204 TRUITT AVENUE EVIDENCE SUMMARY AND EXHIBIT GUIDE

Prepared for HUD Office of Inspector General Review

BORROWER	Rouena M. Konkiel
LOAN NUMBER	4752202195126
FHA CASE NUMBER	071-2122327
PROPERTY	204 Truitt Ave, Milford, Delaware 19963
LOAN AMOUNT	$242,526.00
LOAN TYPE	FHA — 30 Year Fixed
ORIGINATOR	Evolve Bank & Trust (Arkansas Banking Corporation)
PRIOR SERVICER	Mr. Cooper / Nationstar Mortgage LLC
CURRENT SERVICER	Rocket Mortgage (acquired Mr. Cooper)
CLOSING DATE	May 6, 2022
SUBMITTED BY	Shannon L. Truitt, daughter assisting the borrower
DATE SUBMITTED	July 2026

IMPORTANT NOTICE

This guide organizes records and allegations concerning the origination and closing of the FHA-insured loan identified above. It is an evidence summary and index, not a final investigative or legal finding. Each issue should be evaluated against the underlying source documents, native metadata, platform audit records, title and underwriting files, and sworn statements. Mr. Cooper personnel treated a related forbearance request as fraud-related and took internal action, but the preserved correspondence does not contain a final written investigative finding.

Contact: Shannon Louise Truitt | C: (302) 612-3602 | H: (302) 265-2208 | the.a.saurus.rex@protonmail.com

EXECUTIVE SUMMARY

This guide presents organized, cross-referenced records concerning substantial irregularities and alleged fraud affecting Rouena M. Konkiel, who was 73 years old when FHA Loan #4752202195126 closed. The summaries below identify what the current record shows, what remains disputed, and what additional evidence or agency process may be required.

The principal issues presented for investigation are:

- DISPUTED SIGNATURES: Dotloop records show signatures entered in Rouena Konkiel's name, IP addresses, and 'SIGNED IN PERSON' notations that require comparison with native platform audit data, device records, email routing, and sworn statements.
- ENTITY AND BROKERAGE REGISTRATION: Closing records identify "Linda Vista Real Estate Services" and direct commissions and fees to that name. Preserved searches did not locate a matching Delaware entity or licensed brokerage under that exact name; the legal payee, W-9, and wire beneficiary should be verified.
- LICENSE CREDENTIAL DISCREPANCY: License number RS-0022665 appears as a broker credential. Preserved records identify it as a salesperson license with a closed status and a 2020 expiration date.
- AGENCY RELATIONSHIP QUESTION: The same agent and brokerage are listed on both sides of the transaction. The buyer-agency, listing, disclosure, consent, and supervising-broker records should be obtained.
- APPRAISAL AND PROPERTY-CONDITION DISCREPANCIES: The appraisal contains room, occupancy, permit, condition, and photographic descriptions that conflict with other preserved records and warrant workfile and independent appraisal review.
- GIFT-FUND DISCREPANCY: Taylor Lee Truitt made one legitimate $1,000 bank transfer on April 5, 2022. She states under oath that she contributed none of the separate $1,620 attributed to her at closing and did not sign or authorize the May 6 money orders or related documents.
- CLOSING-DAY TITLE LOAN: The cash-to-close amount changed shortly before closing, and a car-title loan was obtained the same day. The communications, source-of-funds record, and affordability analysis require review.
- SEPARATE PROMISSORY NOTE: A $10,628 plus-interest note was executed in connection with closing but does not appear in the FHA disclosures reviewed to date.
- TITLE AND LIEN REVIEW: Recorded WSFS mortgage and partial-release records require professional title review to determine whether the property remained encumbered at closing and how the settlement file treated them.
- STATE COMPLAINT CONTEXT: Records concerning the prior Delaware DOJ complaint are included as context; whether any affiliation created a conflict is for the reviewing agency to determine.

PRIOR SERVICING ACTIVITY
Mr. Cooper personnel treated the forbearance request as fraud-related. Vice President Steve Safavi stated that he had made an internal request and was working on the matter. The available correspondence does not establish that Mr. Cooper completed an investigation or issued a final written fraud determination.

EXHIBIT INDEX

EX
01

Loan Identification, Servicer Chain & Key Parties

Date: Origination: March–May 2022 | Current: 2026 **Parties:** All parties to the transaction

WHAT THE RECORD SHOWS: Establishes the specific loan at issue, confirms Rocket Mortgage's standing as current servicer, and identifies every party whose conduct is documented in this packet.

Loan Identification

Loan Number	4752202195126
FHA Case Number	071-2122327-703
Universal Loan ID	549300IRXW9RSZM2B951475220219512609
MIN Number	1004014-0000214941-2
Loan Amount	$242,526.00
Loan Type	FHA — 30 Year Fixed Rate
Interest Rate	5.125%
Monthly Payment (P&I)	$1,320.52
Total Monthly Burden	$1,632.33 (P&I + insurance + taxes + MIP)
Origination Date	May 6, 2022
First Payment Date	July 1, 2022
Maturity Date	June 1, 2052
Property	204 Truitt Ave, Milford, Delaware 19963 (Kent County)
Appraised Value	$247,000 (March 17, 2022 — Donna Loller, Anderson Appraisals)
Contract Price	$254,900 (WaveCrest LLC — John DiTomasso & Kevin Craig)
WaveCrest Purchase Price	$67,179 (February 28, 2017)

Servicer Chain

Originating Lender	Evolve Bank & Trust, an Arkansas Banking Corporation — 6070 Poplar Ave, Suite 200, Memphis, TN 38119
Evolve Contact (Closing)	Lisa Savage Davis — lisa.davis@getevolved.com — (901) 260-1480
Loan Officer	Theresa Duncan, Sr. Mortgage Loan Consultant — NMLS #1376722 — theresa.duncan@getevolved.com — (757) 407-3279
First Servicer	Mr. Cooper / Nationstar Mortgage LLC
Mr. Cooper Fraud Contact	Steve Safavi, Vice President — steve.safavi@mrcooper.com — (214) 578-0659
Current Servicer	Rocket Mortgage (acquired Mr. Cooper)

Key Parties and Their Roles

NAME	ROLE	CONTACT	RECORD-BASED ISSUE
Rouena M. Konkiel	VICTIM / Borrower	*rok.elsak@gmail.com*	Borrower; states she did not authorize the disputed electronic signatures. A document-specific sworn statement should be included.
Shannon L. Truitt	Daughter / records custodian	*(302) 612-3602 the.a.saurus.rex@protonmail.com*	Preserved communications and records. Proton account-event export assists IP comparison but does not identify a signer.
Lillian Harrison	RE Agent — Linda Vista (now Harmon & Associates)	*lillian@lindavistare.com (302) 381-7053*	Named agent on both sides of the transaction; disputed-signature, licensing, agency, and pricing communications require review.
Theresa Duncan	Sr. Mortgage Loan Consultant — EVOLVE, NMLS #1376722	*theresa.duncan@getevolved.com (757) 407-3279*	Loan officer associated with signing, application, income, and gift-fund communications requiring investigation.
Deanna Sarlanis-Murphy	Paralegal — Parkway Law LLC	*deanna@parkway-law.com (302) 449-0400*	Issued closing instructions and a late cash-to-close revision; settlement and source-of-funds

