

UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF MICHIGAN  
Case No.: 1:17-CV-00335

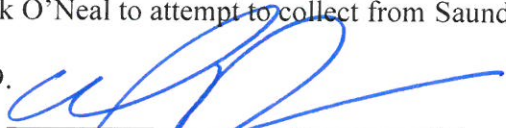
KAREN SAUNDERS, )  
 )  
 Plaintiff, )  
 )  
 v. )  
 )  
 DYCK O'NEAL, INC., )  
 )  
 Defendant. )  
 \_\_\_\_\_ /

**DECLARATION OF MARY RESCH**

I, Mary Resch, declare under penalty of perjury, as provided for by the laws of the United States, 28 U.S.C. §1746, that the following statements are true:

1. I am over the age of 18 and am authorized to make this declaration on behalf of DYCK O'NEAL, INC. ("DONI").
2. I have been employed by DONI for 27 years and have been DONI's Chief Operating Officer since January 1, 2014.
3. DONI is in the business of purchasing and collecting financial obligations.
4. This declaration is based on personal knowledge gained through my position with DONI, as detailed below and my review of relevant business records related to Plaintiff's debt.
5. The debt owed by Plaintiff arises out of a foreclosure of real property.
6. A sheriff's sale was held after the foreclosure and rendered less than the amount owed creating by operation of law a deficiency balance.
7. The deficiency balance was assigned to Dyck O'Neal to attempt to collect from Saunders.

Executed on this 19<sup>th</sup> day of November 2019.

  
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Mary Resch, Esq.