

Curriculum Vitae

Lane A. Houk

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Recognized Expert Witness in mortgage foreclosure matters in multiple jurisdictions including Florida and Illinois. Case numbers available upon request.

Education/Experience/Licenses: US Army, Ft. Sam Houston, TX, Combat Field Medic; Fitzsimmons Army Medical Center, School of Nursing, Aurora, CO; Univ. of Wisconsin Assoc. Arts Program; Univ. of Wisconsin, School of Nursing; Florida Gulf Coast University, Executive Leadership in Non-Profits; National Association of Consumer Advocates, Mortgage Lending Litigation Conference; National SAFE Act Compliance Certified through 2011; National Institute of Financial Education - Certified Liability Advisor – Course Graduate; Co-Chair Lee County Foreclosure Task Force; Nine years mortgage banking industry experience including Retail Mortgage Operations, Branch Operations, Internal Policies Compliance (*origination to secondary market delivery*) for Flagstar Bank and several medium to large mortgage banking firms; NMLS Certified, No. 374936 through 2011; Florida Licensed Mortgage Broker 2002-2010, No. 0810643; FL LO(NMLS), No. LO1551; Florida Real Estate Assoc., 2002-Current (inactive status), No. SL3027518; Florida Legal Insurance, 2009-Current, No. P214293

Academic Research Activities & Specialty: Consumer Advocate Comprehensive Review: National Consumer Law Center 16 Volume Series; Pannabeker, James H.; Model Compliance Manual: A Template for Mortgage Professionals, Pannabeker, James H., Clontz Jr., Ralph C; Truth – In – Lending Manual: Text and Forms. Washington, D.C.: Forensic TILA Audit, FDCPA; RESPA; UDAP, Teaching How to Stop Foreclosures, Predatory Lending, Claims against Financial Institutions, Debt Collector Claims, Substantive Consumer Defenses; Mortgage Backed Securitization and its Applicability in Foreclosure Proceedings; Complete Federal Litigation Manual – Truth in Lending Act Series, R. Dale Hollis; Electronic Data Gathering, Analysis, and Retrieval (EDGAR) system, Securities and Exchange Commission (www.sec.gov); Westlaw® Legal Database (www.westlaw.com); Florida Practice and Procedure, Trawick, Henry P. Jr.

Awards: Distinguished Leadership Award, 2008, Community Leadership Association
40 Under 40 Top Business Leaders, 2008, Gulf Shore Business
Soldier of the Month, Ft. Sam Houston Texas, 1992

Leadership: Co-Chair, Lee County Foreclosure Task Force, 2008-2009
Board of Directors Chair, Herocare USA, Inc., Non-Profit

References: Available upon request

Previous Cases Admitted as Expert: Okaloosa County Cases 08-CA-1388, 08-CA-4926, 09-CA-1681, 09-CA-2852, 09-CA-2976, 09-CA-3241; Orange County 2012-CA-020712; Osceola County Case 2009-CA-002787

Biography – Narrative Summary

My name is Lane A. Houk. I have been considered a subject matter expert by several courts and the Florida Bar on foreclosure litigation, the secondary mortgage market, federal home loan compliance requirements pursuant to the Truth in Lending Act and the Real Estate Settlement Procedures Act. As an expert Mortgage Loan Transaction Analyst, I conduct thorough investigations into one or more aspects of a particular mortgage loan transaction including phases from origination, to funding and closing, through to the servicing and secondary market and securitization aspects post-closing. I have nine years of past experience in the mortgage banking and finance profession along with several thousand hours of research and study in the areas of the Truth in Lending Act (TILA), the Real Estate Settlement Procedures Act (RESPA) the Fair Debt Collection Practices Act (FDCPA), Foreclosure Litigation, Mortgage-Backed Securitization and its effects and applications in Foreclosure and Loss Mitigation.

I maintained regular continuing education in banking and finance in the state of Florida and nationally for nine years and was most recently registered with the Nationwide Mortgage Licensing System, (NMLS License No. 374936), and have previously documented high-level competencies with the state and federal disclosure requirements in federally related mortgage loan transactions.

In 2010, I developed Course No. 2567 with the Lee County Bar Association and Florida Bar Association to provide continuing legal education to attorneys and paralegals on the Truth in Lending Act, TILA Rescission Rights, foreclosure litigation, mortgage-backed securitization and how these issues find applicability in judicial foreclosure actions.

I also maintained my Florida Real Estate license (#SL3027518) for nine years and assisted my wife who is a Florida licensed attorney operate a title company and law firm for five years.

The core of my practice involves broad-based, unbiased investigations and analyses of mortgage loan transactions and foreclosure litigation support services. I rely upon the objective data produced incident to reviewing and auditing these transactions as the basis for my final report and/or affidavits filed in legal cases I have been retained in.

Over the past eight years, I developed and reliably employed a set of auditing tools and protocols that enable me to systematically analyze the documents and disclosures provided to borrowers and audit these documents for compliance with both federal and Florida state statutes along with issue spotting mortgage foreclosure cases and assisting attorneys in the litigation process. I am also proficient in using the Securities & Exchange Commission database to locate asset-backed securities and the trust documents filed with the SEC. I performed regular, ongoing research and analysis into the securitization, conveyance and transfer aspects of residential and commercial mortgage loans and mortgage-backed securities and am proficient in applying that research to the particular facts in a given legal case or collection dispute.

I own the entire library published by the National Consumer Law Center and often use several other legal references and libraries, at times including Westlaw®, and other sources in the course of my research, review and analysis processes.

I have been offered as an expert witness in other proceedings and have undergone depositions and testimony relative to my expert opinions filed in other mortgage loan foreclosure and collection dispute cases.