



RICK SCOTT
GOVERNOR

STATE OF FLORIDA

Office of the Governor

THE CAPITOL
TALLAHASSEE, FLORIDA 32399-0001

www.flgov.com
850-488-7146
850-487-0801 fax

April 30, 2015

Mr. Darrell Neilander
30 King Street
Wallingford, Connecticut 06492

RE: Conclusion of Notary Investigation of Rebecca O'Neil

Dear Mr. Neilander:

Thank you for contacting the Notary Section of the Executive Office of the Governor to file a complaint of misconduct against Florida notary Rebecca O'Neil. This Office takes allegations of notary misconduct seriously, and relies upon vigilant citizens, like you, to ensure Florida notaries public adhere to the responsibilities and prohibitions of their office.

After reviewing your complaint and the challenged notarized document, this Office has determined there is insufficient evidence to support the allegations of misconduct reported in your complaint. Therefore, this Office finds O'Neil did not violate Chapter 117, Florida Statutes, in her notarization of the challenged document, and no disciplinary action is warranted at this time.

This determination does not prejudice your ability to pursue alternative avenues of recourse. If you have suffered monetary damages as a result of this transaction, you may be able to file a claim against the notary's surety bond. To obtain the name and address of the bonding company or a copy of the bond, you may contact the Department of State, Notary Commissions and Certifications Section, at (850) 245-6975.

If you have any questions, please do not hesitate to contact us at (850) 717-9325, or by email at NOTARY@eog.myflorida.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Chase Landrum".

Chase Landrum
Notary Coordinator

Darrell Neilander
30 King Street
Wallingford, CT 06492
203-232-2600- email- dneilander@sbcglobal.net

*OFFICE COMPLAINT
6 OF 6 PAGES*

Office of the Governor
Complaint - Notary Section
209 Capitol Building Room 209
Tallahassee, Florida. 32399-0001

Notary's Name: Rebecca ONeil
Commission # FF 069160
Expiration Date: April 17, 2015

August 8, 2015

Dear Office of the Governor

On June 4, 2015, I obtained two (2) public land records from the town of Wallingford, Connecticut , Town Clerks Office, 45 South Main Street, Room #108 Wallingford, CT 06492.

The documents are possibly fabricated. We suspect that these documents may have been fraudulently notarized and are in violation of the Florida statues. Ms. Oneil and/or Mr. Reed may not have been present at the date and time of the notarization and they both may not have any knowledge of any suspected fraudulent activity.

In addition Exhibit A appears to have no corrective information to Exhibit B, which intern seems highly suspect. This complaint is exclusively invokes the issues relating to the Notary and the alledged forged signatures on the documets.

Exhibit A.: CORRECTIVE ASSIGNMENT OF MORTGAGE – Document # 1517-994 - Book 1517
Page 984, Dated 5-26-2015, Recorded 5-28-2015

Exhibit B : ASSIGNMENT OF MORTGAGE – Document # 1480-1089 - Book 1480, Page 1089,
Dated July 25, 2013, Recorded April 4, 2015

Exhibit C :ASSIGNMENT OF OPEN END MORTGAGE DEED- document # 1514-59 – Book 1514,
Page 59, Dated 02-03-2015, recorded 04-02-2015

1. On 5-26-2015 Notary Rebecca ONeil allegedly notarized her own signature on Exhibit A. Ms. ONeil signed the document in her role as witness to it;s authenticity as one of the two required witnesses. Subsequently she used her role as a Notary to execute the same document. Witnesses and Notaries have two separate legal requirements in this Assignment.
2. On 2-3-2015 Rebecca ONeil allegedly notarized her own signature on Exhibit C. Once again Ms. ONeil signed the document in her role as witness to it;s authenticity as one of the two required witnesses. Subsequently she used her role as a Notary to execute the same document.

We believe Exhibits A and Exhibit C are possibly fraudulent or forgeries and may have not been executed in the presence of Rebecca Oneil. Ms ONEils Notary Seal may have been used fraudulently by an unknown or know person or persons. Mr Reed may have not personally signed the documents in question and have no personal knowledge of it's exsistance

In addition we may suspect that Mr Reed may not have been in the office to sign the document on 5-26-2015 or 02-03-2015. The date the documents were allegedly sworn. Therefore, Ms ONEil could have not read the oath to Mr Reed on the dates in question.

Although Florida law does not require the use of a notary journal as you know the Governor's Task Force on Notaries Public in 1989 recommended the mandatory use of journals. I would request that Office of the Governor request copies of any journals or records that may exist regarding these documents.. Additional I would request that the Office of the Governor request that the Notary Rebecca ONEil prepare and submit her **own personal** written response as required by law. The Office of the Governor should not accept a prepared response from Rebecca ONEils employer to these allegations as she also may be a victim to this possible fraud or forgery.

I request that the Office of the Governor investigate if any of the following Florida State Statues Chapter 117 have been violated or any violations that investigators may discover.

