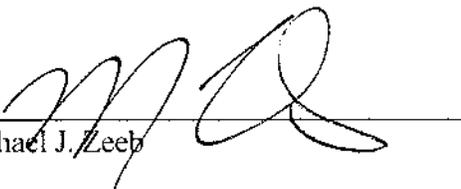


loan. If Chase is given certain other information about a loan, such as the borrower's name and social security number, it also can use that information to query the database and gather relevant data and information relating to the loan.

4. The RCV1 database cannot normally be queried using the identity of the entity to which a loan has been sold as a search parameter. In rare circumstances where a special Queue or other identifier was created at the time of a debt sale, it is possible to query RCV1 using that identifier. However, it was not Chase's usual practice to create such identifiers, and no such identifiers were created for any debt sales to the Plaintiffs in this case. In other words, it is not possible for Chase to query the RCV1 database to identify loans that were sold to Plaintiffs or that were offered for sale to Plaintiffs.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on June 12, 2016.


Michael J. Zeeb