NAME	ROLE	CONTACT	RECORD-BASED ISSUE
			records require review.
Donna Loller	Appraiser — Anderson Appraisals, Inc.	*andersonapprls@gmail.com (302) 275-8410*	Appraisal contains room, occupancy, permit, condition, and photographic discrepancies requiring workfile review.
WaveCrest LLC (John DiTomasso & Kevin Craig)	Sellers of 204 Truitt Ave	*jdemail@gmail.com*	Seller and prior owner; mortgage, renovation, incentive, title, and disclosure records require review.
Wendy Wisser	Homeservices Insurance (Berkshire Hathaway)	*wendy.wisser@homeservices-ins.com (856) 616-6109*	Originated an insurance DocuSign envelope; native envelope records should be obtained.
Yvonne Hall	Fox & Roach / Homeservices Insurance	*yvonne.hall@foxroach.com*	Appears in insurance DocuSign records; role and signing authority should be verified.
Angela Blane	Escrow/Title Agent — Parkway Law LLC	*(302) 449-0400*	Managed escrow and closing funds; W-9, wire beneficiary, escrow ledger, and disbursement records should be obtained.
Jose Quinones	Owner — Linda Vista (Lillian's supervisor)	—	License number RS-0022665 appears as a broker credential; historical licensing and brokerage authority require verification.

EX **02**

Linda Vista Real Estate Services - Entity and Brokerage Registration Questions

Date: Verified: Multiple dates **2022–2026** **Parties:** Lillian Harrison / WaveCrest LLC / Parkway Law / EVOLVE Bank & Trust

WHAT THE RECORD SHOWS: Closing records identify "Linda Vista Real Estate Services" and direct $10,175 in commissions and fees to that name. Preserved Delaware entity, brokerage, and OpenCorporates searches did not locate a matching entity or licensed brokerage under that exact name. The closing file's W-9, commission agreement, wire confirmation, bank beneficiary, trade-name records, and historical brokerage records should be obtained before making a final legal determination.

Delaware's Division of Corporations database and OpenCorporates both confirm that '**Linda Vista Real Estate Services'** **does not appear in any Delaware corporate registry under any formation type.** The entity that does exist — 'Linda Vista Business Services LLC' (File #7735152, incorporated December 4, 2019, agent: Francis Esparza, 215 High St., Seaford, DE 19973) — **is a registered agent service for third-party LLCs and has no real estate brokerage license.**

Funds Collected by Nonexistent Entity at Closing

Real Estate Admin Fee	$295.00 — paid by Borrower (Rouena Konkiel)
Real Estate Commission (Seller's)	$4,940.00 — paid by Seller (WaveCrest LLC)
Real Estate Commission (Buyer's)	$4,940.00 — paid by Seller (WaveCrest LLC)
TOTAL TO LINDA VISTA	$10,175.00 — disbursed by Parkway Law via wire transfer

Source: Loan Disbursement Instructions, Loan #4752202195126, ICE Mortgage Technology, dated 05/06/2022, pages 2–3.

Critical Note on Linda Vista Business Services LLC

The entity that does exist at the 'Linda Vista' addresses (215 High St., Seaford DE and 18806 John J. Williams Hwy, Rehoboth Beach DE) is **Linda Vista Business Services LLC** — a registered agent company serving as agent of record for **76 Delaware LLCs**, primarily small construction, painting, roofing, and cleaning companies. This entity has no real estate brokerage license, no DREC registration, and **no legal authority to collect real estate commissions.**

Independent Verification Steps

1. Search Delaware Division of Corporations at **corp.delaware.gov** — search 'linda vista real estate' — no results will appear.
2. Search Delaware Real Estate Commission (**DREC**) broker roster — no 'Linda Vista Real Estate Services' will appear.
3. Search OpenCorporates at opencorporates.com/companies/us_de for 'linda vista real estate services' — no results.
4. Request from First American Title Insurance Company the title search conducted for Loan #4752202195126 — **verify whether the nonexistent entity's receipt of funds was flagged.**

EX
03

License Number RS-0022665 on FHA Closing Documents

Date: License expired: April 30, 2020 | Used on FHA documents: March–May 2022 **Parties:** Lillian Harrison / Jose Quinones / EVOLVE Bank & Trust / Parkway Law

WHAT THE RECORD SHOWS: License number RS-0022665 appears as a broker credential on FHA and closing documents. Preserved Delaware licensing records identify Jose Quinones as the holder, classify the credential as a salesperson license, show a closed status, and list an April 30, 2020 expiration. HUD OIG should verify the historical credential and determine who entered or approved it.

License Number Used	RS-0022665
Actual License Holder	Jose Quinones — Owner, Linda Vista (Lillian's supervisor)
License Type	SALESPERSON — NOT a Broker license
License Status	CLOSED
License Expiration	April 30, 2020
Date Used on FHA Docs	March–May 2022 — over 2 years post-expiration
Documents Bearing This License	Closing Disclosure (5 pages), Agreement of Sale, FHA Loan Application
Lillian's Own License	RS-0036495 — also a Salesperson license, not a broker
Source	Delaware DELPROS database (Division of Professional Regulation), verified July 13, 2022

What This Means for the FHA Loan

FHA Handbook 4000.1 requires that all real estate brokers involved in FHA-insured transactions hold valid broker licenses. The closing disclosure submitted to HUD for Case #071-2122327 listed an expired, wrong-category license number as the broker credential for both the buyer's broker and the seller's broker. This renders the FHA loan origination non-compliant with federal requirements.

Independent Verification

5. Access Delaware DELPROS at delpros.delaware.gov — search license number RS-0022665 — results will show: Name: Jose Quinones, Type: Salesperson, Status: Closed, Expiration: 04/30/2020.
6. Access DELPROS — search RS-0036495 — results will show Lillian Harrison's own salesperson license — no broker classification.
7. Pull the HUD FHA Case #071-2122327 — confirm the broker license number submitted and cross-reference against DELPROS.

