

## **Important:** **Print and Study**

# **Use Foreclosure Law – University**

## **How To Read This Education Blog**

### **To Achieve Your Desired Outcome**

As you may know – throughout this blog – we say to underwater homeowners and folks with foreclosure issues:

1. read our book (\$20, or less);
2. read this blog (all of it, it's free);
3. tell us you have done steps 1 & 2 (soon we'll have a form to fill out on the blog);
4. if you do your homework, tell us by filling out and electronically sending us the form; then,
5. we'll share "tools" enabling you to Confront Fraudulent Housing Debt.

Bottom line – you must become informed – educated – must understand:

- what has gone on,
- what has gone wrong with our economy; and,
- moreover, WHY.

You must do your homework. When you do that you are in a position to be:

### ***Doing what you are now *Knowing* ...***

#### **Aware of how to;**

#### **Confront Fraudulent Housing Debt**

**Deeper**, is that you must become an informed, *Professional Client*. If you are underwater, you face a battle ahead, and will require the assistance of professionals. We are not attorneys and do not provide legal advice. However, we know attorneys and other facilitating professionals who we believe are: honest, knowledgeable, experienced and committed as consumer rights advocates.

After you've done your homework, when you begin to work with professionals – you'll understand exactly your role in the process – and won't need them to hold your hand – not so much. Hand holding costs counsel time, thus – money. You want to be able to assist counsel, not drag them through educating you, and having to bill you for what you can do on your own; right here, at virtually no charge. Do your homework.

**Lecture over.** The steps to effectively read and understand this blog – a Magazine-Style Web / Blog – are below. We've enabled intuitive navigation in order to make it easy to read quickly – yet – get it.

**First**, on the left sidebar, click on [MONTHLY ARCHIVES](#). You'll get a drop down. Start by clicking on [December, 2010](#), on the bottom. All December article headlines will drop down on the left side (the main window), like a magazine Table of Contents. Take your time, read the Titles as you scroll all the way down. Then, go to [January, 2011](#). When you've done them all, by working your way up, month by month, maybe thirty minutes tops, you'll have read the Title of every posting on the blog. Now, you're literally beginning to build memory and setting up to actually create new brain cells – again, memory. (This IS brain science, but don't worry about it. <g>)

**Second**, now from the top of the blog go to [HOME](#). This drops down the most recently posted articles in chronological order. As you scroll down, you'll see all the Titles again, with a snippet of introductory text.

Like before, scroll down through the Titles, but, take a couple of seconds to read the short bit of text below the Title.

**Third.** When you scroll down to the bottom of the first screen, on the left, click on "[← Previous Entries.](#)" Up pops the next set of articles. Scroll slowly now, keep scrolling until you've read through the article Titles and text snippets from the present – back through January, 2010. Whew. You might take an hour to do this, but, it's worth it.

The Great News, is that by then you've read ever article Title twice, and have also read a short text snippet about each article. Truly now, you are building new brain cells – they call it memory. The key is repetition. Each time you read a Title, synapses (thread like tiny molecular structure things) are formed in your brain. As you read them a second time, due to repetition, synapses magnetize together into atoms, and, miracle, form new brain cells. Literally growing your brain. We used to teach computer networking technology, so, we learned a bit of brain science related to learning.

### ***Repetition is the Mother of Memory***

**Fourth.** Take a break.

**Fifth.** Next, read all of the articles (not many) in the Must Read section in the left sidebar. The large picture is presented in there – "critical information" – you'll be turning into knowledge.

**Sixth.** Now you will go deeper in terms of "critical information," which will give you fundamental understanding. Directly below the **MONTHLY ARCHIVES** section is the **CATEGORY ARCHIVES** section, click on that, it will give you a drop down, scroll down to **MUST READ**. Click on that and a list of approximately 25 files will drop down in the left column. These documents are the core – documents we've place under the **MUST READ** category over time. You really need to read all of these. Some are long. Those who've become inspired by what you've read through the Steps above – students who bit the bullet – will print all of these postings, and study over time, sharing some with family and friends. This it the real deal.

