

# EXHIBIT “D”

## Evidence Key

**AMICUS BRIEF OF MARIE MCDONNELL**

*U.S. Bank v. Ibanez* and *Wells Fargo Bank v. LaRae*

# Evidence Key

*U.S. Bank, National Association v. Ibanez and Wells Fargo Bank, N.A. v. LaRace*

ITEM	IBANEZ	LARACE
Settlement Date	December 2, 2005	May 19, 2005
Purpose of Loan	Purchase Money Mortgage	Purchase Money Mortgage
Type of Transaction	Investment Property	First Time Homebuyers
Purchase Price	\$115,000.00	\$129,000.00
Loan Amount (1 <sup>st</sup> Mortgage Only)	\$103,500.00	\$103,200.00
Lender Named on Note & Mortgage	Rose Mortgage, Inc.	Option One Mortgage Corporation
<b>Securitization Participants</b>	<b>Private Placement</b>	<b>Public Offering</b>
Originator	Option One Mortgage Corporation	Option One Mortgage Corporation
Seller/Sponsor	Lehman Brothers Holdings, Inc.	Bank of America, National Association
Depositor	Structured Asset Securities Corporation	Asset Backed Funding Corporation
Issuing Entity	Structured Asset Securities Corporation Mortgage Loan Trust 2006-Z	ABFC 2005-OPT1 Trust
<b>Evidence Supplied by McDonnell</b>	<b>Appendix Reference &amp; Source</b>	<b>Appendix Reference &amp; Source</b>
Prospectus/Prospectus Supplement	Bloomberg Information Services - Supplied on 4/17/2009	<a href="http://www.secinfo.com">http://www.secinfo.com</a> - Supplied on 4/17/2009
Mortgage Loan Schedule	Bloomberg Information Services - Supplied on 4/17/2009	Bloomberg Information Services - Supplied on 4/17/2009
Historical Default Rate	Bloomberg Information Services - Supplied on 4/17/2009	Bloomberg Information Services - Supplied on 4/17/2009
Collateral Loan Performance	Bloomberg Information Services - Supplied on 4/17/2009	Bloomberg Information Services - Supplied on 4/17/2009
Ratings History	Bloomberg Information Services - Supplied on 4/17/2009	Bloomberg Information Services - Supplied on 4/17/2009
Monthly Remittance Report	Supp. Appendix #2559-2563	N/A

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ITEM	IBANEZ	LARACE
	Bloomberg Information Services - Supplied on 6/29/2009 - Remittance Report Loan #: 0121463913	
Real Estate Listing & Sales Agreement		Supp. Appendix #2608-2622 Attorney Bethzaida Sanabria-Vega - Supplied on 6/29/2009
Mortgage & Riders	Supp. Appendix #2565-2584 Hampden County Registry of Deeds - Supplied on 4/17/2009 & 6/29/2009	Supp. Appendix #2624-2633 Hampden County Registry of Deeds - Supplied on 4/17/2009 & 6/29/2009
Assignment(s) of Mortgage	Supp. Appendix #2585 & 2594 Hampden County Registry of Deeds - Supplied on 4/17/2009 & 6/29/2009	Supp. Appendix #2640 Hampden County Registry of Deeds - Supplied on 4/17/2009 & 6/29/2009
Order of Notice	Supp. Appendix #2587 Hampden County Registry of Deeds - Supplied on 4/17/2009 & 6/29/2009	Supp. Appendix #2634 Hampden County Registry of Deeds - Supplied on 4/17/2009 & 6/29/2009
Complaint to Foreclose	Supp. Appendix #2588-2589 Hampden County Registry of Deeds - Supplied on 4/17/2009 & 6/29/2009	Supp. Appendix #2635 Hampden County Registry of Deeds - Supplied on 4/17/2009 & 6/29/2009
Certificate of Entry	Supp. Appendix #2590 Hampden County Registry of Deeds - Supplied on 4/17/2009 & 6/29/2009	Supp. Appendix #2636 Hampden County Registry of Deeds - Supplied on 4/17/2009 & 6/29/2009
Massachusetts Foreclosure Deed	Supp. Appendix #2591 Hampden County Registry of Deeds - Supplied on 4/17/2009 & 6/29/2009	Supp. Appendix #2637 Hampden County Registry of Deeds - Supplied on 4/17/2009 & 6/29/2009

