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Shelby Cnty Judge of Probate, AL
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STATE OF ALABAMA

COUNTY OF SHELBY

**AFFIDAVIT OF FACT REGARDING VOID TRANSFER AND
DOCUMENT FABRICATION**

I, Gideon Sipin, being of lawful age and sound mind, hereby declare and state the following under penalty of perjury:

1. **SUBJECT PROPERTY:** This Affidavit concerns the real property located at **5200 Meadowbrook Road, Birmingham, AL 35242.**
2. **INCORPORATION OF FORENSIC AUDIT:** I am in possession of a **Bloomberg Property Analysis Report™** prepared for this property dated **September 09, 2022** (hereinafter "the Audit"). The Audit is hereby incorporated by reference as the evidentiary basis for the facts stated herein.
3. **GOVERNING TRUST AND PSA:** The subject mortgage was purportedly securitized into the **RAMP Series 2006-RZ3 Trust**. This Trust is governed by a Pooling and Servicing Agreement (PSA) with a mandatory "Closing Date" of **on or about August 03, 2006.**
4. **VIOLATION OF SECTION 2.01:** Pursuant to **Section 2.01** of the Governing PSA, all right, title, and interest in the mortgage loan were required to be conveyed to the Trustee concurrently with the execution of the agreement in 2006.
5. **VOID CONVEYANCE:** An Assignment of Mortgage (AOM) was recorded on **June 07, 2010** (Instrument #20100607000178810). This transfer occurred approximately **four years after** the Trust had legally closed. Per the Audit, this is a clear violation of the PSA and, under the laws of the State of New York (which govern the Trust), rendered the assignment **void ab initio.**
6. **DOCUMENT FABRICATION:** The 2010 Assignment was executed by **Derrick Layton and Colleen McCullough**. The Audit identifies these individuals as "robo-