**Seventh.** You are now a much more knowledgeable person. Next, go back and repeat step **Two** above. But, this time, open articles of particular interest to you and read them. Again you'll start in December, 2010 and move forward to the present.

Somewhere during this process, pick up a copy of our book and read it. The book has the background, the fundamentals, explanations of historic trends, as well as pertinent predatory and fraud law; and much, much more. The contents of the book will form the foundation of your new knowledge.

Whereas, the blog contains breaking news and critical information regarding current litigation potentials and process presented as current events. The blog is a real-time extension of the book; call it: the Digital Second Edition.

That's almost the whole deal. Does it take time? Of course, but, it is doing your homework. And, with your new knowledge, you'll be good and darned mad. You'll understand what the banks have done to not only *your* family, but, also, the American People over time. It's called Financial Engineering, and they are very good at it. But, they've committed fraud. Literally a Fraud on Foreclosure Courts. Many state judges (though comprised by the fact that their pensions are caught up in the situation, and, are at risk) are just now understanding – and angry about it as well. Not only that, but, other actions are going forward to bring to the attention of the world, how and why the judges are compromised.

*"Oh what a tangled web we weave when first we practice to deceive."*

William Shakespeare

**Deeper.** Beginning in the late nineties, the Glass-Steagall Act, created in 1933, which kept financial entities separate in their functions, was partially repealed as a result of the Gramm-Leach-Bliley Act in 1998. This was engineered by Wall Street Investment Banks, and certain Government Officials who were alumni of, or, beholden to Wall Street Investment Banks. It could be well argued that figuratively and literally – at the brain trust helm were – again, Wall Street Investment Banks. They of course ~~bought~~ brought Congress along with them. Numbers below are from 2011. See, [Open Secrets](#).

Total spent by lobbyists in Washington D.C. for Finance, Insurance & Real Estate: \$237,633,878  
Total Number of Lobbyists in Washington D.C.: Finance, Insurance & Real Estate: 2,247

From the *New York Times*:

"The Glass-Steagall Act restored public confidence in banking practices during the Great Depression. ....Some legislators and bank reformers argued that the act was never necessary, or that it had become outdated and should be repealed."

"Congress responded to these criticisms in passing the Gramm-Leach-Bliley Act of 1999, which made significant changes to Glass-Steagall. The 1999 law did not make sweeping changes in the types of business that may be conducted by an individual bank, broker-dealer or insurance company. Instead, the act repealed the Glass-Steagall Act's restrictions on bank and securities-firm affiliations. It also amended the Bank Holding Company Act to permit affiliations among financial services companies, including banks, securities firms and insurance companies. **The new law sought financial modernization by removing the very barriers that Glass-Steagall had erected**.: [Emphasis Added.]

Yet, this very revealing information is only the tip of the iceberg. After legal restrictions were removed, Financial Engineers established a scheme including the now infamous Mortgage Electronic Registration System (MERS), and consciously, intentionally and fraudulently subverted centuries of Legal Property Law embedded in the laws of every state. This was a malicious end-run that was an intentional Fraud on the Court(s), all U.S. Counties, and, you, – the homeowner. The law is that the Promissory Note and the Mortgage/Deed of Trust cannot be separated, **they must stay together throughout the life of the loan**. (More below.)

The next step of these Financial Elites – these Financial Engineers – was to create the Global Housing Bubble. (This followed on the dot.com Bubble, which they also created from Wall Street.) State Foreclosure Judges are just now beginning to wake up to this, and are (repeat) decidedly not happy about it. We all are waking up as well. Witness: *Occupy Wall Street*. Which will grow every day – until it doesn't – or forces radical change such as enacted in Glass Steagall. But, will Congress defer to their Wall Street Masters – or to the voters who elect them to office? We'll be watching. Hopefully you will also, because it directly effects your life. Now and going forward.

When you've read as suggested in the steps above:

**Congratulations – you'll be a Graduate of Use Foreclosure Law University.**

Moreover, you're now a professional client, and we can work with you. Offer you "tools," which are actually resources and processes to Confront Predatory/Fraudulent Housing Debt. You'll choose what you want to do based on your intended outcome, and, the real facts regarding your loan documents.

