

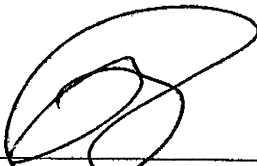
**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE**

IN RE:)	
)	Case No. 13-13309(KJC)
RALPH A. PICARD,)	Chapter 11
)	
Debtor.)	
)	

**DECLARATION OF RALPH A. PICARD IN SUPPORT OF OBJECTION
TO PROOF OF CLAIM #9 FILED BY TH MORTGAGE OPPORTUNITY CORP.**

I, RALPH A. PICARD, am the debtor and debtor-in-possession in this chapter 11 bankruptcy case. As such I am very familiar with the claims filed and the amounts due each creditor. Under the penalty of perjury I certify the following to be true and correct.

1. I have reviewed Claim #9 filed by TH Mortgage Opportunity Corp.
2. I have reviewed the foregoing *Objection to Proof of Claim #9* filed by TH Mortgage Opportunity Corp. (the "Objection") and find the facts alleged therein to be true and accurate.
3. I have reviewed Exhibits A through J to the Objection, and the information contained therein are true copies of those documents in my possession or provided by my counsel.



RALPH A. PICARD

Sworn and subscribed before me this 10th day of July 2014.

Faith A. Bellamy

 NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA
 NOTARIAL SEAL
 Faith A. Bellamy, Notary Public
 City of Philadelphia, Philadelphia County
 My commission expires February 16, 2015