- I. 117.05 Use of notary commission; unlawful use; notary fee; seal; duties; employer liability; name change; advertising; photocopies; penalties. (2)(b) The notary public official seal and the certificate of notary public commission are the exclusive property of the notary public and must be kept under the direct and exclusive control of the notary public. The seal and certificate of commission must not be surrendered to an employer upon termination of employment, regardless of whether the employer paid for the seal or for the commission.
- II. (c) That the signer personally appeared before the notary public at the time of the notarization
- III. (d) The exact date of the notarial act.
- IV. (e) The name of the person whose signature is being notarized. It is presumed, absent such specific notation by the notary public, that notarization is to all signatures.
- V. (5) A notary public may not notarize a signature on a document unless he or she personally knows, or has satisfactory evidence, that the person whose signature is to be notarized is the individual who is described in and who is executing the instrument. A notary public shall certify in the certificate of acknowledgment or jurat the type of identification, either based on personal knowledge or other form of identification, upon which the notary public is relying.
- VI. 117.107 Prohibited acts.—
 - (3) A notary public may not affix his or her signature to a blank form of affidavit or certificate of acknowledgment and deliver that form to another person with the intent that it be used as an affidavit or acknowledgment.
 - (7) A notary public may not change anything in a written instrument after it has been signed by anyone.
 - (8) A notary public may not amend a notarial certificate after the notarization is complete.
 - (9) A notary public may not notarize a signature on a document if the person whose signature is being notarized is not in the presence of the notary public at the time the signature is notarized. Any notary public who violates this subsection is guilty of a civil infraction, punishable by penalty not exceeding \$5,000, and such violation constitutes malfeasance and misfeasance in the conduct of official duties. It is no defense to the civil infraction specified in this subsection that the notary public acted without intent to defraud. A notary public who

violates this subsection with the intent to defraud is guilty of violating s. 117.105.

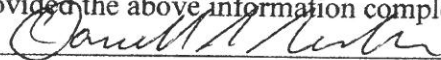
(10) A notary public may not notarize a signature on a document if the document is incomplete or blank. However, an endorsement or assignment in blank of a negotiable or nonnegotiable note and the assignment in blank of any instrument given as security for such note is not deemed incomplete.

If you have any questions, please do not hesitate to contact me.

Sincerely,



Darrell Neilander

I affirm that I have provided the above information completely and truthfully to the best of my knowledge. Signature  Date 8-8-15

Doc ID: 002533690001 Type: LAN
BK 1514 PG 59

EXHIBIT C

Record & Return To:
Document Recording Services
PO Box 3008
Tallahassee, FL 32315
800-927-9800

Loan #: 1040003575
Deal Name: PAF-RMS
CT, Wallingford Town

S270141ASG
REF92860515

ASSIGNMENT OF OPEN-END MORTGAGE DEED

FOR VALUE RECEIVED, the receipt and sufficiency of which is hereby acknowledged, the undersigned, RMS Mortgage Asset Trust 2012-1, PO Box 447, Odessa, FL, 33556, herein ("Assignor"), does hereby grant, sell, assign, transfer and convey, without recourse unto Wilmington Savings Fund Society, FSB, Not in its individual capacity but solely as Trustee for the PrimeStar-H Fund II Trust, PO Box 447, Odessa, FL 33556 herein ("Assignee") that certain OPEN-END MORTGAGE DEED referenced below;

Borrower: JENNIFER NEILANDER AND DARRELL NEILANDER, AS JOINT TENANTS
Book: 1255 Page: 361 in Wallingford Town, CT.

Together with the note(s) and obligations therein described or referred to, the money due and to become due thereon, with interest, and all rights accrued or to accrue under said document referenced above.

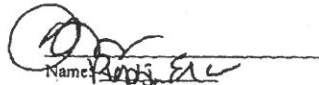
TO HAVE AND TO HOLD the same unto Assignee, its successors and assigns, forever, subject only to the terms and conditions of the document above-described.

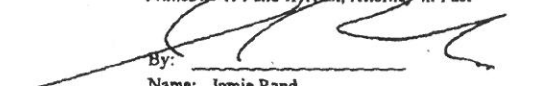
IN WITNESS WHEREOF, Assignor has caused this Assignment to be executed and delivered, effective

2-3-15

Witnesses

RMS Mortgage Asset Trust 2012-1
By: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee for the PrimeStar-H Fund II Trust, Attorney-in-Fact



Name: Jamie Rand


By:
Name: Jamie Rand
Title: Vice President of Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee for the PrimeStar-H Fund II Trust


Name: Darrell Neilander

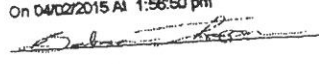
State of Florida
County of Hillsborough

On 2-3-15 before me, the undersigned, a Notary Public, for said County and State, personally appeared Jamie Rand, personally known to me to be the person that executed the foregoing instrument and acknowledged that is a/an Vice President of Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee for the PrimeStar-H Fund II Trust, Attorney-in-Fact of RMS Mortgage Asset Trust 2012-1 and that he/she did execute the foregoing instrument. Jamie Rand is personally known to me.


