FORECLOSURE
Traps, Pitfalls, and Swindles

Discover HOW TO STOP “Fraud-Closures” Using the AMERICAN Judicial System

By: Jason T. Marks
Foreclosure Traps, Pitfalls, and Swindles

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Read This First

Knowledge is power. But knowledge without action is powerless!

You have legal rights that you can use to stop your foreclosure and save your house!

However, these legal rights cannot work for you unless you have knowledge of them and enforce them. “My people are destroyed for a lack of knowledge…” Hosea 4:6

I have researched the foreclosure epidemic and have discovered that banks and mortgage lenders are relentlessly violating laws and homeowners rights in order to foreclose! Fortunately there are legal remedies for homeowners struggling with foreclosure. The majority of mortgage loans contain legally problematic issues that can render the loan void. I’m just an average Joe and was reluctant to write this report; but after discovering the truth behind the foreclosure epidemic I knew something had to be done. This report exposes some of the inside secrets that banks do not want you to discover, and some facts and tools that may help you fight to save your house from foreclosure.

Hopefully you will find the information in this report useful. If you do, please play it forward and share it; because together we can help more innocent homeowners facing foreclosure save their piece of the American Dream.

You can earn a referral fee for helping others fight foreclosure. Simply enroll as a referral affiliate, it’s free to join and only takes a minute at: www.fraudstoppers.org/referral-affiliates

Disclaimer: This publication provides a brief overview of America’s current foreclosure crisis and common factors contributing to it. It also touches on foreclosure options, scams, and pitfalls to avoid; and how you can fight your foreclosure in order to save your house using the rule of law and the Fraud Stoppers Foreclosure Defense System.

This information is provided with the understanding that the author, publisher(s), and distributor(s) are not rendering legal or financial advice. This book is intended for informational, educational, and entertainment purposes only; and is NOT intended to be a substitute for professional legal or financial advice. This report was written primarily for people in judicial foreclosure states. If you live in a non-judicial foreclosure state, substitute the term mortgage with deed of trust, or deed trust.

The law is constantly changing. Information is fluid. We are constantly updating this book as new processes, laws, and research are discovered. The author makes no warranties, assurances, or claims to the legitimacy, accuracy, or completeness of the information contained with this work, explicit or implied. Therefore you are encouraged to do your own research.
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INTRODUCTION
Are you a homeowner who is looking for quick answers to all your questions related to foreclosure?

Are these questions striking your mind again and again?

- What happens during foreclosure?
- Is there any way to save my home?
- What really happens after the foreclosure is over?
- How to stop foreclosure of my home?
- Will loan modification really stop foreclosure?

America is experiencing an economic crisis. Unfortunately, Millions of people have lost their homes to foreclosure, and millions more are in danger of the same fate.

FORECLOSURE BOOM!
Any Government Help? Well, Government bailouts and forbearance programs have done “NEXT TO NOTHING” to help homeowners that are struggling to save their piece of the American Dream. There’s nothing quite like facing foreclosure. When you face the chance of losing your shelter, it feels to rock the very foundation of your existence. Mega-banks and mortgage lenders have been caught red-handed breaking state and federal laws, committing mortgage fraud, foreclosure fraud, securities fraud, bank and insurance fraud, tax evasion, stealing trillions in bailout money, and using every dirty trick in the book to profit from fraudulent, illegal mortgages. This report only covers the tip of the iceberg of crimes that the banks and mortgage lenders are committing. I’m sure what you will discover will shock you into taking action, to fight your foreclosure, and save your house!

You don’t need a fancy education or lots of skill to know how foreclosure works, or the ways to avoid foreclosure.

In fact, we found through helping homeowners in foreclosure that getting a couple of queries answered makes a BIG difference to a person facing foreclosure.

BUT...
Our country’s overall financial condition is very grim. Indeed, things appear to be going from bad to worse; and mortgage lenders and loan servicers are not helping.

Sometimes financial institutions will promise you a loan modification for many months and then turn around and foreclose on you anyway.

All across the country, banks are committing outrageous crimes, including illegally kicking down doors and breaking into homes. Banks have been caught stealing people’s belongings and changing the locks on the doors even before a foreclosure is filed!

