

AFFIDAVIT OF MARK W. MUMMA

STATE OF OKLAHOMA)
) ss
COUNTY OF OKLAHOMA)


I, Mark W. Mumma being duly sworn under oath, do hereby state:

1. I am the owner of MummaGraphics, Inc., which has been in the graphics arts business since 1993. In 1997, MummaGraphics started WebGuy Internet Solutions with an emphasis on web site design and hosting. In that capacity, I have provided electronic mail service and other online tools and services to end-users.
2. On a number of occasions over the past few years, I have attempted to track the senders of fraudulent mortgage refinance spam received by my email servers by responding to a specific fraudulent message by clicking on the web link provided in the email and filling in the form with a unique made-up name and property address. Utilizing Voice Over IP telephone numbers, I am able to provide unique telephone numbers. In this way, I am able to tie the responsible mortgage and marketing companies to a specific series of fraudulent electronic mail messages.
3. In the early morning hours of October 11, 2004, I responded to a fraudulent mortgage spam by clicking on the link in the message, which took me to www.bnmka.com. This web page informed me that I had been "approved for the lowest rate possible" and presented a form to be filled in with basic contact, property, and existing loan information. I filled out the form providing the name "Ned Campbell" and an Oklahoma City property address. Prior to clicking the button to submit the form, I printed the web page as a PDF document. A true and correct copy of this document is attached.
4. Later that day, I received a call from a woman identifying herself as "Roxy" from Neighborhood Loan (www.neighborhoodloan.com). Roxy asked if I had filled out an "online mortgage request." When I answered that I had, she advised me that she would have one of her lenders call me back. She later characterized the call as a "quality assurance" call.
5. On October 13, 2004, I called the offices of Neighborhood Loan and eventually spoke to a receptionist who identified Sean Colclough and Mike Nittoli as the co-owners, who were not in the office. When I asked to speak with a manager regarding the spam problem, I was connected to Lamonte Gullory. I made Mr. Gullory aware that I had provided bogus information in response to unlawful spam in order to track the sender, and had received a call back from Neighborhood Loan. Mr. Gullory acknowledged that this was a "quality assurance" call.




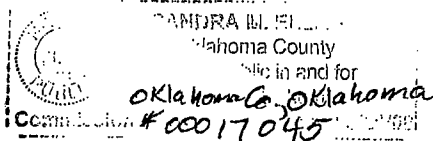
6. On November 15, 2004, I had another conversation with Mr. Gullory in which he acknowledged that my "Ned Campbell" contact information had been obtained from "247mortgageleads.com" and that there had been one other incident with this company.

7. On September 7, 2005, I received a phone call from Sean Colclough referencing my conversations with Mr. Gullory the prior year. He advised me that he had received papers to the effect that his company was involved in litigation with Robert Braver and asked if I knew Mr. Braver and if I could offer any advice as to how to deal with Mr. Braver.



Mark W. Mumma

Subscribed and sworn to before me on this 13th day of March, 2006.



Candace M. Elliott
Notary Public

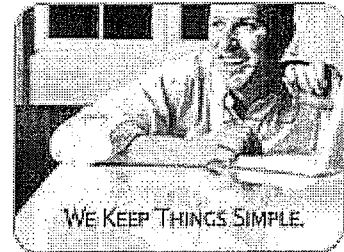
Secure Clients Area

10/11/2004

Getting Started

STEP BY STEP

Congratulations! You are **approved** for the lowest rate possible. Please verify that the information bellow is correct and press the finish button to complete your application.



Email:

First Name:

Last Name:

Address:

City:

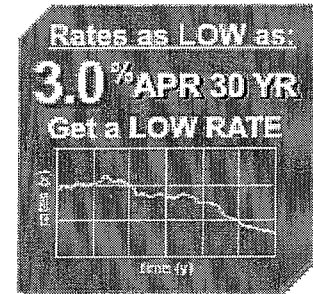
State:

Zip Code:

Day Phone: - - Ext

Work or cell Phone: - - Ext

Best time to call:



Please specify a little more info about your loan

Credit Rating:

Property Type:

Approximate Home Value:

Approximate 1st Mortgage Balance:

Approximate 2nd Mortgage Value:

Any Comments (Optional):


I need to get this started pretty quickly. I will be home all day Monday 10-11-2004. Please call then

* You are one step away from completing your application please verify

that all information is accurate

Financing your home is about more than just finding an attractive rate. We work with you to develop a personalized mortgage solution that supports your financial goals.

Our bank can help you achieve that goal with our specialized program that are tailored to you.

 Secure Area

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