EX
04

Same Agent and Brokerage Listed on Both Sides of Closing Disclosure

Date: May 6, 2022 — Closing Disclosure, Loan #4752202195126 **Parties:** Lillian Harrison / EVOLVE Bank & Trust / Parkway Law LLC

WHAT THE RECORD SHOWS: The Closing Disclosure lists the same agent and brokerage on the buyer and seller sides and uses the same broker credential. This establishes a dual-role appearance in the records. The buyer-agency agreement, listing agreement, statutory disclosures, written consent, compensation records, and supervising-broker authority are needed to determine whether the arrangement was properly disclosed and authorized.

Buyer's Real Estate Broker (B)	Linda Vista Real Estate Services
Buyer's Broker DE License ID	0022665 (RS-0022665 — Jose Quinones, expired 4/30/2020)
Buyer's Broker Contact	Lillian Harrison — lillian@lindavistare.com — (302) 313-1600
Buyer's Broker Agent License	RS-0036495 (Lillian Harrison — Salesperson)
Seller's Real Estate Broker (S)	Linda Vista Real Estate Services
Seller's Broker DE License ID	0022665 (SAME — RS-0022665 — Jose Quinones, expired 4/30/2020)
Seller's Broker Contact	Lillian Harrison — (SAME PERSON)
Seller's Broker Agent License	RS-0036495 (SAME — Lillian Harrison)
Commissions Collected	$4,940 from seller + $4,940 from seller = $9,880 plus $295 admin from borrower
Document Reference	Closing Disclosure — GTRIDCDWS_5, Page 5 of 5, Loan ID 4752202195126

Note: Lillian Harrison is listed on the Agreement of Sale simultaneously as LISTING AGENT (seller's agent) and SELLING AGENT (buyer's agent) — both with her salesperson license RS-0036495. The Agreement of Sale, Closing Disclosure, and FHA Uniform Residential Loan Application all bear these same false representations.

Regulatory Issues for Review

- Delaware Code Title 24, Chapter 29 (Real Estate Brokers and Salespersons) — Salesperson acting without a licensed supervising broker
- FHA Handbook 4000.1 — False broker credentials on HUD-regulated documents
- 18 U.S.C. § 1014 — False statements on a federally insured loan application
- RESPA — Undisclosed dual agency in a federally regulated mortgage transaction

EX
05

Documented Business and Project Relationships

Date: 2020–2022 (200 Front project); 2022 (204 Truitt closing) **Parties:** Lillian Harrison / WaveCrest LLC / Daniel & Rhonda Bond / NCALL / Lisa Spellman

WHAT THE RECORD SHOWS: Public materials document that Lillian Harrison, WaveCrest LLC, and NCALL participated in the separate 200 Front project. A listing also advertised access to lenders, appraisers, inspectors, and contractors. These records establish relationships and common project participation; they do not alone establish coordination or misconduct in the 204 Truitt transaction.

Lillian's Own Listing — Advertised Team

Lillian Harrison's listing for 204 Truitt Ave stated: 'I created a team to serve you. Lenders, appraisers, inspection, contractors and more. My team and I are here to get you QUALIFIED or get it SOLD!' The advertisement documents that the agent publicly described access to a team; it does not identify specific members or prove coordination in this transaction.

The 200 Front Townhouse Project — Documented Network

A public project sign for the 200 Front Townhouse Project in Milford, Delaware — a DSHA Strong Neighborhood Housing Finance and Downtown Development District project — lists the following parties:

Developer	200 Front LLC — Daniel & Rhonda Bond + WaveCrest LLC
Construction Financing	NCALL — Karen Kollais, Loan Officer
Realtor	Linda Vista Realty — Lillian Harrison, Real Estate Agent
Source	Lillian Harrison Facebook post, October 3, 2020

This document shows that Lillian Harrison, WaveCrest LLC, and NCALL participated in a separate DSHA-funded housing project. It establishes common project participation, not misconduct or coordination in the 204 Truitt transaction.

The DOJ Conflict

When Rouena's complaint was filed with the Delaware Department of Justice, it was assigned to investigator Lisa Spellman. Public materials identify an NCALL professional affiliation, and NCALL appears on the separate 200 Front project with Lillian Harrison and WaveCrest LLC. The complaint was declined. The source correspondence should be quoted directly; whether the affiliation created a conflict is for an independent reviewer to determine.

QLC Enterprises LLC — Additional Conflict

Public records list Lillian Harrison as a member of QLC Enterprises LLC, a carpentry and framing business. This is background information. Whether the interest created a transaction-specific conflict requires evidence connecting QLC Enterprises to the property, the work, a payment, or the transaction outcome.

EX
06

April 22 Signing Instruction and Related Audit Records

Date: April 22, 2022, 10:32 AM **Parties:** Theresa Duncan (EVOLVE, NMLS #1376722) → Lillian Harrison (Linda Vista)

WHAT THE RECORD SHOWS: On April 22, 2022, Theresa Duncan asked Lillian Harrison to sign an unidentified item through DocuSign because other parties were not completing it as requested; Harrison replied "yes...." The email does not identify the document or whose signature was requested. The native envelope and platform audit trail should be obtained and compared with the signature events from that date.

The Email — Exact Text

FROM: Theresa Duncan — Theresa.Duncan@getevolved.com
TO: lillian@lindavistare.com
CC: [Rouena/Shannon — Gmail, redacted]
DATE: April 22, 2022, 10:32 AM

Lillian —

"Can you sign this via docu-sign because they are not doing it as we ask them to"

Thanks

Theresa Duncan | Sr Mortgage Loan Consultant | NMLS # 1376722 | EVOLVE Bank & Trust Mortgage

Lillian Harrison's Response

FROM: lillian@lindavistare.com
TO: Theresa Duncan, [Shannon/Rouena]
DATE: April 22, 2022

"yes...."

The Dotloop records for April 22, 2022 show multiple signature events in Rouena Konkiel's name and list IP address 73.39.242.35 together with 'SIGNED IN PERSON' notations. The records should be compared with the April 22 email and native platform audit data; the current evidence does not independently identify the device user.

Potential Provisions for Agency Review

- 18 U.S.C. § 1014 — False statements on a federally insured loan application
- 18 U.S.C. § 1341/1343 — Mail and wire fraud
- 18 U.S.C. § 1028 — Identity theft (signing in another person's name without legal authority)
- 18 U.S.C. § 371 — Conspiracy — two or more persons agreeing to commit a federal crime
- Delaware Code 11 Del. C. § 861 — Forgery

EX
07

Dotloop IP Records - March 10, 2022

Date: March 10, 2022, beginning 5:44 PM **Parties:** Lillian Harrison (IP 73.39.242.35) / Theresa Duncan (instructed Lillian to handle signing)

WHAT THE RECORD SHOWS: Dotloop records for March 10, 2022 show signatures in Rouena Konkiel's name, IP address 73.39.242.35, and 'SIGNED IN PERSON' notations. Rouena's reported lack of internet access and the available Proton export create a material inconsistency. Attribution of the IP or signature to a particular person requires native platform, account, device, ISP, and witness evidence.