Sometimes a big bank will kick someone out of their home and then never actually take possession of the house. This practice is often referred to as “Zombie Titles”. As a result, many former homeowners now find themselves stuck with thousands of dollars of unpaid bills.

Lenders are even stealing homes from the elderly. How could this happen? I’m just a normal guy, but I know injustice when I see it. When a mortgage servicer can steal a house from an elderly couple, who have never even missed a mortgage payment, something isn’t right! It’s time we stand up and fight for our legal rights and our homes, or we will lose them! Dealing with these big banks is so incredibly frustrating that some homeowners have completely snapped. No matter how frustrated, overwhelmed, or hopeless you may feel do NOT drive your car thru your house; there is a better way to make your bank pay. You just need to know what your rights are, and how to enforce them using the rule of law and the American judicial system.

IF you do NOT learn how to exercise your rights, you will lose them!

Learn what rights you have, and how to enforce them, at the Rule of Law Radio (Monday, Thursday, and Friday 8pm CST) at: www.ruleoflawradio.com
A PRIMER ON MORTGAGES

THE KEY TO ENDING YOUR STRESS ALONG WITH THAT NAGGING FORECLOSURE IS TO KNOW HOW THE FORECLOSURE GAME IS ACTUALLY PLAYED.

NO FORECLOSURE GAME IS THE SAME. IT TRULY DEPENDS ON THE STAGE AND SOME FORECLOSURE LAWS.

You may not realize it, but when you obtained a mortgage, you actually signed two different legal documents - The note, and the mortgage. The mortgage and the note are very different documents with different purposes. Understanding this could have major effects on the outcome of your foreclosure.

Educating yourself is very crucial. Only YOU can protect your home and your family. How can that be done if you just don’t educate yourself? It would be just like going to a badminton game to win; only you never know the rules about how the game is actually played. So let’s get started...

The note is a written promise to repay a specific sum of money, plus interest, over a certain length of time. The mortgage is the document that gives your lender the ability to take your property if you default on that note. Understanding this difference is vital and could help you stop your foreclosure dead in its tracks and save your house!

A basic concept in law is the mortgage follows the note. The Supreme Court ruled that if a lender assigns the note without assigning the mortgage, it’s like the mortgage doesn’t exist! Let that sink in!

There would be no point in pledging your property to an entity if it did not own the note. Why would you pledge your house as collateral to an entity that you do not have a contract with? The transfer of the note is supposed to carry with it a transfer of the mortgage, i.e. the mortgage follows the note. This begs the question: Was your mortgage and note ever separated? If they were, your so called “lender” might not be the true holder of your note, and therefore lacks the legal standing to foreclosure.
Unfortunately, most people are still taking it on FAITH that the note is indeed satisfied and that the mortgage is released and satisfied at the time of the payoff; but they are very wrong if they don’t get the original note at closing, since THAT is what is presumptively the cash equivalent instrument that is traded in the secondary market, and since the mortgage follows the note, that gives the actual owner of the note the opportunity to make a claim. This is the reason that recently we have seen cases of multiple entities foreclosing on the same property; because nobody knows who owns what!

So whether you are buying property, selling property or paying off the “old” mortgage for any reason you are not only creating a title mess, you have no proof that the original note has been canceled. Therefore you should only pay the balance in full as demanded by the pretender lender on three conditions: (A) production of the original note and the right to inspect it for authenticity, (B) production of proof of payment at origination and all transfers upon which the pretender lender relies on for its authority to collect the money, and (C) proof of loss by access to those people who might have received an assignment of the loan, or who have a back-door ownership interest in the loan through ownership of a derivative or credit default swap.

LOOKING FOR A FAST SOLUTION?

Here are just a few things Fraud Stoppers Foreclosure Defense System includes:

- **Every legal document you need to sue your lender for mortgage and foreclosure fraud** professionally prepared for you, which makes the entire legal process easy to navigate and saves you time and money.
- **The evidence your lawsuit needs** with a powerful securitization analysis and country records report.
- **The education and training you need** with an exclusive training course that will teach you how to win your lawsuit without an attorney. If you have a lawyer, you’ll learn what they should and should not do; and how to control them! You’ll even learn how to control judges and make sure you lay your case out so you can win on appeal!
- **The professional legal support you need** with a legal support program that will give you access to a local law firm that will answer all your questions, send out letters and make phone calls on your behalf... and even help you with trial defense!

