

IN THE CIRCUIT COURT FOR BALTIMORE COUNTY, MARYLAND

ANDREW BRENNER, et al., Substitute Trustees, Plaintiffs, v. JEFFREY M. SCHATZ,
Defendant.

Case No. C-03-CV-24-003218 _____

DECLARATION OF METHODOLOGY — IDENTIFICATION OF THE NOTE WITHIN GINNIE MAE POOL 082539

I, **Jeffrey M. Schatz**, Defendant *in propria persona*, declare under the penalties of perjury pursuant to **Md. Code Ann., Cts. & Jud. Proc. § 1-304** that the following is true and correct to the best of my knowledge, information, and belief, and that I directed, performed, and verified the analysis described below:

1. Purpose

1. This Declaration documents how the promissory note secured by 18 Edmondson Ridge Road, Catonsville, Maryland (the “Note”) was identified, to a documentary certainty, as a specific loan record inside a specific Ginnie Mae security — **sequence number 1013782744 in Ginnie Mae II Pool 082539** — and authenticates the public Ginnie Mae records relied upon. It is offered as **identification**, not as a legal conclusion; it does not assert that any instrument is void.

2. The identifiers taken from the instruments

2. From the closing instruments alone, the Note is: (a) **FHA-insured**; (b) originated **April 13, 2010**, payable to **Wells Fargo Bank, N.A.**; (c) an **adjustable-rate** note with a **4.25%** start rate and an original principal of **\$254,308**; and (d) carrying a **first payment of June 1, 2010** and a **maturity of May 1, 2040**. These attributes formed the search key.

3. The data and the authority to use it

3. Ginnie Mae — a wholly-owned federal government corporation within HUD — publishes **loan-level disclosure files** reporting, for every loan in every Ginnie security, a set of de-identified attributes (the files contain **no borrower names**). They are public, free, and downloadable from **ginniemae.gov**. No access-controlled system was used. For evidentiary purposes these are official government publications subject to authentication under **Md. Rule 5-902** and to judicial notice.

4. The method

4. Because the public files contain no names, identification is a **record-linkage** problem: link a known record (the Note) to a de-identified universe (Ginnie’s data) on shared attributes. The technique proceeded in four disciplined steps:

- a. **Deterministic multi-key match** — filter the universe to records matching all eight published keys (program, issuer, state, original balance, note rate, first-payment date, maturity, pool type) simultaneously.
- b. **High-entropy disambiguation** — confirm against a near-unique fingerprint: the **penny-level current unpaid principal balance**, cross-checked to Wells Fargo’s own produced servicing ledger for the same month.
- c. **Falsification / elimination** — actively search the complete files across multiple periods for any other record that could satisfy the key, and to confirm the loan had exited the security.
- d. **Amortization-series reconciliation** — confirm the balances across time form one continuous pay-down.

5. The match

5. The October 2013 Ginnie Mae II loan-level record for sequence 1013782744 matches the Note on every field:

Field	Ginnie Mae public record	The Note / WF ledger	Match
Agency program	FHA	FHA	✓
Issuer	3355 (Wells Fargo, N.A.)	Wells Fargo, N.A.	✓
State	MD	MD	✓
Original principal	\$254,000 (rounded to nearest \$1,000)	\$254,308	✓
Note rate	4.250%	4.25%	✓
First payment	06/01/2010	06/01/2010	✓
Maturity	05/01/2040	05/01/2040	✓
Pool type	AF (adjustable-rate, FHA)	FHA ARM	✓
Current unpaid balance	\$230,478.84	\$230,478.84 (WF ledger, Nov. 2013)	✓ (exact)

The penny-exact balance is the disambiguator: a coincidental \$254,000 loan would not also carry the Note’s exact balance to the cent in the same month. Among all Maryland 4.25% loans and all Wells-Fargo-issued Maryland loans in the data, only sequence 1013782744 satisfies every criterion.

6. The scale of the search

6. To reach that single record, I parsed **more than one hundred million** individual loan records across more than a dozen complete Ginnie Mae monthly disclosure files. The re-pool **elimination sweep** alone streamed **nine complete Ginnie Mae II monthly files** spanning 2021 through 2026 — **97,318,235** loan records — and returned **zero** Maryland re-pool match (four additional months had no complete file published and were logged as gaps). The cross-check files added the April 2021 Ginnie II file (**10,273,191** records) and the December 2020 Ginnie I file (**1,327,885** records). One record survived.

7. Technological assistance and verification — candor

7. The analysis was **technologically assisted**: I directed an AI analytical system and automated parsing to read the large public files and apply the match. I am not a credentialed forensic expert, and this Declaration does not represent otherwise. I personally verified every figure stated herein against the underlying public file and Wells Fargo’s produced records before signing. The conclusion does not depend on credentials; it is **reproducible** — any person may download the same public files and repeat the link to reach the same record.