Signature date	March 10, 2022, beginning at 5:44 PM
IP shown in Dotloop	73.39.242.35 - user attribution not established by the current packet
Dotloop Notation	'SIGNED IN PERSON' next to Rouena Konkiel's name on every document
Documents Affected	FHA Amendments and all documents sent/signed on March 10, 2022
Notice Sent To	Notification appears to have been routed to Shannon's email; native recipient records requested
Rouena's Access	Rouena reportedly used a flip phone and lacked ordinary internet access
Shannon's Status	Shannon's location records should be compared with the precise signing timestamps
Dotloop Platform	Loop & Tie, Inc. - native audit trail should be requested through agency process
Related communication	March 10, 2022: Theresa emailed Lillian 'can you help her with docu sign' — Lillian: 'Yes..I spoke with Rouena...I will get everything taken care of and returned.'

Why the 'SIGNED IN PERSON' Notation Requires Review

Dotloop's 'SIGNED IN PERSON' notation is intended to indicate that the signer was physically present with the document initiator at the time of signing. All documents signed on March 10, 2022 show Lillian Harrison's IP address and 'SIGNED IN PERSON' next to Rouena's name. However:

- Rouena Konkiel had a flip phone with no internet access — she could not have been 'in person' with any dotloop session.
- Shannon Truitt's ProtonVPN logs confirm she was not using IP 73.39.242.35 on March 10, 2022.
- The current records do not independently identify the person or device associated with IP address 73.39.242.35.
- Rouena did not receive the Dotloop notification emails according to the preserved account records; the notices were routed to Shannon's email using Rouena's name. Native platform routing and recipient records should be obtained.

The complete dotloop audit trail for the loop 'Rouena Konkiel' is available via subpoena from Loop & Tie, Inc. and will show every IP address, timestamp, and device used for every signature in this transaction.

EX
08

Dotloop Signature Activity - April and May 2022

Date: April 5, 15, 19, 20, 22, 28, 2022 — May 4, 2022 **Parties:** Lillian Harrison / Theresa Duncan (April 22 written authorization)

WHAT THE RECORD SHOWS: Multiple Dotloop records across April and May show signatures in Rouena Konkiel's name and repeated IP and 'SIGNED IN PERSON' entries. The pattern warrants review, but the current packet does not independently identify the person operating the device on every date.

DATE	DOCUMENT(S)	IP ADDRESS	NOTATION
April 5, 2022	ALL documents sent for signing on this date	**73.39.242.35**	**SIGNED IN PERSON**
April 15, 2022	ADDENDUM TO AGREEMENT OF SALE	**73.39.242.35**	**SIGNED IN PERSON**
April 19, 2022	FHLB ATTESTATION FOR ELIGIBILITY AS A 1ST TIME HOMEBUYER	**73.39.242.35**	**SIGNED IN PERSON**
April 20, 2022	Unknown document (title — see supplemental dotloop records)	**73.39.242.35**	**SIGNED IN PERSON**
April 22, 2022	Document(s) signed on the date of the April 22 email; exact document linkage requires native audit records	**73.39.242.35**	**SIGNED IN PERSON**
April 28, 2022	Unknown document (title — see supplemental dotloop records)	**73.39.242.35**	**SIGNED IN PERSON**
May 4, 2022	Unknown document + 'Gift letter from Taylor'	**73.39.242.35**	**SIGNED IN PERSON**

Significance of April 15 — Addendum to Agreement of Sale

The Addendum to Agreement of Sale is a legally binding modification. The signature in Rouena's name is disputed. Shannon's travel and account-event records provide context, while the Dotloop audit trail and a document-specific statement from Rouena are needed to determine who completed and authorized the signature.

Significance of April 19 — FHLB Attestation

The FHLB Attestation for First Time Homebuyer eligibility is a federal program document. Forging a borrower's signature on this attestation to obtain down payment assistance funds constitutes federal benefits fraud in addition to mortgage fraud.

EX
09

FHLB First-Time Homebuyer Attestation - Disputed Signature

Date: April 19, 2022 **Parties:** Lillian Harrison / EVOLVE Bank & Trust / Theresa Duncan

WHAT THE RECORD SHOWS: The FHLB first-time-homebuyer attestation contains a disputed signature in Rouena Konkiel's name. The relevant audit record, notification history, borrower statement, and lender file should be reviewed to determine who completed and authorized the document.

Document	FHLB Attestation for Eligibility as a 1st Time Homebuyer
Signature date	April 19, 2022
IP Address	73.39.242.35 - signer and device attribution not established
Dotloop Notation	'SIGNED IN PERSON' next to Rouena Konkiel's name
Program	Federal Home Loan Bank down payment assistance
Amount at Issue	Down payment assistance included in the loan structure
Rouena's Awareness	Rouena states she did not complete or authorize the electronic signature
Shannon's Location	Pittsfield, Massachusetts (late March through late April 2022)

Potentially Relevant Federal Provisions: 18 U.S.C. § 1014 (false statements on federal loan), 18 U.S.C. § 1001 (false statements to federal agency), 18 U.S.C. § 1028 (identity theft), 18 U.S.C. § 1341/1343 (mail and wire fraud).

EX
10

Location and Access Evidence Relevant to Signing Records

Date: December 17, 2021 through May 6, 2022 **Parties:** Rouena M. Konkiel / Shannon L. Truitt / ProtonVPN (Proton AG)

WHAT THE RECORD SHOWS: Rouena reportedly used a flip phone and lacked internet access, while Shannon's available Proton account-event export records IP activity associated with her account. These records assist comparison with the Dotloop entries but do not constitute a certified location history or identify a signer.

Rouena Konkiel — Zero Internet Access

Living Situation	Residing temporarily with a fellow retired State of Delaware employee in Milford, DE — homeless due to illegal eviction
Device	Flip phone — used for voice calls only
Internet Access	NONE — flip phone has no internet capability
Electronic Signing	No internet-capable device identified in the current record; document-specific authorization still requires sworn evidence
Period	December 17, 2021 — May 6, 2022

Shannon Truitt — Pittsfield, Massachusetts

Location	Pittsfield, Massachusetts — late March 2022 through late April 2022
Reason	Homeless with daughter, moving between hotels; longest stay was Pittsfield, MA
Relevance	Disputed April signature events occurred during this period; compare exact timestamps with travel, hotel, and account records
Verification	Available Proton account-event export; hotel or booking records would provide independent location evidence
VPN Provider	Proton account-event export - not a certified or complete physical-location record

ProtonVPN Security Log — Key Entries

Shannon Truitt's available Proton account-event export includes IP addresses and timestamps. The entries below are relevant for comparison with the disputed signing records. The export is not a certified location history and does not identify the user of an IP address appearing in another system.