Why should you waste ten thousand dollars on a lawyer who cares more about their billable hours then they do about your victory, when you can everything you need to save your house from foreclosure for a fraction of the cost? You can get started right now and find out if you have grounds to sue your lender for fraud at: [www.fraudstoppers.org/questionnaire](http://www.fraudstoppers.org/questionnaire)
Securitization and Clouded Titles

Imagine if you could insure your home against fire, for the full value of the house. Now imagine that you could take out another 10+ insurance policies, just like that one, and collect on all of them when there’s a fire! That’s essentially what the bankers on Wall Street were allowed to do. Thanks to securitization they can earn many times the amount of a securitized loan when they foreclose!

Securitization is the process that allows the creation of a financial instrument by combining other financial assets, and then selling different parts of the repackaged instruments to buyers.

Mortgage-backed securities are the ideal example of securitization, because the issuer of the MBS can combine mortgages into one large pool and then divide the pool into smaller pieces, which are based on each individual mortgage’s risk of default; then sell those smaller pieces to investors. The only problem is that when you separate the notes from the mortgages, you break the chain of title, and the liens are unenforceable. Remember: the mortgage follows the note.

The main problem with securitization is that combining loans and repackaging them for investors creates incentives that are fundamentally flawed. It allows Wall Street to sell the same mortgage multiple times, to multiple buyers; even selling the same mortgage to the same buyer multiple times!

This has resulted in an avalanche of law suits involving the Nation’s largest banks and mortgage lenders.

Thankfully with all these court cases taking place, more and more evidence is coming to light, and judges are beginning to rule that the system the banks use to securitize mortgages [and foreclosure on properties] is illegal.

Here are six questions to ask when looking for securitization fraud: Was your loan modification denied, is your original mortgage note missing, were there any Truth in lending act violations, is there a lack of enforceable security interest, are there any squiggle mark on your documents, and was there a Robo signer? For more signs of fraud, visit: www.fraudstoppers.org/65-signs-that-your-foreclosure-documents-could-be-fraudulent-2
Investigative journalist, Dave Krieger’s book *Clouded Titles* provides you with ideas for seeking remedy in court, and includes case citations that expose the mortgage scandal created by banker-endorsed deregulation. It will inform you about foreclosure defenses, strategic default, quiet title actions, and county land record functions. *This book is highly recommended by lawyers and is a must-read for anyone serious about fighting their foreclosure.* The information in this book can help you save your house. You can find Clouded Titles and watch a powerful and informative interview with the author here: [www.fraudstoppers.org/clouded-titles](http://www.fraudstoppers.org/clouded-titles)

If you understand the legal implications of the securitization process and decide to fight your foreclosure you can achieve success.

But be aware that there are many types of audits available on the internet; and many companies use cheap software to perform their audit. *Often times these audits are not admissible evidence!*

*Remember the adage Buyer Beware!*

You shouldn’t try to save a *few hundred bucks* and buy a cheap worthless audit if you are serious about saving your house from foreclosure; because *NOT all audits are the same.* Here are a few things you should ask:

- Does the audit include a signed notarized affidavit from the auditor who is a recognized expert and who is able to swear under oath to the veracity of their findings? *IF NOT, don’t waste your money!*
- Does the audit address the servicing and pooling agreement of the trust?
- Does the audit look at the legality of all the assignments of note?
- Does the audit analysis the chain of endorsements and chain of title?
- Does the audit include controlling case law for foreclosures in your state?

If you are interested in saving your house from foreclosure, or in doing a quiet title lawsuit to get free and clear title to your property, then the first thing you need to do conduct a thorough analysis of your loan and title documents to uncover the legal violations and errors that exist. Our research reveals that over 90% of the loans closed in the past decade have serious problems that can only be fixed with a quiet title lawsuit. *The first step is to get an audit so your lawsuit will have the evidence you need to win.*

For more information on audits visit: [http://www.fraudstoppers.org/audits](http://www.fraudstoppers.org/audits)
Traps, Pitfalls, and Swindles:

So, the 2 BIG questions are:
What are you really going to do to stop your foreclosure?
What fears are you enduring that you don’t have to live with?