Notary Public:
My Comm. Expires: 1

REBECCA ONEILL
Commission # FF 069160
Expires April 17, 2016
Bonded Three Year Full Insurance 800-325-7078

Received for Record at Wallingford, CT
On 04/02/2015 At 1:56:50 pm





Doc ID: 001997090001 Type: LAN

BK 1480 PG 1089

EXHIBIT B

Record & Return to:
Bendett & McHugh, P.C.
160 Farmington Avenue
Farmington, CT 06032
5048FC-20133123/New Haven

ASSIGNMENT OF MORTGAGE

Know all men by these presents, that Residential Mortgage Solution, LLC, with a mailing address of c/o Specialized Loan Servicing, LLC 8742 Lucent Boulevard, Suite 300, Highlands Ranch, CO 80129 does hereby grant, bargain, sell, assign, transfer, and set over to U.S. Bank National Association, as Indenture Trustee for RMS Mortgage Asset Trust 2012-1, with a mailing address of c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129, and its successors and assigns, all interest under that certain mortgage to Mortgage Electronic Registration Systems, Inc., as Nominee for Aegis Lending Corporation and Aegis Lending Corporation's successors and assigns, from Jennifer Neilander and Darrell Neilander, dated May 24, 2006 and recorded June 2, 2006 in Volume 1255 at Page 361 of the Wallingford Land Records.

In Witness Whereof, the Assignor has duly executed this instrument this 25th day of July 2013.

Signed, Sealed and Delivered
in the Presence of:

[Signature]
Witness James R. Grovin

Residential Mortgage Solution, LLC
By [Signature]
Its DAVID SKLAR, CFO

[Signature]
Witness GREGORY OCHOA

STATE OF California :
COUNTY OF Orange :

On this 25th day of July, 2013, personally appeared David SKLAR, who is known to me to be the person who executed the foregoing instrument as the Chief Financial Officer (title), of the Corporation that executed the foregoing instrument, and acknowledged the same to be the free act and deed of said Corporation, before me.



[Signature]
Notary Public
My Commission Expires 3-25-2015

Received for Record at Wallingford, CT
On 08/26/2013 At 10:39:45 am
[Signature]

Doc ID: 002551670001 Type: LAN
BK 1517 PG 984

EXHIBIT A

Record & Return To:
PrimeStar-H Fund I Trust
PO Box 447
Odessa, FL 33556
813-962-1300

Prepared by: Carin Canter
Loan #: 1040003575
Deal Name: PAF Document Control
CT, Wallingford Town

S306564ASG
REF99722366

CORRECTIVE ASSIGNMENT OF MORTGAGE

****THIS DOCUMENT IS BEING RECORDED TO CORRECT THE ASSIGNEE IN THAT CERTAIN ASSIGNMENT OF MORTGAGE RECORDED 8/26/2013 IN BOOK 1480 PAGE 1089.****

FOR VALUE RECEIVED, the receipt and sufficiency of which is hereby acknowledged, the undersigned, Residential Mortgage Solution, LLC, PO Box 447, Odessa, FL, 33556, herein ("Assignor"), does hereby grant, sell, assign, transfer and convey, without recourse unto RMS Mortgage Asset Trust 2012-1, PO Box 447, Odessa, FL 33556 herein ("Assignee") that certain MORTGAGE referenced below;

**Borrower: Jennifer Neilander and Darrell Neilander, as joint tenants
Book: 1255 Page: 361 in Wallingford Town, CT.**

Together with the note(s) and obligations therein described or referred to, the money due and to become due thereon, with interest, and all rights accrued or to accrue under said document referenced above.

TO HAVE AND TO HOLD the same unto Assignee, its successors and assigns, forever, subject only to the terms and conditions of the document above-described.

IN WITNESS WHEREOF, Assignor has caused this Assignment to be executed and delivered, effective

5-26-15

Witnesses

Rebecca O'Neill
Name: Rebecca O'Neill

Chelsea Hauss
Name: Chelsea Hauss

Residential Mortgage Solution, LLC

By: *Jamie Rand*
Name: Jamie Rand
Title: Authorized Signatory

State of Florida
County of Hillsborough

On 5-26-15 before me, the undersigned, a Notary Public, for said County and State, personally appeared Jamie Rand, personally known to me to be the person that executed the foregoing instrument and acknowledged that is a/an Authorized Signatory of Residential Mortgage Solution, LLC and that he/she did execute the foregoing instrument. Jamie Rand is personally known to me.

Rebecca O'Neill
Notary Public:
My Comm. Expires:



Received for Record at Wallingford, CT
On 05/29/2015 At 9:32:12 am

[Signature]