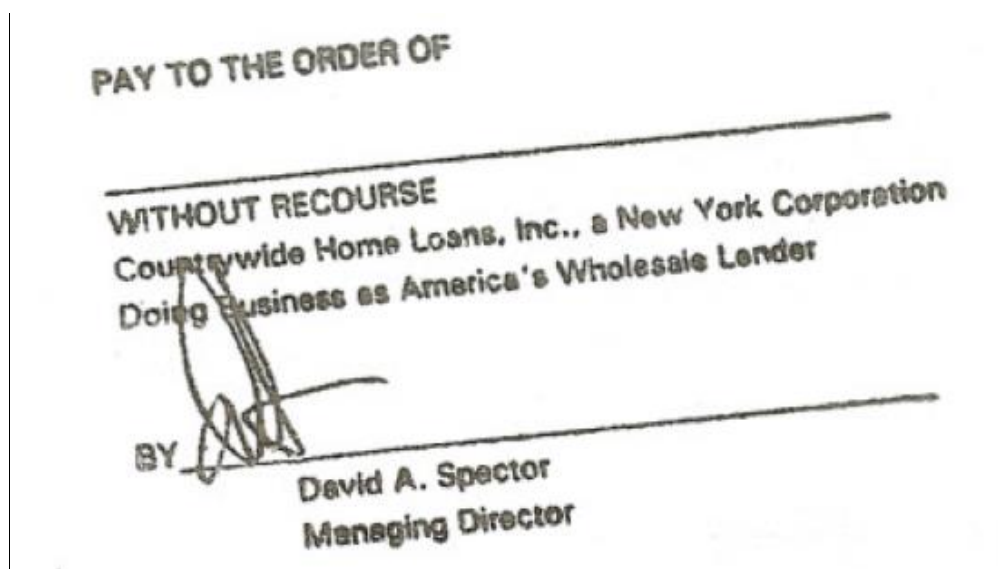


Figure 12: Loansafe.org member "charleswaynecox" (11-06-2012, 7:15 PM) said:

"Mine is exactly the same as yours. If we share and provide affidavits/declarations might help as exhibits to show that what you have is a rubber stamp just like mine.

Note, Spector left CW September 2006. In our case we have provided copies of the purported "note" absent indorsement after that."

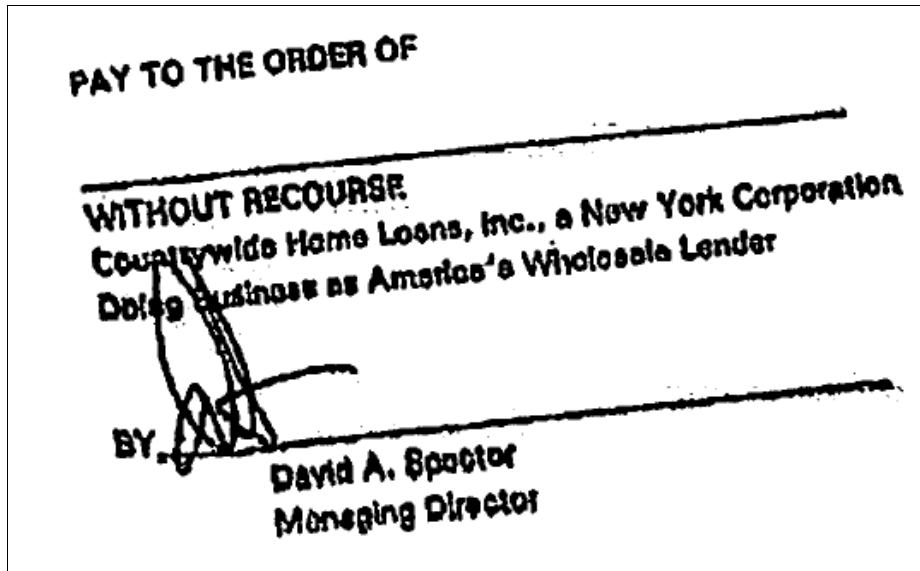


Figure 13: Loansafe.org member "charleswaynecox" (11-07-2012, 4:14 PM) said [no picture]:

Originally Posted by Sld11

I contacted Fannie Mae and they pushed BOA to modify me right before our court date. My friend who works in foreclosure said WI doesn't require original documents to foreclose so I took the trial payments they offered. I guarantee with your documents that they couldn't provide originals because it is clearly stamped. If you pursue the signature thing keep me posted and best of luck in your efforts to save your home.

