

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MASSACHUSETTS

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|----------------------------|-----------------------------------|
| IN RE KATHLEEN A. THOMAS) | |
| Debtor) | CASE NO. 10-40549-MSH |
| _____) | Chapter 13 |
|) | |
| KATHLEEN A. THOMAS,) | |
| Plaintiff) | |
|) | |
| v.) | Adversary Proceeding No. 10-04086 |
|) | |
| CITIMORTGAGE, INC.,) | |
| FLAGSTAR BANK, FSB,) | |
| ALLIED HOME MORTGAGE) | |
| CAPITAL CORPORATION,) | |
| Defendants) | |

**AFFIDAVIT OF SHARON MORGAN IN FURTHER SUPPORT OF
DEFENDANT FLAGSTAR BANK, FSB'S MOTION TO DISMISS**

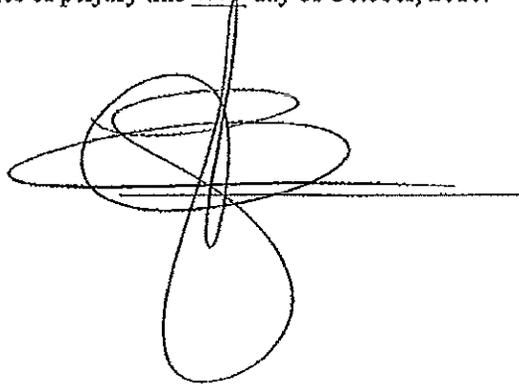
Sharon Morgan, being duly sworn deposes and says:

1. I am an Assistant Vice President of Flagstar Bank, FSB.
2. I make this affidavit based upon a review by my staff and other Flagstar employees of books and records maintained by Flagstar in the ordinary course of its business.
3. This affidavit relates to a loan made to Kathleen A. Thomas, debtor in this proceeding. The loan was originated by a mortgage broker, Allied Home Mortgage Capital Corporation, and was immediately transferred to Flagstar on May 8, 2006. Flagstar in turn sold the loan to CitiMortgage on September 16, 2006. Thus, Flagstar only held this loan for a relatively short period of time before transferring it to CitiMortgage.

4. Flagstar Bank has no further interest in this loan or mortgage. It cannot attempt to collect on this loan as it is neither the holder of the mortgage nor of the promissory note.

5. Flagstar Bank has and had policies and procedures in place to prevent acquiring any loans which were violative of the Home Equity Protection Act or of the Massachusetts Predatory Home Lending Protection Act.

Sworn to under the penalties of perjury this 28th day of October, 2010.

A handwritten signature in black ink, appearing to be "Donn A. Randall". The signature is highly stylized and somewhat illegible, with a large loop at the bottom and a horizontal line extending to the right.

Certificate of Service

I, Donn A. Randall, hereby certify that a true and correct copy of the foregoing document was served on all parties or counsel of record via this Court's CM/ECF electronic filing system, or, if not registered on this Court's CM/ECF system, then via first-class mail, postage pre-paid, on this 28th day of October, 2010.

/s/ Donn A. Randall

Donn A. Randall