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*U.S. Bank, National Association v. Ibanez and Wells Fargo Bank, N.A. v. LaRace*

ITEM	IBANEZ	LARACE
Affidavit	Supp. Appendix #2592-2593 Hampden County Registry of Deeds - Supplied on 4/17/2009 & 6/29/2009	Supp. Appendix #2638-2639 Hampden County Registry of Deeds - Supplied on 4/17/2009 & 6/29/2009
<b>Plaintiffs' Supplemental Materials</b>	<b>Comments</b>	<b>Comments</b>
<b>Collateral File</b>	<b>Exhibit "A"</b>	<b>Exhibit "C"</b>
Adjustable Rate Note	Appendix #960-964 Loan Number: 0000013128 Pages 1-5 of a five-page Document	Appendix #890-893 Loan Number: 231066435 Pages 1-3 of a three-page Document
Allonge to Note	Appendix #965 Rose Mortgage, Inc. to Option One Mortgage Corporation	N/A
Allonge to Note	Appendix #966 Option One Mortgage Corporation in Blank Loan Number: 831058693 - Conflicts with Note (#0000013128) - Conflicts with Remittance Report (#0121463913) Servicing Number: 0015283807	Appendix #894 Option One Mortgage Corporation in Blank Loan Number: 231066435 - Conforms with Note - Conforms with Bloomberg Tapes Servicing Number: 001676876-4
Mortgage & Riders  Certified Copy – Appendix #1002-1021	Appendix #967-986 (Uncertified Copy) Granted by Ibanez to Rose Mortgage, Inc. Loan Number: 0000013128 (Typed on Face) Loan Number: 831058693 (Handwritten) Servicing Number: 0015283807 (Handwritten)	Granted Appendix #895-914 by LaRaces to Option One Mortgage Loan Number: 231066435 (Typed on Face) Servicing Number: 001676876-4 (Typed on Face)
Declaration of Homestead	N/A	Appendix #915 Recorded on 5/19/2005 in favor of Mark LaRace

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*U.S. Bank, National Association v. Ibanez and Wells Fargo Bank, N.A. v. LaRace*

ITEM	IBANEZ	LARACE
Assignment of Mortgage	Appendix #999-1000 <b>CERTIFIED TRUE COPY - UNRECORDED</b> From Rose Mortgage, Inc. to Option One Mortgage Corporation <ul style="list-style-type: none"> <li>- Executed and Notarized on 12/8/2005</li> <li>- Authenticated Corporate Acknowledgment</li> <li>- Recording References were Omitted</li> <li>- Loan Number: 0000013128 (Typed)</li> <li>- Loan Number: 831058693 (Handwritten)</li> <li>- Servicing Number: Blank</li> <li>- Return Address: Rose Mortgage</li> </ul>	N/A
Assignment of Mortgage	Appendix #987-988 <b>ALTERED COPY - RECORDED</b> From Rose Mortgage, Inc. to Option One Mortgage Corporation <ul style="list-style-type: none"> <li>- Executed and Notarized on 12/8/2005</li> <li>- Recording References were Handwritten</li> <li>- Loan Number: 0000013128 (Typed)</li> <li>- Loan Number: 831058693 (Handwritten)</li> <li>- Servicing Number: Blank</li> <li>- Return Address: Option One</li> </ul>	N/A
Assignment of Mortgage	Appendix #989 <b>UNRECORDED ASSIGNMENT</b> From Option One Mortgage Corporation "In Blank" <ul style="list-style-type: none"> <li>- Executed and Notarized on 1/23/2006</li> <li>- Recording References were Omitted</li> <li>- Grantee not Identified</li> </ul>	Appendix #916 <b>UNRECORDED ASSIGNMENT</b> From Option One Mortgage Corporation "In Blank" <ul style="list-style-type: none"> <li>- Executed and Notarized on 5/26/2005</li> <li>- Recording References were Omitted</li> <li>- Grantee not Identified</li> </ul>