Not to mention, the original (I have the original!) was on legal size paper. See where the phony stamp is off to the left. Probably wouldn't even fit on the original. Secondly, the Note and DOT are not written to Countrywide Home Loans, doing business as America's Wholesale Lender but the Deed of Trust states specifically America's Wholesale Lender a CORPORATION organized and existing under the laws of New York. There was no such corporation until 2008 and it has nothing to do with Countrywide. Yes, CW has file DBAs but still, neither the note nor deed were written to CW DBA AWL!

Secondarily, I have "copies" of the "note" sent to us long after Spector left CW (which was in December 2006 BTW). It is phony as a 3 dollar bill but getting a judge to understand it, is another thing.

One more issue, I was able to obtain in discovery, a MIN report stating the "Transfer Beneficial Rights" took place on 02/01/2005 and the "New Investor" is Bank of New York Mellon from the "Old Investor" Bank of America, N.A... Problem there is, BONYM didn't exist until July 2007! Further, there is NO "indorsement" on the note from or to Bank of America, or assignment. This is going to get "fun"...

Figure 14a: Loansafe.org member “tayconcm” (11-09-2012, 8:31 AM):

Rubber Stamp of David A. Spector signature:

Attached is scan (front & back) of original 2004 note featuring "endorsement stamp" including David A Spector signature.
The ink of the text and signature are clearly the same.

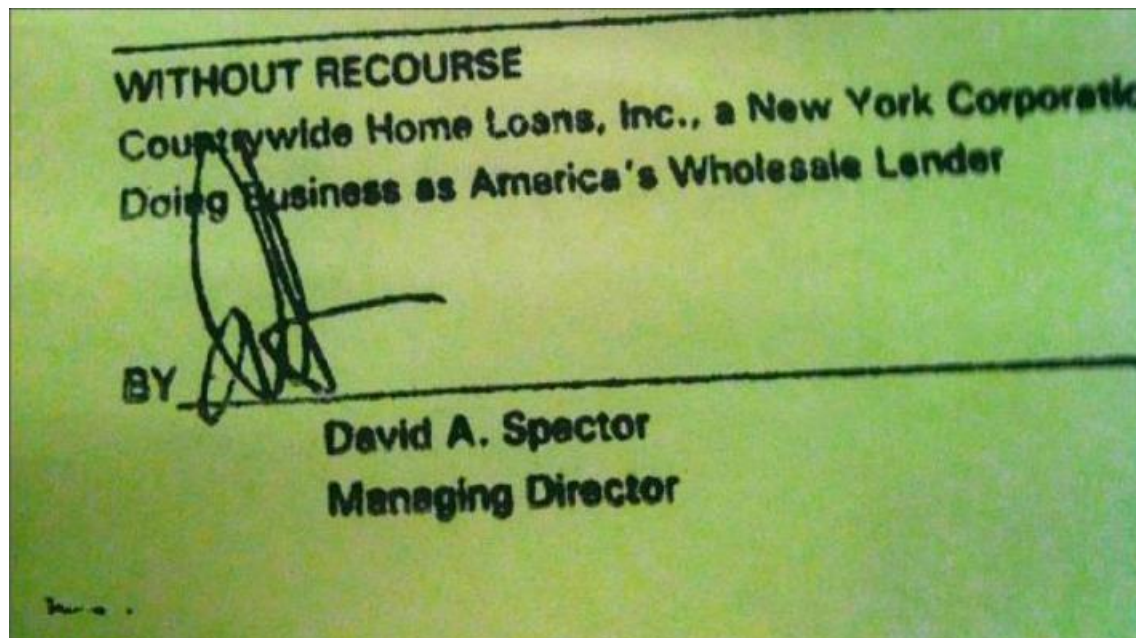


Figure 14b: Loansafe.org member “tayconcm” (11-09-2012, 8:31 AM):

