CERTIFICATION OF NON-RESPONSE / NON-PERFORMANCE

STATE OF CALIFORNIA)
) ss
COUNTY OF ORANGE)

PRESENTMENT Be it known, that, the person signing below, a duly empowered Notary Public, at the request

of John Henry Smith (Creditor) In care of 202 Trident Lane, Beach City, CA 92600 (Address)

did duly present on October 14, 2008 the attached REQUEST REGARDING A STATEMENT OF ACCOUNT; and COMMERCIAL AFFIDAVIT dated October 14, 2008

to Tom Jackson, c/o BAA&C Home Finance LLC, 1101 Yorktown Drive, Columbus, OH 43200 (Respondent(s))

signed by John Henry Smith requesting Rebuttal or acceptance of Commercial Affidavit; and Rebuttal or acceptance of Request Regarding a Statement of Account,

the time limit having elapsed for rebuttal or acceptance thereof and providing a return of funds, which was refused by non-response/non-performance.

PROTEST Whereupon, the Notary Public signing below, for the reason **dishonor by non-response/non-performance**, does publicly and solemnly certify the dishonor as against all parties it may concern for liability equivalent to all costs, damages and interest incurred, or hereafter incurred, by reason of non-performance thereof and **stipulations therein**.

NOTICE The undersigned Notary Public, certifies that on November 6, 2008 Notice(s) of Default were sent to the parties noted below by depositing in a depository of the United States Postal Service within the State indicated herein a sealed envelope containing said Notices(s) directed to the respective person(s) or entity(ies) at the last known corresponding address noted below:

NAME	ADDRESS
Tom Jackson	1101 Yorktown Drive
c/o BAA&C Home Finance LLC	Columbus, OH 43200

TESTIMONY In testimony of the above, I have signed my name and attached my official seal

Notary Public

My commission expires: August 24, 2010

Date November 6, 2008

CERTIFICATION OF DUE PRESENTMENT OF NOTICE UNDER NOTARY SEAL

Date of Presentment: **October 14, 2008**

Notice Presented Under Seal: **COMMERCIAL AFFIDAVIT DATED OCTOBER 14, 2008.**
REQUEST REGARDING A STATEMENT OF ACCOUNT DATED OCTOBER 14, 2008.

Notary's Certification: The above-noted parties were presented notice under notary seal that certification of non-response or default within ten (10) days of postmark, for the Commercial Affidavit, and fourteen (14) days of postmark, for the Request Regarding a Statement of Account, would comprise their acceptance of the facts set forth within these instruments, the time having elapsed for response thereof.