DATE / TIME	IP ADDRESS	RELEVANCE
March 21, 2022 — various	146.70.72.135	Shannon's VPN IP on Mar 21
April 8, 2022 — various	67.246.2.179	Shannon's VPN IP on Apr 8
April 21, 2022 — various	67.242.107.182	Shannon's VPN IP on Apr 21
April 24, 2022 — 9:13 AM	67.242.107.182	Shannon's VPN IP on Apr 24
April 27, 2022 — various	89.187.171.243	Shannon's VPN IP on Apr 27
April 28, 2022 — various	193.148.18.86	Shannon's VPN IP on Apr 28
May 3, 2022 — 7:18 PM	89.187.180.42	Shannon's VPN IP on May 3

Full ProtonVPN security log download is available from Shannon Truitt's Proton account and will be provided as a supplemental exhibit. The log covers the complete mortgage process period and includes all authentication events.

EX 11	Closing-Day Gift-Fund Instructions
	Date: May 6, 2022 (closing day) — group text: Lillian, Mom, Theresa **Parties:** Theresa Duncan (EVOLVE) / Lillian Harrison

WHAT THE RECORD SHOWS: A May 6, 2022 group message instructed that $1,620 be provided in a certified check from Taylor. When Shannon stated she could not obtain a Taylor check, Theresa replied, "You can just get a money order and fill it in." This communication is directly relevant to how the $1,620 was documented and should be compared with the money orders, gift letter, Closing Disclosure, escrow ledger, and lender requirements.

The Text Exchange — Exact Text

GROUP CHAT: Lillian, Mom, Theresa — May 6, 2022 (Closing Day)

Theresa: "Make sure 1620 of that money is in the form of a certified check from Taylor"

Theresa: "Make it out to Parkway law"

Shannon: "I can't do the Taylor one. We have the money, don't get me wrong, we just can't do a check from Taylor. I haven't seen her in over a week."

Theresa: "You can just get a money order and fill it in"

Shannon: "Yes!!! Thank you! That's right!"

Shannon: "Leaving for Lillian's now"

Theresa: "Ok congratulations"

What happened next	USPS records document purchase of two money orders. The complete escrow ledger, negotiated-money-order images, endorsements, and bank records are needed to establish how they were funded, completed, and deposited.
Taylor Truitt's awareness	Taylor was not present at closing and states she did not authorize either instrument.
Note on April 5 gift	Taylor's legitimate gift was a separate $1,000 bank transfer made on April 5, 2022. It was not either May 6 money order.

EX
12

USPS Money Orders and $1,620 Gift-Fund Attribution

Date: May 6, 2022 **Parties:** Theresa Duncan / Lillian Harrison / WaveCrest LLC / Parkway Law

WHAT THE RECORD SHOWS: USPS records document two money orders purchased on May 6, 2022 in the amounts of $1,000 and $620. Closing and loan records attribute $1,620 to Taylor Truitt. Taylor's notarized affidavit states that her only gift was a separate $1,000 bank transfer on April 5, 2022 and that she did not purchase, sign, or authorize the May 6 money orders or related documents.

USPS Receipt Date	May 6, 2022 — closing day — Milford, DE post office
Money Order 1	$1,000.00
Money Order 2	$620.00
Total	$1,620.00
Payment Source	USPS receipt documents purchase; complete source-of-funds and escrow records requested.
Named Sender on MO	Taylor's name appears; Taylor denies signing or authorizing the instrument.
Closing Disclosure	Page 3 of 5 — 'Gift from T***** T****** $1,620.00' under Other Credits
Loan Application	Section 4d — Cash Gift $1,620 — Source: Relative — Status: NOT DEPOSITED
Gift Letter IP	12.186.205.197 (signature 1) and 89.187.180.42 (signature 2)
Shannon's VPN on May 4	89.187.180.42 appears in VPN logs on May 3 at 7:18 PM — NOT May 4. The gift letter was signed May 4 at 6:35 PM.
Signatures on Money Orders	Taylor denies signing or authorizing the signatures; signer attribution requires additional records.

EX
13

Dotloop Gift-Letter IP Comparison

Date: May 4, 2022 — Dotloop verification certificate for 'rounena gift letter (1)' **Parties:** Lillian Harrison / Unknown signatory (IP 12.186.205.197)

WHAT THE RECORD SHOWS: The Dotloop verification certificate for the gift letter lists two May 4, 2022 signature events from IP addresses 12.186.205.197 and 89.187.180.42. The available Proton export does not associate Shannon's account activity with 12.186.205.197 and shows 89.187.180.42 on May 3 rather than the May 4 signing time. These differences support further platform and device investigation but do not identify the signer.

Document	rounena gift letter (1)
Transaction ID	53227307
Document ID	920524748
Pages	1 | Signatures: 2
Signature 1 Date/Time	05/04/22 6:32 PM EDT
Signature 1 IP	12.186.205.197
Signature 1 Security	Email Verified
Signature 2 Date/Time	05/04/22 6:35 PM EDT
Signature 2 IP	89.187.180.42
Signature 2 Security	Email Verified
Shannon's VPN — 89.187.180.42	Appears May 3, 2022 at 7:18 PM — NOT May 4
Shannon's VPN — 12.186.205.197	Does NOT appear on any date in the VPN logs
Annotation on Evidence	Research note only; signer attribution requires platform and device evidence.

EX
14

Loan Application Completion and Income Questions

Date: February 1, 2022 (text) | March–May 2022 (application submitted) **Parties:** Theresa Duncan (EVOLVE, NMLS #1376722) / Lillian Harrison

WHAT THE RECORD SHOWS: Communications indicate that Theresa Duncan instructed Shannon to enter 'retired' and stated that she would complete the remainder of the application. The final application, source documents, change history, and underwriting calculations should be compared to determine who supplied and approved each entry.

Theresa's Instruction	February 1, 2022, 7:47 PM — email to Shannon: 'Just put retired in the employment section I will complete the rest for her.'
What This Enabled	Theresa stated that she would complete the remainder of the application; change history and source documents are needed to determine what was entered and by whom
Rouena's Actual Income	Retired State of Delaware employee — pension + Social Security
Inflation Amount	Reported $600/month discrepancy; verify against the final application and income documentation
FICO Score at Time	Reported mid-score 683; underwriting file should establish qualification significance
Coerced Credit Lines	Communications reportedly recommended opening two accounts; purpose and effect require underwriting review
Potential review areas	FHA underwriting, application accuracy, and consumer-protection review

EX
15

Credit Products Opened During Qualification Process

Date: February 2, 2022 **Parties:** Lillian Harrison / Theresa Duncan / Rouena Konkiel

WHAT THE RECORD SHOWS: Discover and Fingerhut accounts were opened during the qualification period. Communications and underwriting records should be reviewed to determine who recommended the accounts, why they were opened, and how they affected qualification and affordability.