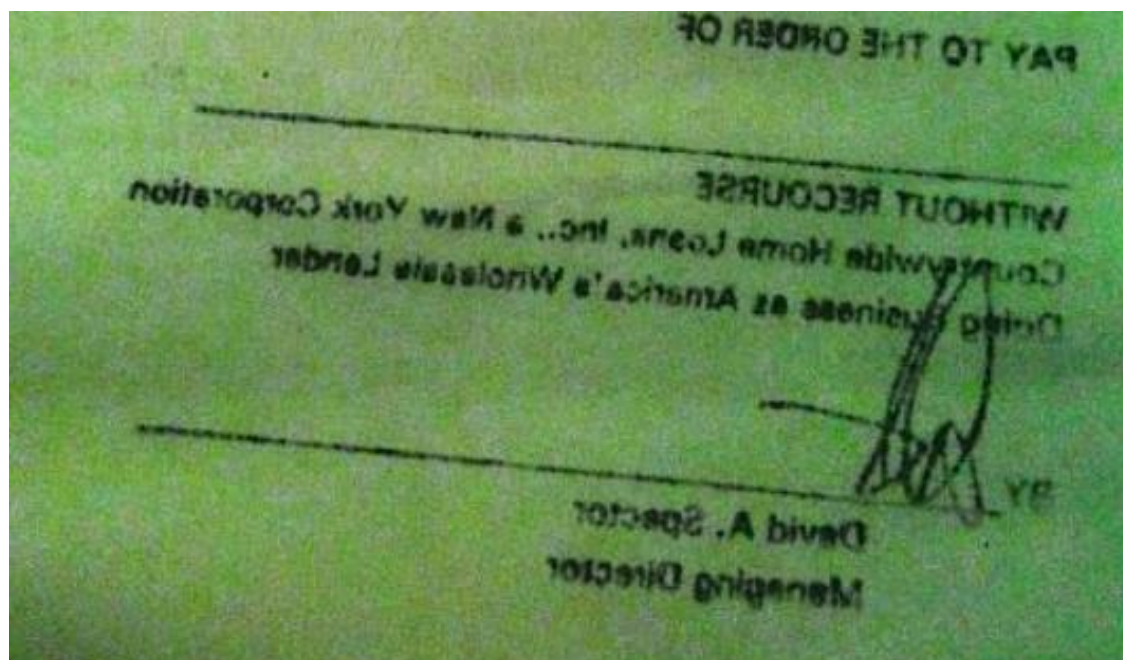


Figure 14c: Loansafe.org member “tayconcm” (11-09-2012, 8:31 AM):