8. SOURCE-FILE PROVENANCE — every original Ginnie Mae file relied upon

8. The following table lists each original Ginnie Mae public file, whether the Note’s record **appears** in it, the datum it supplies, and where that datum is used in this Declaration and in the accompanying comparison demonstratives:

#	Original Ginnie Mae file (public, ginniemae.gov)	Reporting period	Record status	Datum it supplies	Used in this Declaration	Used in comparison/demonstrative
1	11mon2_201310 (Ginnie II loan-level)	Oct 2013	PRESENT — seq 1013782 744, Pool 082539	All 8 match fields + current UPB \$230,478.84	¶5 (match table)	Zipper match (all 9 teeth); balance-trail row 2
2	GNMA_MBS_SF_LIQ_082539 (pool liquidation file)	period 201912	PRESENT — seq 1013782 744 removed	Removal in Dec 2019 (period 201912), UPB \$186,397.89, removal reason code 2 — “Repurchase of Delinquent Loan” (label verified against the Ginnie liquidatio	¶ (removal/buyout)	Balance-trail row 3

				n file layout, item LR-015)		
3	082539MAF / GNMA_POOL_082539_MBS_MON (pool & CUSIP disclosure)	as-of disclosure	PRESENT (pool-level)	CUSIP 36225EZ D7; Ginnie II; pool type AF; pool issue 5/1/2010	¶5 (pool type), ¶ (pooling)	Zipper (pool type); identity header
4	11mon1_202012 (Ginnie I loan-level)	Dec 2020	ABSENT	Confirms the loan is not Ginnie I (eliminates the prior mis-identification)	¶4(c), ¶6	— (elimination)
5	11mon2_202104 (Ginnie II loan-level)	Apr 2021	ABSENT	Confirms the loan had exited the pool by Apr 2021	¶6	— (elimination)
6	Re-pool sweep: 9 complete Ginnie II monthly files (11mon2_202112 ... 11mon2_202506)	2021–2026	ABSENT (SEQHIT 0)	Confirms the Note was never re-securitized after the Dec 2019 buyout; 97,318,235 records read	¶6 (scale)	— (elimination)

“Present” rows authenticate the affirmative identification; “absent” rows authenticate the elimination. Both are part of the proof.

9. Continuity of the loan through its history

9. The balances reconcile as one continuous FHA ARM: origination **\$254,308** (Apr. 2010) → **\$230,478.84** (Nov. 2013, the figure on both Ginnie’s record and Wells Fargo’s ledger) → **\$186,397.89** (Dec. 2019, removal from the pool). The same loan’s FHA case number appears on the March 2022 recorded Partial Claim (\$41,473.09, Book 46541/43), and the post-removal custody and release events (the “WF220C / GNMA-Review” coding, the Form HUD-11708 release references, and the September 2022 shipment to Deutsche Bank) attach to this same loan’s servicing record. (Detailed in the accompanying methodology walkthrough.)

10. Limits

10. I state these limits expressly: (a) removal **reason code 2** means the loan was *bought out* of the security, **not** that the debt was paid or discharged; (b) the loan’s absence from the Ginnie pool after December 2019 does not, by itself, establish that Wells Fargo retained ownership thereafter — that remains a matter for discovery; and (c) the identification rests on Ginnie’s public data and Wells Fargo’s produced ledger and should be confirmed against the original servicing file in discovery.

11. Affirmation

I solemnly affirm under the penalties of perjury that the contents of the foregoing Declaration are true to the best of my knowledge, information, and belief.

Dated: _____, 2026 /s/ _____ Jeffrey M. Schatz,
Defendant *in propria persona* 18 Edmondson Ridge Road, Catonsville, Maryland 21228
(240) 490-0053 · thecornerspore@gmail.com

APPENDIX — VERIFY-BEFORE-YOU-SIGN CHECKLIST (remove before filing)

Before signing, personally confirm each against the source file: - [] ¶5: open 11mon2_201310, locate seq **1013782744**, confirm the 8 fields + UPB **\$230,478.84**. - [] ¶5: open WF servicing-ledger (produced Ex. A), confirm **\$230,478.84** for **Nov. 2013**. - [] ¶8 row 2: open GNMA_MBS_SF_LIQ_082539, confirm removal period **201912**, UPB **\$186,397.89**, reason code **2**. - [] ¶8 row 3: open 082539MAF, confirm CUSIP **36225EZD7**, pool type **AF**, issue **5/1/2010**. - [] ¶6: confirm the sweep total **97,318,235** and the two cross-check counts (**10,273,191 / 1,327,885**). - [] ¶9: confirm Partial Claim **\$41,473.09**, Book **46541/43**, and the FHA case number matches the Note. - [] Attach each Ginnie file in ¶8 as a numbered exhibit; attach the WF ledger; attach the match demonstrative. - [] Confirm nothing in the body says the debt is “void,” “discharged,” or “paid.”