When a person is in foreclosure there are many options to consider.
- Should you try to sell their house?
- Should you apply for a loan modification?
- Should you do a deed in lieu?
- Should you just walk away and let the bank have the house?

And choosing the wrong plan of action can be disastrous. No matter what path a person decides to take, there are some common dangers, and pitfalls they should be aware of.

One question people in foreclosure have is whether or not to sell their house. Prior to the 2008 economic meltdown this was usually relatively easy for most homeowners to do. However due to the fact that many parts of the country’s real estate markets have fallen below 50% of the value they were just a few short years ago, more and more homeowners are discovering that selling their house is next to impossible. For homeowners in this situation, selling their house often requires asking their mortgage lender to agree to a short sale.

A short sale occurs when a mortgage lender agrees to accept less than the total amount owed, as payment in full. The danger with a short sale is your lender can come after you for the outstanding balance via what’s called a deficiency judgment. So even though your mortgage lender agrees to a short sale, you could still owe the outstanding balance. A deficiency judgment is an unsecured money judgment against a borrower whose mortgage foreclosure sale did not produce sufficient funds to pay the underlying promissory note, or loan, in full. So if you’re considering a
short sale, make sure your lender agrees, in writing, not to seek a deficiency judgment.

If your lender isn’t willing to agree to not seek a deficiency judgment, than you may want to consider trying a deed-in-lieu instead. A deed-in-lieu is when your mortgage lender allows you to sign the property over to them, and you simply walk away. In return, they agree to stop the foreclosure and not seek a deficiency judgment. This option may be preferable to a short sale, because with a deed-in-lieu you can avoid future collection actions.

On the other hand there are some reasons why your lender may not want to agree to a deed in lieu, like not wanting to take the property subject to other liens. To help you avoid some of the common pitfalls associated with selling your house when you’re facing foreclosure, its best to use only Realtors who have a Short Sales and Foreclosure Resource (SFR) certification. The SFR certification means that the agent has received formal training concerning issues related to foreclosures and short sales, and can help you avoid some of the pitfalls and swindles that exist. Here are a few to look out for:

- **The foreclosure prevention specialist:** The “specialist” really is a phony counselor who charges high fees in exchange for making a few phone calls or completing some paperwork that homeowners could easily do for themselves. These actions rarely result in saving the house. This scam gives homeowners a false sense of hope, delays them from seeking qualified help, and exposes their personal financial information to a fraud. Some of these companies even use names with the word HOPE or HOPE NOW in them to confuse borrowers who are looking for assistance from the free 888-995-HOPE hotline.

- **The lease/buyback:** Homeowners are deceived into signing over the deed to their home to a scam artist who tells them they will be able to remain in the house as a renter and eventually buy it back. Usually, the terms of this scheme are so demanding that the buyback becomes impossible, the homeowner gets evicted, and the “rescuer” walks off with most or all of the equity.

- **The bait and switch:** Homeowners think they are signing documents to bring the mortgage current. Instead, they are signing over the deed to their home. Homeowners usually don’t know they’ve been scammed until they get an eviction notice.
- **The phantom landlord scam:** This scam is simple to spot and easy to defeat. A property is listed for rent, usually online. The so-called "landlord" tells you to send them the rental deposit, and they will send you the keys. Scam artists locate homes that are vacant (usually foreclosures), change the locks, clean them up, and list them for rent. **Do not rent a house from anyone, unless you are sure the so-called “landlord” is the legitimate owner of the property.**