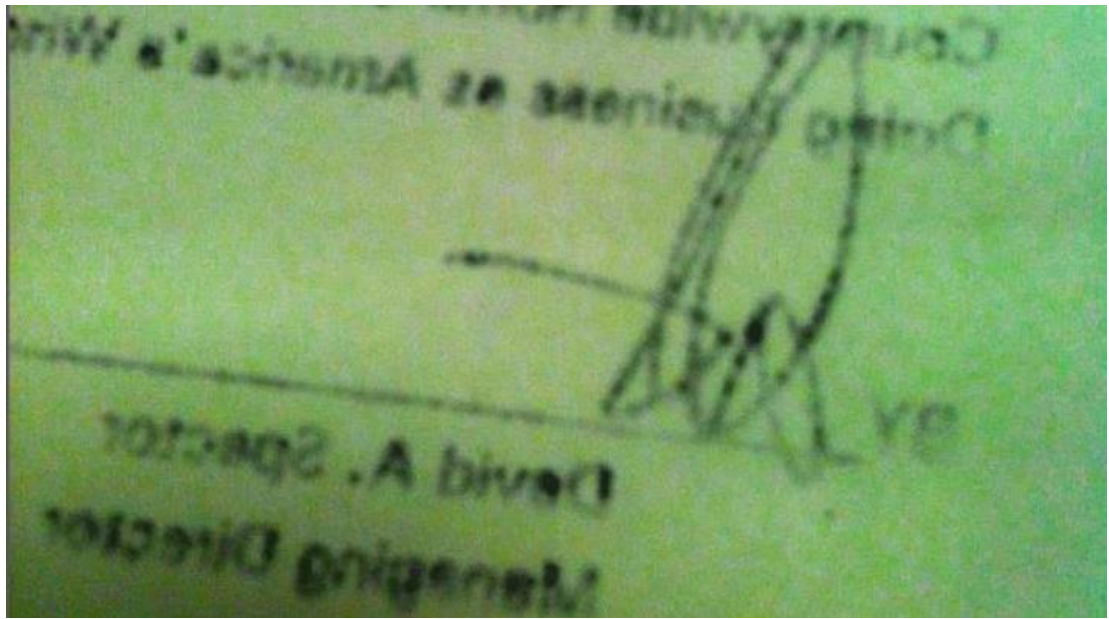


Figure 15: Loansafe.org member “taterplease” (11-15-2012, 3:17 PM) said:

“Mine looks EXACTLY the same [as Figure 7] and the first case was dismissed through their 1st attorney Marshall C. Watson..... With NO ENDORSEMENT. Now they are coming after us again now with different attorney (Elizabeth Wellborn) and endorsement that looks EXACTLY like the scribble (I mean EXACTLY...spaces and everything) AND they just performed an assignment of Mortgage from Countrywide dated 8/9/12! WTF????? I am in Florida btw.....”

C. Summary

1. Figures 1 and 3 look identical, but are different from all other Figures.
2. Figures 8, 11, 12, and 14 look identical, but are different from all other Figures.
3. Figures 7 and 10 are the same, but are different from all other Figures.
4. Figure 9 is completely different.
5. Figure 2 is completely different.

D. Conclusion

The originals must be requested in discovery and a competent document examiner must analyze them. But even without that, I am certain that I can dispute that the signature on my note is valid – not to mention chain-of-title issues, assignment date, plus offer, acceptance, consideration (contract law). These issues must be the main focus in the investigation. Let them try to prove you wrong and explain the five **(5) different signatures** if they can! Rubber-stamps without wet ink signatures on a valuable document should not be acceptable in court.

Follow the money trail! (Please consult a competent attorney because **I’m not an attorney!**)

Addendum, October 5, 2014

I copied the following text from this website:

<http://rortybomb.wordpress.com/2010/11/24/two-more-fun-things-about-the-kemp-case-and-countrywide/>

Here is the text:

Two More Fun Things About the Kemp Case and Countrywide.

Posted on [November 24, 2010](#) by [Mike](#)

Even more on [that Kemp case](#). Yves Smith has [a great post](#) about the explanations of the testimony. Two things.

First, this judge is fantastic. One of the best allies we have are judges who have seen foreclosure cases for decades and are wondering why now, all of a sudden, the court's strict document procedures are being tossed out the window by the plaintiffs:

I suggest you read this document, it's short and funny by judicial standards. The judge is not happy with Countrywide's shifting positions regarding the whereabouts of the note:

I am, frankly, appalled at the confusion and lack of credibility of Countrywide's response to the issue of the note — the possession of the note.

We started out with Ms. DeMartini's testimony that the note never leaves the servicer. She says that she saw a Federal Express receipt whereby the actual note, the physical, original note was transferred to the Foreclosure Department internally in the same building, but that the note had not yet been located. That's where we stood at that point. Then we had a submission, the supplemental submission saying the original note has been found and can be available for inspection. It doesn't say where it was found, who had possession or the like, but it was found and is available for inspection. And then without any explanation, there is a lost note affidavit presented dated February of 2007 indicating that the note cannot be found. No explanation provided. What do I do with that, Mr. Kaplan?