Discover It Secured Card	Approved February 2, 2022 at 4:16 PM — $200 credit limit — requires $200 security deposit from Tidemark Federal Credit Union
Fingerhut FreshStart Account	Approved February 2, 2022 at 4:06 PM — $300 credit line
Both Opened	Within 10 minutes of each other — February 2, 2022
Who Recommended Both	Lillian Harrison (real estate agent) AND Theresa Duncan (loan officer)
Rouena's FICO at Time	616 on February 5, rising to 683 by March 7 — already qualifying
Real Estate Agent's Authority	NONE — a real estate agent has no licensed authority to advise on credit products for a mortgage she is facilitating
Loan Officer's Duty	Theresa Duncan had a fiduciary duty to provide honest loan counseling — directing a borrower to unnecessary credit products violates CFPB UDAP standards
Email Confirmation	Feb 2, 2022, 5:02 PM — Shannon to Theresa: 'I completed the application process for her Rouena and have opened two separate lines of credit as recommended by both Lillian and Theresa.'

EX
16

Appraisal, Property Condition, and Valuation Questions

Date: March 17, 2022 — Uniform Residential Appraisal Report, FHA/VA Case #071-2122327
Parties: Donna Loller / Anderson Appraisals, Inc. / Lillian Harrison / EVOLVE Bank & Trust

WHAT THE RECORD SHOWS: The appraisal values the property at $247,000 and contains room, occupancy, permit, condition, and photographic descriptions that conflict with other preserved records. The 2017 purchase price is context rather than proof of inflation. A complete workfile and independent appraisal review are needed.

Specific Appraisal Misrepresentations

APPRAISAL CLAIM	REALITY	EVIDENCE
Occupant: Vacant	Other occupants were reportedly present; Xfinity and witness records should be used to establish the occupancy dates and authority	Alfonso Anderson Xfinity bill (4 pages); Malloch testimony; neighbor statements
No porch or patio	White door in 'front view' cover photo IS the porch entrance	Appraisal cover sheet photo vs. annotated photos of actual property
'Master Bedroom' (with photo)	Photo is of the DINING ROOM	Property photos with room identification annotations
'Bedroom' (with photo)	Photo is of the LIVING ROOM	Property photos
'Living Room' (with photo)	SAME room as dining room AND 'master bedroom' — same room photographed three times under three labels	Property photos and floor plan annotation
'Full Bath' (two bathrooms)	One bathroom reportedly lacked a tub and a Jacuzzi was described as nonfunctional; physical inspection and appraisal definitions should be compared	'Anderson Appraisals vs. The Truth' rebuttal document; physical evidence
Energy Efficient Items: None	Dishwasher, washer, and dryer all display 'high efficiency' label on front	Physical evidence — photos
No adverse conditions	Multiple property-condition concerns are documented; code conclusions should be supported by qualified inspection and applicable code provisions	Rebuttal document; physical evidence; code citation (12-inch clearance required)
Addition acknowledged	Addition and separate entrance appear in the property records; permit status, access, and appraisal treatment require verification	City of Milford permit records; annotated floor plan
Prior sale: none found	DiTomasso paid $67,179 on 02/28/2017 — public Kent County record. DiTomasso borrowed $334,500 from WSFS on 05/31/2018 — also public record	Kent County Recorder of Deeds public records
Kitchen/Baths updated 1-5 yrs	No renovation permits were located in the preserved search. Former-tenant texts state that the tenant painted the house; other work requires objective corroboration	City of Milford permit search; Malloch testimony (July 16, 2022)

WaveCrest Purchase Price (2017)	$67,179
Appraisal Value (2022)	$247,000
Change from 2017 price	Contextual comparison only; not proof of appraisal inflation
Claimed Renovation Cost	$186,532 (appraisal depreciated cost of improvements)
Actual Permits Filed	ZERO — confirmed by City of Milford permit search
Appraiser business background	Same-address business records; no transaction-specific conflict established

EX
17

Appraiser Business Records - Background for Review

Date: Registration date: December 6, 2021 — OpenGovUS database **Parties:** Donna Loller / Anderson Appraisals, Inc.

WHAT THE RECORD SHOWS: Public business records associate Anderson Appraisals, Inc. and Loller Investment Group LLC with the same address. This is background information only. It does not establish a transaction-specific conflict without evidence of an interest in 204 Truitt, a party, the outcome, or contingent compensation.

Anderson Appraisals, Inc.	305 Oregon Ave, New Castle, DE 19720 — business license #2009602093, started Jan 1, 2021 — Delaware DoF
Loller Investment Group LLC	Same address: 305 Oregon Ave, New Castle, DE 19720 — General Services — registration date December 6, 2021
Donna Loller's LinkedIn	Owner, Anderson Appraisals Inc. — Member, New Castle County Board of REALTORS® (NCCBOR)
USPAP review question	Determine whether any transaction-specific interest or required disclosure existed

EX
18

Former-Tenant Communications Concerning Occupancy and Painting

Date: July 16, 2022 — Text and phone conversation with Jordan and Rehn Malloch **Parties:** Jordan & Rehn Malloch (ProVision Painting) / John DiTomasso / Lillian Harrison

WHAT THE RECORD SHOWS: Former-tenant text communications state that the tenant lived at 204 Truitt Avenue, painted the entire house while residing there, and was uncertain what work occurred after moving out. Additional statements attributed to a telephone conversation should be supported by a signed witness statement or other corroboration.

Former tenant / painting contractor	Identity and contact details preserved in the private source file
Tenancy Period	Former tenant stated they moved out in July before the sale
Work Performed by Mallochs	Text messages state the tenant painted the entire house while living there
DiTomasso's Contribution	Not established by the attached text messages; additional statements require corroboration
Known Issues Disclosed	Property-condition details should be supported by photographs, permits, inspections, or a signed statement
Witness characterization	Omitted from this agency summary as unnecessary opinion
Shannon's Contact	Text conversation preserved; date and native message export should be retained
Related agent statement	April 1, 2022 email described seller renovations; compare with tenant statement and objective records
Additional note	Removed from HUD version because it was unnecessary and lacked direct corroboration

EX 19	Separate $10,628 Promissory Note and FHA Disclosure Questions
	Date: Created at closing — May 6, 2022 **Parties:** Lillian Harrison / WaveCrest LLC (John DiTomasso) / Parkway Law

WHAT THE RECORD SHOWS: A $10,628 plus-interest promissory note between Rouena Konkiel and John DiTomasso/Wavecrest LLC was executed in connection with the transaction. The note does not appear in the FHA disclosures reviewed to date. The underwriting, title, settlement, and lender-approval files should be obtained.

