

“Plaintiff attempts to “lodge” “[t]he facts and statements made in the securitization audit attached herein.” Frankly, the Court is astonished by Plaintiff’s audacity. Instead of providing the “short and plain statement” of facts required by the Federal Rules of Civil Procedure, Plaintiff requires the Court to scour a poorly copied, 45 page “Certified Forensic Loan Audit” in an attempt to discern the basic facts of his case. This alone would be sufficient for dismissal. However, the Court is equally concerned by Plaintiff’s attempt to incorporate such an “audit,” which is more than likely the product of “charlatans who prey upon people in economically dire situation,” rather than a legitimate recitation of Plaintiff’s factual allegations. As one bankruptcy judge bluntly explained, “[the Court] is quite confident there is no such thing as a ‘Certified Forensic Loan Audit’ or a ‘certified forensic auditor.’” In fact, the Federal Trade Commission has issued a “Consumer Alert” regarding such “Forensic Loan Audits.” The Court will not, in good conscience, consider any facts recited by such a questionable authority.” DEMILIO V CITIZENS HOME LOANS INC., Dist. Court, MD Georgia 2013