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ITEM	IBANEZ	LARACE
	<ul style="list-style-type: none"> <li>- Loan Number: 831058693</li> <li>- Servicing Number: 0015283807</li> </ul>	<ul style="list-style-type: none"> <li>- Loan Number: 231066435</li> <li>- Servicing Number: 0016768764</li> </ul>
<b>MISSING DOCUMENTATION</b>	<p><i>The handwritten Loan Number 831058693 indicates that Option One Mortgage Corporation most likely sold the Ibanez loan into a securitization deal on or about January 23, 2006 when the above Unrecorded Assignment was executed.</i></p> <p><i>Apparently, the Ibanez loan was rejected either because of an early payment default; or because of defects in the loan documentation.</i></p> <p><i>This would explain why it was later repackaged in a Private Placement underwritten by Lehman Brothers.</i></p>	
Assignment of Mortgage	<p>Appendix #</p> <p style="text-align: center;"><b>RECORDED ASSIGNMENT</b></p> <p>From Option One Mortgage Corporation to U.S. Bank, National Association as Trustee of the SASC 2006-Z Trust</p> <ul style="list-style-type: none"> <li>- Executed by Linda Green (DOCX)</li> <li>- Signed and Notarized on 9/2/2008</li> <li>- Recording References Typed In</li> <li>- Grantee Identified as Plaintiff</li> <li>- Loan Number: Not Disclosed</li> <li>- Servicing Number: Not Disclosed</li> <li>- Recorded on 9/11/2008</li> </ul>	<p>Appendix #940</p> <p style="text-align: center;"><b>RECORDED ASSIGNMENT</b></p> <p>From Option One Mortgage Corporation to Wells Fargo Bank, N.A. as Trustee of the ABFC 2005-OPT-1 Trust</p> <ul style="list-style-type: none"> <li>- Executed by Cindi Ellis (Option One)</li> <li>- Signed and Notarized on 5/7/2008</li> <li>- Recording References Typed In</li> <li>- Grantee Identified as Plaintiff</li> <li>- Loan Number: Not Disclosed</li> <li>- Servicing Number: Not Disclosed</li> <li>- Recorded on 5/12/2008</li> </ul>
Title Insurance Policy	<p>Appendix #990-998</p> <p>Stewart Title Guaranty Company</p>	<p>Appendix #917-928</p> <p>First American Title Insurance Company</p>

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*U.S. Bank, National Association v. Ibanez and Wells Fargo Bank, N.A. v. LaRace*

ITEM	IBANEZ	LARACE
<b>Securitization Documents</b>	<b>Exhibit “B”</b>	<b>Exhibit “A”</b>
Registration Statement	N/A – Private Placement	Appendix #1781 (Files below were downloaded from the Securities and Exchange Commission’s public access website: <a href="http://www.sec.gov">http://www.sec.gov</a> )  Form S-3, Registration Statement Under The Securities Act Of 1933, for Asset Backed Funding Corporation, Dated August 30, 2005.
Legal Opinions	N/A – Private Placement	Opinion of Cadwalader, Wickersham & Taft LLP Opinion of Hunton & Williams, LLP
Prospectus/Prospectus Supplement	Appendix #1167 Private Placement Memorandum, 12/26/2006 <ul style="list-style-type: none"> <li>- Plaintiff Re-submitted the CD Rom McDonnell had previously obtained from Bloomberg Information Services</li> <li>- Plaintiffs intentionally omitted this record in its Appendix</li> </ul>	Appendix #2063 & 2395 (Exhibit A-6 to Supplemental Materials) Prospectus/Prospectus Supplement, 10/27/2005 <ul style="list-style-type: none"> <li>- Plaintiff Re-submitted the CD Rom McDonnell obtained from Bloomberg</li> <li>- And also downloaded files from the SEC’s website</li> </ul>
Pooling and Servicing Agreement	N/A – Private Placement	Appendix #1443 & 1599 (Exhibit A-14 to Supplemental Materials)
Mortgage Loan Purchase Agreement	N/A – Private Placement	(Exhibit A-15 to Supplemental Materials)
Mortgage Loan Schedule	No Mortgage Loan Schedule was supplied with the Supplemental Materials. <ul style="list-style-type: none"> <li>- In her report of 4/17/2009, McDonnell supplied a Mortgage Loan Schedule obtained through Bloomberg that showed the Ibanez Loan was not in the SASC</li> </ul>	Appendix #882-889 No Mortgage Loan Schedule was supplied with the Supplemental Materials. <ul style="list-style-type: none"> <li>- In her report of 4/17/2009, McDonnell supplied a Mortgage Loan Schedule</li> </ul>