Did you catch that? This is pure Keystone Cops. Countrywide can't find the note, then says it has located the note, then it submits a lost note affidavit dated BEFORE the date when the note mysteriously appeared!

And better yet, even later, Mr. Kaplan, the counsel for Countrywide, casually mentions that an allonge (a document that is supposed to be so firmly attached to the note as to not be able to travel separately, used to affix additional signatures to a note) was created just for the purposes of foreclosing! That's an admission that it was well outside the permitted time sequence for the securitization trust.

Mysteriously appearing allonges have become the preferred fix for the failure to convey notes properly to trusts, and the foreclosure attorneys generally have some appreciation for the function it is supposed to serve. The party line is usually "Oh yeah, we found it" with as little further comment as

possible. The fact that Kaplan does not understand why this document was created, and makes the damaging admission repeatedly that it was created recently, lends indirect support to the notion that Countrywide wasn't terribly concerned with adhering to the terms of the PSA unless it rose to the level of being an issue. (If you read the transcript, Kaplan really is clueless, arguing at one point that perhaps Bank of New York, the trustee, reassigned the note back to Countrywide. Huh? He seems intent on foreclosing, and really doesn't care which entity does it, when believe me, Countrywide does NOT want this foreclosure done in the name of Countrywide, that was the point of creating the allonge).

Bonus points: dig out the diagrams we've used before and chart out what just happened in this description. When you actually piece it together, the breakdown in documentation and responsibility is mind-boggling.

Second, this is interesting. From the court record (embedded at Yves' site):

MR. KAPLAN: Your Honor, I don't know specifically — I do know — we do know that the — there was an allonge prepared because it was needed. I can only tell you that this note, this — the back page of the mortgage appears to have an endorsement on it. It doesn't say — it says "pay to the order of." It's blank. "Without recourse, Countrywide Home Loans," and it's signed, and it's a rubber stamp, it says "David A. Spector, Managing Director."

THE COURT: What's that?

MR. KAPLAN: Your Honor, I can only tell you what the document says. I don't know who Mr. Spector is.

Luckily, we can find out who Mr. Spector is. From the internet, a picture²:



Here [businessweek tells us](http://www.businessweek.com):³ "[Spector] served as Senior Managing Director of Secondary Marketing of Countrywide Financial Corp. from January 2004 to 2006, where he was responsible for secondary marketing, including interest rate risk management and related functions, directing loan trading, pricing, hedging, and servicing. He served as the Managing Director of Secondary Markets, Countrywide Home Loans, Calabasas, California. Mr. Spector was also responsible for overseeing

² See here: <http://www.pennymacusa.com/management>

³ This link is no longer working.

secondary markets trading execution and related functions. Mr. Spector joined Countrywide in 1990 and served as its Executive Vice President of Secondary Markets and also served as its Managing Director since 2001. “

And now he’s the CIO of Penny Mac, see bio here: <http://www.pennymacusa.com/management>⁴

David Spector, as Chief Investment Officer, is responsible for oversight of all activities pertaining to investments, and directs the activities of Portfolio Management, Capital Markets, and Credit as each relates to mortgage credit and company credit risk.

Prior to joining PennyMac, Mr. Spector was Co-Head of Global Residential Mortgages for Morgan Stanley, London, and, previously, Senior Managing Director, Secondary Markets, for Countrywide Financial Corporation where he was responsible for secondary marketing, including interest rate risk management and related functions, directing loan trading, pricing, hedging, and servicing. He was also a member of the Countrywide Asset Liability and Credit Committees, as well as Freddie Mac and Fannie Mae Advisory Committees.

What’s the likelihood that this high-end guy, a senior executive for decades with Countrywide, actually signed this document for a New Jersey bankruptcy in 2007 (or later, depending on what you believe about this document)? What are the chances his name was on a stamp circulating among low-level employees, even after he left? How many stamps? How many are still active even though Spector is with another company? Where are they now?