Promissory Note Amount	$10,628 PLUS INTEREST
Amount Rouena Was Told	$7,000 ('the loan between her and John is for $7,000')
Discrepancy	$3,628 + interest — unexplained and unresolved
Disclosed in FHA Documents	NO — completely omitted from Uniform Residential Loan Application and all HUD-1/Closing Disclosure disclosures
FHA Prohibition	HUD Handbook 4000.1 § II.A.4.b — all secondary financing must be disclosed and meet FHA requirements; undisclosed secondary financing is prohibited
Shannon's April 13 Question	'The appraisal came in at $247,000 bringing the costs down to $8645. An amount of $1,000 was already provided bringing the new total for closing to $7,645. We can currently give $4,100 which then gives a remainder of $3,545. With that said, why does the promissory note have the amount of $10,628 plus interest?'
Lillian's Response	Began to explain the $7,900 gap (sales price vs. appraisal) but could not account for how $7,900 becomes $10,628 plus interest
Closing Disclosure	No secondary financing/promissory note disclosed under loan terms

EX
20

WSFS Mortgage and Partial Release - Title Review Required

Date: WSFS Mortgage: May 31, 2018 | Partial Release: April 1, 2022 | Closing: May 6, 2022
Parties: WaveCrest LLC / John DiTomasso / Parkway Law / First American Title Insurance Company

WHAT THE RECORD SHOWS: A recorded $334,500 WSFS mortgage and an April 1, 2022 partial-release instrument appear in the property record. A partial release may release a parcel without satisfying the full debt. Professional review of the legal descriptions, title commitment, payoff, release, policy, and escrow file is required to determine whether 204 Truitt remained encumbered at closing.

WSFS Mortgage Amount	$334,500
Borrower on WSFS Mortgage	John DiTomasso (WaveCrest LLC)
WSFS Mortgage Recorded	May 31, 2018 — Kent County Recorder of Deeds
Partial Release Amount	$105,789
Partial Release Filed	April 1, 2022 — submitted by WSFS to public record
Remaining Balance at Closing	Not determined by the current packet; legal descriptions, payoff, and final title records required
DiTomasso's Purchase Price	$67,179 purchase recorded in 2017; later $334,500 mortgage requires parcel and collateral review
Seller's Disclosure Form	Preserved copy is blank; determine whether another completed version existed and was delivered
Title Search Provider	First American Title Insurance Company — provided Closing Protection Letter ($125), Lender's Title Insurance ($796.80), Owner's Title Insurance ($361.50)
Delaware Disclosure Law	Potentially applicable disclosure duties should be evaluated against the transaction facts and complete file

Note: The Stalvey family (James W. and Donna L. Stalvey) — prior owners of 204 Truitt Ave — had an IRS Federal Tax Lien (Form 668(Y)(c), Serial #653156710, $6,506.44) filed against the property on May 14, 2010 in Sussex County (despite the property being in Kent County). The lien was withdrawn June 2, 2010. This cross-county filing anomaly may have caused it to be missed in the Kent County title search — First American Title's title search liability is at issue.

EX
21

Closing-Day Cash-to-Close Changes and Resulting Events

Date: May 6, 2022 **Parties:** Deanna Sarlanis-Murphy (Parkway Law) / Lillian Harrison / Theresa Duncan

WHAT THE RECORD SHOWS: Two May 6, 2022 emails state different cash-to-close amounts shortly before a scheduled 3:00 PM closing. A car-title loan was obtained the same day. The chronology supports investigation of the change, source-of-funds handling, communications, and causation; it does not alone establish coercion.

The Two Emails — 11:25 AM and 11:27 AM, May 6, 2022

Email 1 — 11:25 AM	FROM: Deanna Sarlanis-Murphy, Parkway Law LLC TO: [Rouena Gmail] CC: lillian@lindavistare.com SUBJECT: 204 Truitt Avenue 'You will need to bring to settlement a certified or cashiers check made payable to Parkway Law in the amount of $1,789.02. We are holding $7,000 towards your cash to close amount.'
Email 2 — 11:27 AM	FROM: Deanna Sarlanis-Murphy, Parkway Law LLC (TWO MINUTES LATER) '****Updated your cash to close amount is $3,409.02. We will need the $1,620 from [Taylor] and the additional $1,789.02.'
Response	Shannon texts: 'Running to the loan place' / 'Now'
Lillian's Response	'Ok. I'm grabbing the key'
Closing Location	Lillian's office — 604 North Walnut Street, Milford, DE (the Milford Armory) — 3:00 PM
Armory Conflict	Lillian's contract with the City of Milford prohibited conducting profitable business at the Armory
Time Pressure	Less than 4 hours from first email to closing — insufficient time for any meaningful review or reconsideration

EX
22

Car Title Loan Obtained on Closing Day

Date: May 6, 2022 **Parties:** Lillian Harrison / Theresa Duncan / [Title Loan Company]

WHAT THE RECORD SHOWS: A car-title loan carrying a $583 monthly payment was obtained on the day of closing after the cash-to-close communications summarized in EX-21. The complete title-loan file and mortgage underwriting should be reviewed for timing, affordability, disclosure, and any pressure applied.

Car Title Loan Monthly Payment	$583.00/month
FHA Mortgage Monthly Payment	$1,632.33/month (P&I + MIP + insurance + taxes)
Total Monthly Housing/Debt Burden	$2,215.33/month
Documented chronology	Title loan followed same-day cash-to-close communications; causation and pressure require investigation
Lillian's Knowledge	Received Shannon's text 'Running to the loan place' — responded 'Ok. I'm grabbing the key' — zero objection or concern
Theresa's Role	EVOLVE's loan officer was aware through the group text that the family was running to a loan company to fund closing — took no action to pause or review
Document Reference	Car-Title-Loan.pdf — 13 pages — created July 15, 2022

EX 23

Delaware DOJ Complaint Handling - Context for Independent Review

Date: DOJ complaint filed 2022–2023 | NCALL connection documented **Parties:** Lisa Spellman (Delaware DOJ) / Lillian Harrison / NCALL

WHAT THE RECORD SHOWS: The Delaware DOJ assigned Lisa Spellman to the related complaint. Public records show an NCALL affiliation and NCALL's participation in a separate project involving Lillian Harrison and WaveCrest LLC. These facts establish an affiliation and shared project context; whether they created a disqualifying conflict is for the reviewing agency to determine.