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ITEM	IBANEZ	LARACE
	2006-Z Trust Fund.	<p>obtained through Bloomberg that showed the LaRace Loan was being tracked as an asset of the ABFC 20058-OPT1 Trust Fund.</p> <ul style="list-style-type: none"> <li>- The Plaintiff attached McDonnell's Mortgage Loan Schedule as Exhibit "B" to its Supplemental Materials without disclosing its source of origin.</li> </ul>
<b>Land Records</b>	<b>Exhibit "C"</b>	<b>Exhibit "F"</b>
Order of Notice	Appendix #1058-59 Issued by Land Court on 5/2/2007	Appendix #938 Issued by Land Court on 5/11/2007
Complaint to Foreclose	Appendix #1060 Judgment Issued on 6/26/2007	Appendix #939 Judgment Issued on 7/3/2007
Power of Attorney	Appendix #1061 Executed by Cindi Ellis, Assistant Secretary of Option One Mortgage Corporation as Attorney-in-Fact for SASC 2006-Z on 5/7/2008 <ul style="list-style-type: none"> <li>- Purports to Authorize Steven A. Ablitt, Esq., Phil Raptis or John O'Hara agents of Ablitt &amp; Charlton, P.C. to foreclose on Ibanez's Property</li> <li>- Purports to ratify all previous actions taken by Ablitt, etc.</li> <li>- <b><u>NOTE: Foreclosure took place ten months earlier on 7/5/ 2007</u></b></li> </ul>	Appendix #941 Executed by Cindi Ellis, Assistant Secretary of Option One Mortgage Corporation as Attorney-in-Fact for ABFC 2005-OPT1 on 5/7/2008 <ul style="list-style-type: none"> <li>- Purports to Authorize Steven A. Ablitt, Esq., Phil Raptis or John O'Hara agents of Ablitt &amp; Charlton, P.C. to foreclose on the LaRaces' Property</li> <li>- Purports to ratify all previous actions taken by Ablitt, etc.</li> <li>- <b><u>NOTE: Foreclosure took place ten months earlier on 7/5/ 2007</u></b></li> </ul>
Massachusetts Foreclosure Deed	Appendix #1063 Executed by <b>Cindi Ellis on 5/7/2008</b>	Appendix #943 Executed by <b>Cindi Ellis on 5/7/2008</b>

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*U.S. Bank, National Association v. Ibanez and Wells Fargo Bank, N.A. v. LaRace*

ITEM	IBANEZ	LARACE
	Recorded on 5/23/2008 - Purports to convey Ibanez's Property to Plaintiff for \$94,350.00	Recorded on 5/12/2008 - Purports to convey LaRaces' Property to Plaintiff for \$120,397.03
Affidavit	Appendix #1064-65 Executed by <b>Cindi Ellis on 5/7/2008</b> Recorded on 5/23/2008	Appendix #944-45 Executed by <b>Cindi Ellis on 5/7/2008</b> Recorded on 5/12/2008
Assignment of Mortgage	Appendix #1066-67 Executed by Linda Green in her alleged capacity as Vice President of American Home Mortgage Servicing, Inc. as successor-in-interest to Option One Mortgage Corporation . - Purports to convey the Ibanez Note and Mortgage to the Plaintiff on 9/2/2008, some fourteen (14) months post-foreclosure. - <b>NOTE:</b> The SASC 2006-Z Deal closed on or about 1/28/2007; no assets could be conveyed into the Trust thereafter. - <b>NOTE:</b> The Ibanez Mortgage was foreclosed on 7/5/2007. - <b>NOTE:</b> This Assignment is bogus for the following reasons: 1. Option One divested itself of its interest in the Ibanez Note and Mortgage on or about January 28, 2007 when the Deal closed; 2. The Trust documents (Prospectus; Supplements; and Pooling and Servicing	Appendix #940 Executed by Cindi Ellis as Assistant Secretary of Option One Mortgage Corporation on 5/7/2008. - Purports to <u>retroactively convey</u> the LaRace Note and Mortgage to the Plaintiff effective April 18, 2007. - <b>NOTE:</b> The ABFC 2005-OPT1 Deal closed on or about 10/28/2005; no assets could be conveyed into the Trust thereafter. - <b>NOTE:</b> The LaRace Mortgage was foreclosed on 7/5/2007 and could not be assigned into the Trust ten months post-foreclosure i.e., on 5/7/2008. - <b>NOTE:</b> This Assignment is bogus for the following reasons: 1. Option One divested itself of its interest in the LaRace Note and Mortgage on or about October 28, 2005 when the Deal closed; 2. The Trust documents (Prospectus; Supplements; and Pooling and Servicing