David A. Spector

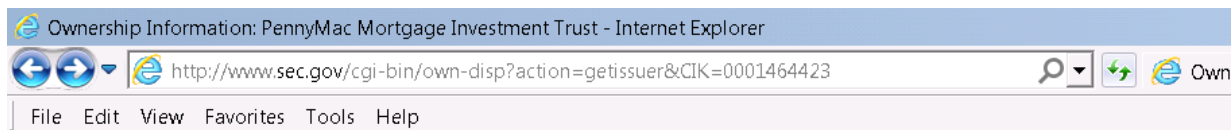
President and Chief Operating Officer

David Spector has been the President and Chief Operating Officer of PennyMac Financial Services, Inc. since its formation and has been President and Chief Investment Officer of Private National Mortgage Acceptance Company, LLC since January 2008. In addition, David has been a member of the board of trustees of PennyMac Mortgage Investment Trust since May 2009, a member of the board of directors of PNMAC Mortgage Opportunity Fund, LP since May 2008, and a member of the board of directors of PNMAC Mortgage Opportunity Fund, LLC since May 2008. Before joining the company, David was co-head of global residential mortgages for Morgan Stanley, a global financial services firm, based in London. Before joining Morgan Stanley in September 2006, he was the senior managing director, secondary marketing, at Countrywide Financial Corporation, where he was employed from May 1990 to August 2006. He has also been a member of the board of directors of PennyMac Financial Services, Inc. since its formation. David holds a B.A. from the University of California, Los Angeles.

⁴ See also below.

Here is Information from the SEC website (www.sec.gov):

David Spector, Director, Officer: President and COO, PennyMac Mortgage Investment Trust (PMT)



PennyMac Mortgage Investment Trust (0001464423)

SIC: [6798](#) - Real Estate Investment Trusts

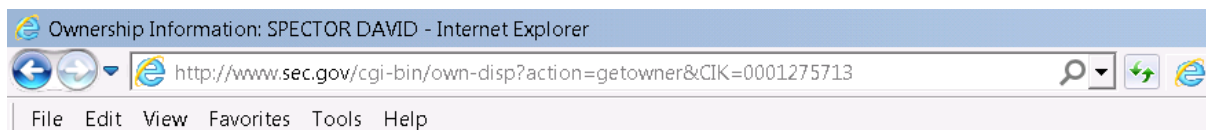
State location: [CA](#) | State of Inc.: [MD](#) | Fiscal Year End: 1231

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(818) 224-7442

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MOORPARK CA 93021

Ownership Reports from: (Click on owner name to see other issuer holdings for the owner, or CIK for owner filings.)

Owner	Filings	Transaction Date	Type of Owner
WILLEY FRANK P	0000936815	2014-06-03	director
KURLAND STANFORD L	0001181595	2014-06-03	director, officer: Chairman and CEO
HALVORSEN CLAY A	0001202210	2014-06-03	director
MCCALLION ANNE	0001232611	2014-06-03	officer: Chief Financial Officer
SPECTOR DAVID	0001275713	2014-06-03	director, officer: President and COO



A 2013-05-14 PennyMac Mortgage Investment Trust	4	A-Award	--D	48000.0000
A 2012-05-16 PennyMac Mortgage Investment Trust	4	A-Award	--D	67000.0000
A 2011-03-08 PennyMac Mortgage Investment Trust	4	A-Award	--D	60000.0000
A 2011-02-16 PennyMac Mortgage Investment Trust	4	P-Purchase	--D	10000.0000
A 2009-08-04 PennyMac Mortgage Investment Trust	4	A-Award	--D	60000.0000
A 2009-08-04 PennyMac Mortgage Investment Trust	4	P-Purchase	--D	1061.0000
A 2004-12-31 COUNTRYWIDE FINANCIAL CORP	5	J-Other	--D	998.0000
A 2004-06-14 COUNTRYWIDE FINANCIAL CORP	4	M-Exempt	--D	2499.0000

Corporate Offices: PennyMac, 6101 Condor Drive, Moorpark, CA 93021

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AFFIDAVIT