DOJ Investigator Assigned	Lisa Spellman — Delaware Department of Justice
NCALL on Spellman's LinkedIn	Confirmed — NCALL listed as professional affiliation
NCALL on 200 Front Project	NCALL — Karen Kollais, Loan Officer — confirmed on public project sign
200 Front Project Parties	Lillian Harrison (realtor) + WaveCrest LLC (co-developer) + Daniel Bond + NCALL (construction financing)
Outcome of Complaint	Declined without substantive investigation
Contradictory Reasoning	Two different DOJ agents provided conflicting explanations for the dismissal
Spellman's Final Email	February 7, 2023 — confirms case closure
Impact	Delaware DOJ's failure to investigate, due to the investigator's undisclosed conflict of interest, left Rouena without state-level recourse — which is why this matter is now before Rocket Mortgage and federal authorities

EX
24

Seller Disclosure Form and Property-Condition Records

Date: Required prior to offer; not completed **Parties:** WaveCrest LLC / John DiTomasso / Lillian Harrison (facilitator)

WHAT THE RECORD SHOWS: The preserved seller-disclosure form is blank, while other records describe property conditions requiring review. The complete transaction file should establish whether a completed disclosure existed, when it was delivered, what the seller knew, and which statutory duties applied.

Known material defects that were required to be disclosed and were not:

- Non-functional toilet in the addition — requires a bucket of water to flush
- HVAC and hot-water equipment appear close together in a cramped enclosure; code compliance should be evaluated by a qualified inspector using the applicable installation requirements.
- Propane tank stored atop the hot water heater inside the same enclosure
- Unpermitted addition with private entrance — no permits on file with City of Milford
- Rubber tarp on section of roof above the addition — disclosed by prior tenants, not seller
- Missing floor chunk in the hot water heater enclosure
- Attic has exposed wires coming from floor boards and walls
- Ceiling fans throughout property speed up instead of turning off
- Keyless deadbolt on the private-addition entrance - Rouena states she was not provided the access code despite requests.
- Other occupants were reportedly present through the sale period; the Xfinity account and occupancy records should be reviewed to determine dates and authorization.

EX
25

Documented Financial Impact on Borrower

Date: Ongoing — as of May 2026 **Parties:** All parties — see EX-01

WHAT THE RECORD SHOWS: The records document a significant monthly mortgage, title-loan payment, taxes, insurance, and related financial consequences for a fixed-income borrower. The figures should be updated and supported by current statements before any final damages calculation.

Monthly Financial Burden

FHA Mortgage (P&I)	$1,320.52/month
Mortgage Insurance Premium (MIP)	$167.73/month
Homeowner's Insurance	$59.67/month
Property Taxes (estimated)	$84.41/month
Total Mortgage Payment	$1,632.33/month
Car Title Loan (obtained on closing day)	$583.00/month
TOTAL MONTHLY BURDEN	$2,215.33/month

Total Calculated Damages

Sale-price comparison	$254,900 sale price compared with $67,179 recorded 2017 purchase price - contextual, not a stand-alone damages calculation
Change from prior purchase price	Contextual only; not a stand-alone damages measure
Title-loan payments	$583/month multiplied by the verified payment period
Undisclosed Promissory Note	$10,628 + interest
Commissions under disputed brokerage name	$10,175 listed for Linda Vista Real Estate Services; actual payee and beneficiary require verification
FHA mortgage-insurance cost	$4,171.21 upfront MIP plus ongoing premiums; recoverability depends on agency findings and applicable law
Credit-product costs	$200 Discover deposit plus any verified Fingerhut obligation; causation requires review
Impact on Daily Living	Borrower reported difficulty meeting food, medication, housing, and debt expenses; current statements should document impact

EX
26

Current Real-Estate Activity - Regulatory Context

Date: March 2026 — Lillian Harrison's social media posts **Parties:** Lillian Harrison / Harmon & Associates Real Estate

WHAT THE RECORD SHOWS: Preserved public materials indicate that Lillian Harrison remained active in real estate as of March 2026. This is included as regulatory context only and is not evidence of misconduct in a later transaction.

Current Agency	Harmon & Associates Real Estate
Current Email	Lillian@HarmonAndAssociatesRealEstate.com
Current Phone	(302) 470-0900
Current Website	www.HarmonAndAssociatesRealEstate.com
February 2026 Post	'The Mission Continues... 6 Families in 2026!' — confirming active transactions
March 2026 Activity	Posting Delaware Real Estate weekly market updates as 'Lillian Harrison, REALTOR®'
DREC License Status	Verify current status at delpros.delaware.gov — RS-0036495
Previous Agency	Linda Vista Real Estate (nonexistent entity) — now abandoned

REQUEST FOR HUD OIG REVIEW

On the basis of the records summarized in this guide, Shannon L. Truitt, assisting Rouena M. Konkiel, respectfully requests that HUD OIG:

1. OPEN AN INDEPENDENT REVIEW of FHA Loan #4752202195126 / FHA Case #071-2122327-703 and obtain the complete lender, underwriting, appraisal, title, escrow, and electronic-signature files.
2. EXAMINE the disputed signatures, gift-fund documentation, application entries, license credentials, brokerage identity, separate promissory note, and closing-day source-of-funds records.
3. OBTAIN native Dotloop and DocuSign audit data, account records, device information, email routing, and other evidence needed to identify the persons who completed or authorized disputed signature events.
4. REVIEW the appraisal workfile, comparable selection, adjustments, photographs, permits, occupancy information, and any transaction-specific interest or required disclosure.
5. REVIEW the title commitment, legal descriptions, payoff and release records, final title policy, escrow ledger, W-9, wire beneficiary, commission agreement, and negotiated money-order images.
6. REFER any substantiated civil, administrative, or criminal findings to the appropriate authorities and coordinate with other agencies as warranted.
7. CONFIRM RECEIPT and provide a complaint or reference number. The submitter understands that investigative status details may not be available.

SUPPLEMENTAL RECORDS
Enclosed with the current HUD OIG submission:
Supplemental EX-A: Mr. Cooper correspondence concerning a fraud-related forbearance request
Supplemental EX-B: Proton account-event export and IP comparison analysis

Preserved and available for later submission or agency request:
Car-title-loan file; complete lender closing package; full email series; insurance file; native electronic records.
Complete platform audit data and subscriber/device attribution may require HUD OIG process, subpoena, or records requests.

Respectfully submitted,

Shannon Louise Truitt
Daughter assisting Rouena M. Konkiel
C: (302) 612-3602 | H: (302) 265-2208 | the.a.saurus.rex@protonmail.com
Date: July 2026

All documentation referenced herein is maintained in original digital or physical form and is available for review upon request. Rouena M. Konkiel authorized the reproduction and submission of records owned by her. This guide is submitted in good faith and to the best of the submitter's knowledge and belief.