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ITEM	IBANEZ	LARACE
	<p>Agreement) preclude anyone but the DEPOSITOR from conveying mortgage obligations into the Trust;</p> <p>3. Neither American Home Mortgage Servicing, Inc. nor Linda Green was authorized by the Trustee, U.S. Bank, N.A. to execute documents on behalf of the Trust.</p> <p>4. A back-dated Assignment is ineffective.</p> <p>5. A fraudulent Assignment is void <i>ab initio</i>.</p> <p>– <b>NOTE:</b> This Assignment was executed by the infamous Linda Green, an employee of DOCX which has been shut down due to civil and criminal allegations that DOCX has been manufacturing false documents in order to facilitate wrongful foreclosure actions such as here.</p>	<p>Agreement) preclude anyone but the DEPOSITOR from conveying mortgage obligations into the Trust;</p> <p>3. Neither Option One nor Cindi Ellis was authorized by the Trustee, Wells Fargo Bank, N.A. to execute documents on behalf of the Trust.</p> <p>4. A back-dated Assignment is ineffective.</p> <p>5. A fraudulent Assignment is void <i>ab initio</i>.</p>
<b>Authority from Option One</b>	<b>Exhibit “D”</b>	<b>Exhibit “E”</b>
Corporate Resolution	<p>Appendix #1068-1070</p> <p>Appointment of Cindi Ellis as Assistant Secretary with limited signing authority to execute certain documents on behalf of Option One Mortgage Corporation.</p>	<p>Appendix #1068-1070</p> <p>Appointment of Cindi Ellis as Assistant Secretary with limited signing authority to execute certain documents on behalf of Option One Mortgage Corporation.</p>
<b>Authority from Trustee</b>	<b>None Available</b>	<b>Exhibit “D”</b>
Limited Power of Attorney	<p>Appendix #</p> <p>There is no Power of Attorney in evidence from U.S. Bank National Association as Trustee of the SASC 2006-Z Trust to Option One Mortgage Corporation.</p>	<p>Appendix #</p> <p>Wells Fargo Bank, N.A. recorded a Limited Power of Attorney in the Hampden County Registry of Deeds at Book 16512, Pages 149-153 that authorized Option One Mortgage Corporation to</p>

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*U.S. Bank, National Association v. Ibanez and Wells Fargo Bank, N.A. v. LaRace*

ITEM	IBANEZ	LARACE
		<p>execute certain documents on its behalf in its capacity as Trustee for <b><u>Option One Mortgage Acceptance Corporation</u></b>, depositor, under the Pooling and Servicing Agreements attached thereto as Exhibit A.</p> <ul style="list-style-type: none"> <li>- This Power of Attorney is a nullity with respect to the LaRace loan because the Depositor in the ABFC 2005-OPT1 Deal was <b><u>Asset Backed Funding Corporation</u></b>, and not Option One Mortgage Acceptance Corporation.</li> <li>- Hence, there is no chain of authority to any of the parties that executed the related documents incident to the foreclosure of the LaRace loan.</li> </ul>