

CAUSE NO. _____

IN RE: ORDER FOR FORECLOSURE
CONCERNING 7030 HAZEN
STREET
HOUSTON, TX 77074 UNDER TEX.
R. CIV. PROC. 736

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IN THE DISTRICT COURT OF

HARRIS COUNTY, TEXAS

Petitioner:
DEUTSCHE BANK NATIONAL TRUST
COMPANY, AS TRUSTEE FOR MORGAN
STANLEY ABS CAPITAL I INC. TRUST
2004-HE6 MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2004-HE6

____ JUDICIAL DISTRICT

Respondent(s):
CARLOS O RAMOS AND CONSUELO
RAMOS

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

STATE OF Florida

COUNTY OF Palm Beach

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

1. My name is Christopher Kelley. I am an adult and of sound mind.
2. I am a Contract Management Coordinator for Ocwen Loan Servicing, LLC ("Ocwen"), servicer for Petitioner, whose address is 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409. As such, I am authorized to make this affidavit. My affidavit concerns the account of CARLOS O RAMOS AND CONSUELO RAMOS ("Obligor(s)").
3. I have read and understand the purpose of the application to which my affidavit is

attached and adopt by reference the statements made in it. I am the authorized agent or representative of Petitioner with respect to 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, my knowledge of the usual business practices of Ocwen, and the servicing industry in general, my job responsibilities, and the servicing records for Obligor's 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 Ocwen 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. It is the regular practice of businesses 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(s) 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.

- 7. Based upon the servicing records for Obligor's account, the amount required to pay off the lien of the Deed of Trust as of 06/12/2014 is \$95,378.14 and as of 06/12/2014 the total amount to cure the default is \$42,483.85, which includes the payment due as of 6/1/2014. Obligor(s) failed to remit the installment payment due for 08/01/2011, and the installments that have become due after that date.
- 8. I sign this affidavit based on the personal knowledge that I have obtained by reviewing the servicing records for Obligor's account. The statements made in the application and my affidavit are true and correct as of the date stated.

Signed this 11th day of July, 2014

Christopher Kelley
Christopher Kelley
 Contract Management Coordinator
 OCWEN LOAN SERVICING, LLC, SERVICER
 FOR PETITIONER

THE STATE OF FLORIDA §
 §
 COUNTY OF PALM BEACH §

The foregoing instrument was acknowledged and sworn before me Ellen M. Berke
 this 11th day of July, 2014, by Christopher Kelley as a
Contract Management Coordinator of Ocwen Loan Servicing, LLC, who is
personally known to me or who has produced _____ as identification.

Ellen M Berke

Notary Public in and for the State of Florida

Printed Name: Ellen M. Berke

My commission expires: 12/3/17