**Here are some additional things to remember:**

- Avoid any firm that guarantees it can halt the foreclosure process. In the foreclosure prevention business, there are no guarantees.
- Steer clear of any firm that tells you not to contact your lender, lawyer, or credit or housing counselor. Firms that shell out that advice know those professionals will spot a scam right away and warn you.
- Avoid any foreclosure prevention service that wants to charge a fee before helping, especially payments by cashier’s check or a wire transfer.
- Stay away from any firm that encourages you to lease your home so you can buy it back over time.
- Reject any firm that recommends that you make your mortgage payments directly to it, rather than your lender.
- Avoid a foreclosure firm that demands you transfer your property deed or title to it.
- Save money while you are not paying your mortgage, you will need it later.
- Make sure you’re keeping informed about your foreclosure. Keep track of any court dates or auction dates. You do not want to find out your house was sold at the auction after it happens, and now you only have two weeks to move out. **So stay on top of the situation.**

**You can find out what your property is worth here:**
Loan Modifications Are a Joke

A popular option for homeowners facing foreclosure is to request a loan modification. Loan modifications are usually done with the disguise of helping the borrowers get back on track with a new, lower interest rate. However, this is seldom the case; and with loan modifications there are many hidden dangers that you need to be aware of.

Over and over again, I hear the same horror stories from a lot of homeowners who are stuck between a rock and a hard place just because of their lenders incompetence.

You fall behind 30 days, your servicing or lender company contacts you and tell you how much they wish to work with you to save your house (this is of course all scripted). They tell you that they have many programs including a Federal Program to make your home more affordable. They exhort the advantages of reducing your interest rate and “forbearance” of your overdue monthly dues.

Like many homeowners you see this as a great lifeline and you being the paperwork process. This is when the wheels start to fall off the wagon. At first your lender asks for some basic income documents, and then they ask for a breakdown of each, and every, daily expenditure under the sun. If you are quite lucky, they will only ask for this info 3 times (the lender tends to lose much paperwork like you lose your socks in a dryer).

Once you have given everything they have asked for including some samples of DNA as well as a birth certificate[ please remember this was the same bank that only wanted you to fog up a mirror to get the same loan] everything goes quite. For months you hear nothing from them. You still get your mortgage statements each month showing that you are behind and in jeopardy of foreclosure. Then some occasional mailings from Realtors, credit companies and individuals promising to you help [for a very small fee] start to trickle in. This tips you off that your issue is no longer a personal matter and that the lender is not just laughing with you but at you. You also observe that the lender is still dinging your credit report each and every month like clockwork. When you reach out to your lender you get a good person telling you that your loan modification is just still under review. This eases your nervousness a bit as
you start to notice more and more threaten letters from the same lender saying you
everything is completely okay.

Then one day [usually 2 to 3 months from your application for a loan
modification] you get some certified letter from a law firm claiming you that your
home will be foreclosed on within the next few weeks. You frantically call your lender
who promises to disapprove or approve your application before the foreclosure date.
Your throat becomes completely dry and you notice that you are now sweating just
because this is the first time the lender has told you that you could be “disapproved”
for your loan modification. **In which case, you will need to pay all late fees, back
payments and now attorney fees before your home goes on the court house steps.**

Another problem is almost 50% of all loan modifications result in the
borrowers receiving a HIGHER monthly payment. This is because of late fees,
penalties, and adding unpaid amounts to back of mortgages.

Banks are foreclosing, although homeowners pursue loan modifications.
Apparently mortgage lenders work the loan modification on one hand and at the same
time moving forward with the foreclosure process. Mortgage lenders call this process
dual tracking. Randy Kelton, Pro Se litigant and radio talk show host, explains why
lenders are doing this in *Massive Mortgage Fraud Exposed*. Mr. Kelton explains that
lenders engage in dual tracking because they receive federal money for doing loan
modifications, and at the same time they continue with the foreclosure (in secret)
because they can also earn 10 to 12 times the original amount of the loan when
they foreclose!

Another danger to avoid is companies that advertise loan modification
services. There are many companies that advertise they “specialize” in loan
negotiating modifications, while in reality do little more than scam homeowners out of
their hard-earned money.