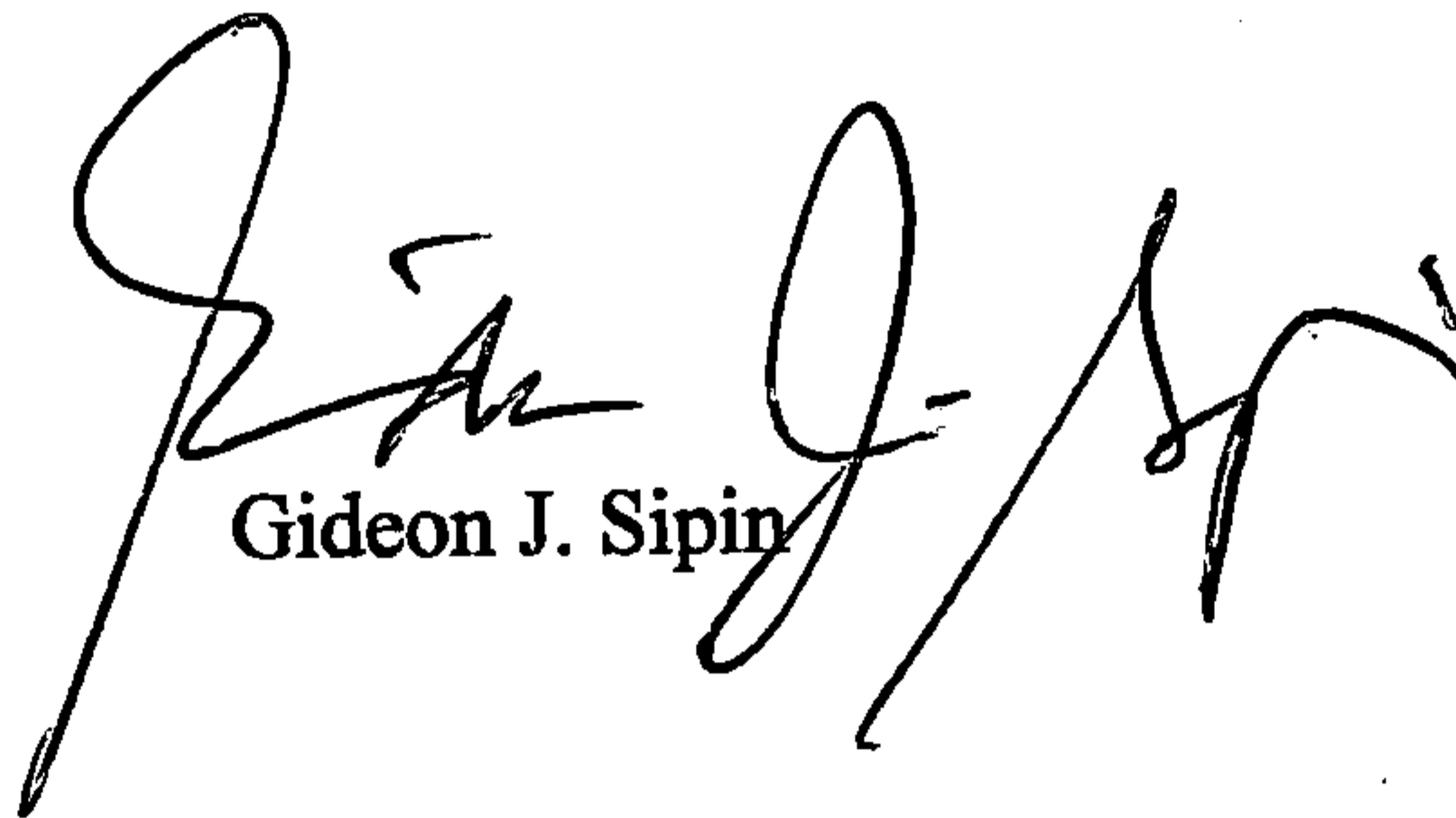


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signers" acting as agents for the Assignee (the Bank) while posing as representatives of the Assignor (MERS), without disclosure of their true employment or legal authority to transfer interest.

7. **NOTICE OF DEFECT:** The chain of title is substantively broken. The Trustee has never legally acquired the debt, and the current claim of title is based on a fraudulent fabrication. This Affidavit serves as constructive notice to all parties that the title is unmarketable and the lien is unenforceable.

Executed this 2ND of February 2026 in the City of Birmingham, AL Shelby County, Alabama.


Gideon J. Sipin

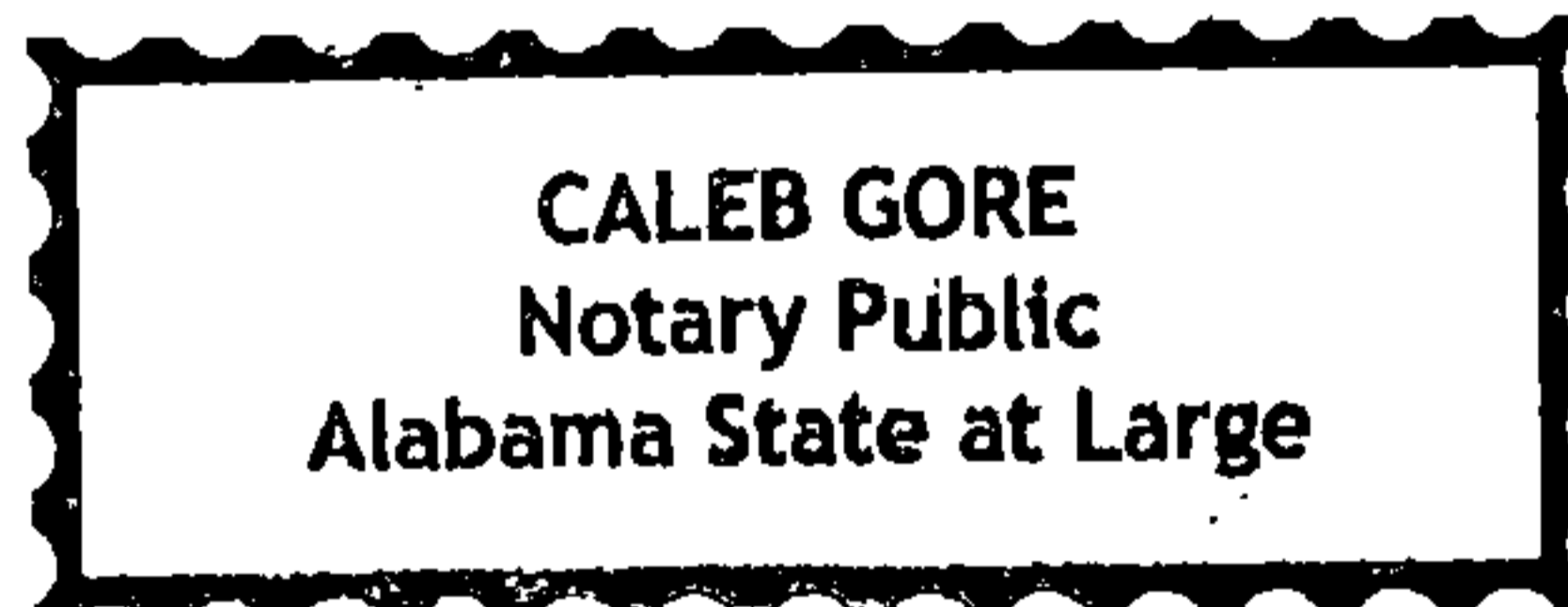
Notary Public



Caleb Gore

Exp: 7/1/2029

Date: 2/2/2026



Prepared by:

Gideon J. Sipin

5200 Meadow Brook Rd

Birmingham, AL 35242