Sorry, but, we don't have time to individually talk you through the learning curve. That's why we wrote the book and keep writing the blog – enabling you to discover and read information which becomes knowledge certain. Do your homework and you'll be able to take professional responsibility for your future actions in this regard. The banks have been and continue front-running a gigantic con game. They want to own everything. We don't think so.

Sure, they own the Young President (his new chief of staff – the gatekeeper of his mind) is Bill Dailey, the No. 3 guy to Jamie Dimon at JP Morgan Chase – nuff said. They also own: Congress; the Main Stream Media; and more.

However, they don't own you, and frankly, they don't own your Promissory Note, Deed-of-Trust/Mortgage, or Title to your home, even though they think they've got you convinced that they do. If your mortgage was one of 90% of all loans written between 1998 and 2007 – they likely don't. And, that's what you're going to prove to them. Very few free houses will *be given* away. You've got to *take them back*. But don't let them confuse the fraud perpetuated against you with the hollow argument that you would be getting a "free" house. Your house is bought and paid for, yes, already paid for.

By who? By you.

How? The Promissory Note you GAVE THEM.

***Some folks will want to go.*** Walk away, relinquishing the house; yet, leaving a perfected Title for a subsequent owner; no future debt; with fraud and RICO based monetary damages from a Settlement in their pockets; and, process and attorney fees (in order to get there) paid by the lender. This can be

facilitated by combining the Federal Administrative Process Act of 1947; with a Securitization Audit, which proves the actual fraud in the securitization process of the Promissory Note. Robo-Signing is but the tip of the iceberg.

**Some folks will want to stay.** With a clean "Quiet Title" in their name, significant principal reduction, and an affordable 5% fixed rate, thirty year amortizing loan, some fraud and RICO monetary damages in their pocket, and all process and attorney fees (in order to get there) paid by the lender. If not the complete elimination of any lien put on the property by the fraudulent acts of the Banksters. This, also, can be facilitated by combining the Federal Administrative Process Act of 1947; with a Securitization Audit, which proves the actual fraud in the securitization process of the Promissory Note. Robo-Signing is but the tip of the iceberg.

**Too Good Too Be True?** Not necessarily so. While these are "best case" outcomes – at the bottom line – the loan docs were fraudulent from the day you signed them. The Deed of Trust and Promissory Note were Null and Void, when you executed them – set your signature to them.

**Proof?** Dig out your Promissory Note. Near the top you will find language similar to the following: "...promise to pay for a loan I have received." No – you hadn't! Did you ever see a deposit in your bank account for the amount of the loan? The monies that were paid to the seller came from you – you created the money, the loan, not the bank. Slow down.

You didn't allegedly receive the loan until after you signed the note. This is important – critically important.

When you signed the Note, it was not true you were promising to pay for a loan "*I have received.*" "you had *not* "*received*" the loan prior to your signature, because clearly you had not received a loan prior to your signing. The bank knew this, understood this, but, you did not. In fact what they did – after the fact – was endorse it (typically in blank), then deposit your Promissory Note in their bank, as a cash item – just like a check. From that deposit they wrote a check for the seller – with money – you created with your signature.

They then filed a copy of your Promissory Note with the Federal Reserve System. Due to "fractional reserve" banking they could take your – credit worthy – signature on your \$500,000 Promissory Note, and literally loan an additional \$4,500,000 into existence. So, you see, they were already paid, and you loaned them the money with your signature to do it. This is one of the dirty little secrets maintained by the Federal Reserve and the banks that actually own the Fed. It is not the Federal Government that owns the Fed, it is privately owned. And, the owners – bankers – are not your friends. Beyond wanting your money – your house – and anything else of value they can take from you, they simply view you as chattel – indentured servants. Frankly, slaves – formerly wage slaves – now debt slaves – with a few privileges.