Another big problem with loan modifications is the high rate of individuals
not able to make the new monthly payment. An article entitled *The Six Foreclosure
Pitfalls* exposes the fact that “85% of those that enter into a forbearance plan do not
make the second payment”. Banks give payments to borrowers (that they cannot
afford), so when the borrower misses a payment, the bank can foreclose on the
property, while collecting thousands of dollars in federal loan modification
assistant money. Learn how to protect yourself by watching the videos on mortgage
and foreclosure fraud at: [www.fraudstoppers.org/videos/mortgagefraud](http://www.fraudstoppers.org/videos/mortgagefraud)
Mega-banks and loan servicers are enticing delinquent borrowers into loan modification programs that are designed to fail, in an attempt to foreclose on their properties. Loan modifications are dangerous and usually do not work. **Therefore you should try to avoid them, if you can!**

You can listen to an **ex-banking insider** discuss the tricks that lenders use during the loan modification process here:  
[www.fraudstoppers.org/loan-modifications](http://www.fraudstoppers.org/loan-modifications)

However, if you’re among the few borrowers who are in the position where a loan modification could actually help your situation, then there is a unique approach that you may want to consider. Namely sue them first... and then under the pressure of your lawsuit your lender will be more motivated to come to the negotiation table with a settlement offer or loan modification that you can live with!

The reason is because your lender will almost certainly be more willing to offer you a better loan modification, if and when they are being sued for mortgage and/or foreclosure fraud. After all, if they are NOT willing to come to the negotiating table with a fair and reasonable modification (like a new lower loan amount of less than the current property’s value) then you can always let the jury decide what’s fair!

Consider for example the case of Kimberly Thomson in Baltimore... She let her 6 person jury decide and they awarded her $1.25 million! **They gave her One Million Dollars in Punitive Damages just because they wanted to punish Wells Fargo for fraud, negligence and other charges!** You can read about Kimberly Thomson’s case and other winning foreclosure cases on Fraud Stoppers Blog here:  
[www.fraudstoppers.org/category/foreclosure-news](http://www.fraudstoppers.org/category/foreclosure-news)

Obviously no one can guarantee you the same kind of outcome! But I can guarantee you that you will NEVER have that type of success and victory, if you don’t stand up and fight for it. Kimberly Thomson decided to file a lawsuit and walked away mortgage free and a millionaire to boot. So decide to fight for the legal remedy that you’re looking for and that you deserve.

**IF** you’re interested in this powerful loan modification strategy, (filing a lawsuit against your lender to force them to the negotiating table with a permanent loan modification), **simply fill out our short questionnaire and we will perform a free, no obligation, financial consultation and loan analysis to help you determine what grounds you have to sue your lender and how to get started today:**  
[www.fraudstoppers.org/questionnaire](http://www.fraudstoppers.org/questionnaire)
Fraud-Closures and How to Fight Them

The prospect of foreclosure can be overwhelming, can be devastating to your finances and your emotional well-being, but there are things you can do about it no matter what stage of foreclosure you find yourself. Obviously the earlier you take action the better it will be for you because you have many more options in the earlier stages.

The reason there called “Fraud-Closures” is because a large percentage of the mortgages, and the documents that are used to foreclosure, contain fraud. In fact, according to an audit done by the FDIC 83% of mortgages contain significant legal violations! Identifying these fraudulent items and presenting them in a good lawsuit could stop your fraudclosures dead in its tracks; and could even result in you winning your house clear and free!

How many times have you spoken with your lender or an Attorney and hung up the phone more confused than when you first made the call? Within a short time from now, you will be able to have those conversations and know when they aren’t giving you the entire truth.

Nearly 70 million homes are technically not subject to foreclosure, because the lenders, mortgage companies, mortgage servicers, and title companies broke laws throughout the mortgage process; both at the inception of your loan and throughout the life of your loan. Because of their fraudulent actions, they are unable to produce a title or show ownership of your property. This causes a defect of title and legally prohibits your lender or servicer from foreclosing, regardless of whether your loan is current. In addition to the defects of title, your lender should be held responsible for the fraud and financial crimes they have committed.