Did they offer – or did you ask for – a receipt when you signed and gave them the Promissory Note? Why not? It is a Security you created by your signature, similar to a personal check. They later sold it to Wall Street as a Security that you created, and got paid again. You, in fact, created the asset (Promissory Note) upon which the "loan" was created, they did not. This is your credit. The fact that they withheld this information from you when you went through this process is also illegal and a breach of any contract (Trust agreement) that you entered into with them (Fraudulent Inducement).

This sounds really weird. But, looking directly at the law and the facts, because it was not true - that you had received a loan before signing - under contract (trust) law the Promissory Note was null and void the instant you signed it. So, for additional and different reasons, is the Deed of Trust/Mortgage Trust contract. There is a lot more to this than we're sharing right now. A lot more that you need to understand. If you do your homework, we'll explain this and much more to you, and make referrals, enabling you to work with professionals.

After you've done your homework – educated yourself – and filled out and returned the online form, which begins the conversation – and are ready to take on the bank, assisted by professionals, you may understand why you may choose to stop making payments. *Stop making payments?* That's exactly what "Too Big To Fail" Banks tell folks who want to apply for a HAMP Loan Modification. They tell many of them to stop making payments, if they want to qualify for a Loan Mod, and then penalize them later for doing it! Are you ready to *Confront Fraudulent Housing Debt?* When you are thoroughly educated you likely will be.

You'll be able to start building your future nest egg and have some cash in hand to facilitate a process, which normally begins with your obtaining a Securitization Audit. Why? That audit will document – legally verify – if in fact your Promissory Note that you GAVE the bank was illegally Securitized by the banks. Meaning, that it was placed into a pooling agreement with other (illegal) Promissory Notes and sold to Institutional Investors all over the world as Residential Mortgage Backed Securities (RMBS). These Investors were/are: major insurance companies, pension funds, municipalities, and even foreign Central Banks.

Securitization of the Promissory Note is illegal, if the Promissory Note was separated from the Deed of Trust / Mortgage. It broke the Chain of Title. In most cases it was broken, and, the audit and other documents prove that fact. The Promissory Note became a non-securitized note. Thus not legal to be sold as: "*Mortgage Backed*." More to the point for your benefit, No Party has the legal standing in which to foreclose on you. This is why some judges, who've been brought to understand (as you are being right now) what really happened, are angry and have stated in recent decisions, that foreclosure matters brought forward in their current form: "... are a fraud upon this court." You'll find articles supporting this point as you read more current postings on the blog.

A Securitization Audit works for your legal purposes. And frankly – as incredible as it seems – if your loan was securitized: no party has the legal right to foreclose on you. Certainly not the Auctioneer on the Courthouse steps or the Servicing Company that they represent, or the purported “lender”, or the Trust they may purport to represent. This is your legal leverage. Without it you're just talking. With it, the Bankers are forced to the table. You will learn about bifurcation, conversion, re-conveyance and how these can apply to your "loan." A hint, Google: *Administrative Procedure Act of 1946*. Later, we'll tell you more on that. Nutshell: by closely adhering to exacting standards of procedure, or process, you can remove and replace the lender, and have the property recorded at the County Recorder's office in your name, removing any other parties or entities that have, or may make claims to any rights on your property. This is not trivial, but, once you've become educated – you will see the light.

**Final Note:** If you will not or can not take the time to protect your family and your home by educating yourself, we wish you well, and regret that we have not adequately shown you a path to removing the fear of the unknown – bringing you a logical solution to your pain; and thereby, obtaining your desired outcome.

**Disclaimer:** Neither this document nor our blog contains legal advice. It is designed for educational, and, even some *ironic* entertainment purposes for those who wish to *seriously understand* housing markets. We attempt to show how, and, why, homeowners must take the initiative to protect and defend their families themselves. Very rarely does anything of real value come easily. No "owned" public or private “officials” will do it for them. The word "hope" in some of the Government foreclosure "programs" was nothing but a cruel joke. This document or this blog does not offer legal, accounting or investment advice. See a qualified and licensed professional for such services. We can and will help with that, but, only after you've educated yourself. Remember – through education – you can become a knowledgeable and empowered Professional Client. You'll be very proud of that, and, inject the possibility of opportunity into your family dynamic. A very good – if not on of the *best things*.