One common type of mortgage fraud that lenders commit is the junk fees that they routinely charge borrowers. In many cases, these junk fees violate state and federal laws. They are almost always rolled into the life of the loan, which results in borrowers paying interest on these illegal junk fees over the life of the loan. When you factor in the effects of compound interest, a thousand dollars in junk fees can easily amount to tens of thousands of dollars in fraudulent, illegal profits!
Fortunately, there are consumer protection laws that are designed to protect borrowers from this type of fraud, and provide them with legal remedy. In 2011 the Office of the Comptroller of the Currency (OCC), U.S. Department of the Treasury, initiated enforcement action against eight mortgage servicers: Bank of America, Citibank, HSBC, JPMorgan Chase, MetLife Bank, PNC, U.S. Bank, and Wells Fargo—for unsafe and unsound foreclosure practices. You can read the OCC’s press release for yourself at www.FraudStoppers.org.

A foreclosure is a legal proceeding, and therefore the only way you can fight it is court. However the biggest obstacle preventing many homeowners from fighting their foreclosure is the cost associated with hiring a lawyer. Lawyers’ fees often range from $15,000 (on the low end) to $30,000 (on the high end). Many homeowners facing foreclosure simply cannot afford these prices.

**Winning Pro Se is easier than you might think, because with Fraud Stoppers System every document you need is professionals prepared, and provided for you.** All you have to do is sign them and file them into the court record. On top of that, Pro Se litigants have powers and abilities beyond those of mortal attorneys. You’ll discover how to use some of these powers after you get started; but for now understand that as a Pro Se litigant you’ll enjoy every right the law entitles you to, and the courts will bend over backwards to help you.

If you’re worried because you think this is too hard for you to do, don’t be; because Fraud Stoppers Foreclosure Defense System includes a revolutionary self help legal knowhow course that will teach you everything you need to know to win your case without an attorney. **It’s really quite easy.** This course comes with sample forms, videos, charts, references, and more! It works with computers, tablets, and smart phones.

Time is money, and civil litigation takes a long time. But in this economy, this can be a benefit for you; because the longer your federal lawsuit takes, the longer you can stay in your house without making a mortgage payment. When you learn how the system works and you litigate against your lender for mortgage fraud in federal court, you can enjoy something similar to an automatic stay. Meaning your lender’s foreclosure proceedings will be halted. **Your lender cannot proceed with their foreclosure action, or kick you out of your house, until your federal lawsuit(s) are resolved.** This can take years! In fact, some people have delayed their foreclosure proceedings for up to nine years! **After all, when you’re not paying a lawyer $500 an hour you can really afford to drag things out for as long as possible.**

If you’re thinking about taking action and suing your lender for mortgage fraud, in order to save your house, there is no better time than right now because in foreclosure timing is everything!
If you fall behind on your mortgage payments, the big banks have shown that they are willing to be absolutely ruthless. They will change the locks in the middle of the night, toss disabled veterans, and families with children, out onto the street in the middle of winter. And sometimes once the foreclosure process has begun they will not even allow you to pay off the loan, if they think they can profit more by foreclosing on your house.

You might think that when you receive a notice of foreclosure from your bank, it’s time to move out. But sometimes banks unexpectedly dismiss the foreclosure, and the home’s title could remain in your name. If you aren’t aware of this practice you can find yourself the holders of a so-called “zombie titles.” A regular title becomes a zombie title when a homeowner finds himself or herself being mindlessly pursued by mortgage servicers, local governments, and debt collectors for bills related to a home you thought you longer owned.

For a variety of reasons, lenders may hold off on completing a foreclosure because they simply don’t want the house back, or because they have too much inventory on their hands, or because the costs of foreclosing do not justify completing the foreclosure.

You cannot count on the government, your mortgage lender, or loan servicer to help you. Therefore you must take matters into your own hands. Thousands of ordinary homeowners across the country have started doing this, and many are experiencing success. You can stand up and take your first step towards foreclosure-freedom by purchasing your Fraud Stoppers Foreclosure Defense System today.

Although no one can guarantee you the outcome of your foreclosure, or the outcome of a lawsuit, I can guarantee you that your odds of winning are zero, if you do not take action. The knowledge, experience, and empowerment you will receive as a result of learning how to fight your foreclosure yourself is something money can’t buy. In fact, it’s priceless, because you will be able to help other innocent homeowners learn how to fight to save their homes too.

For a FREE set of foreclosure defense documents and instructions on how to stop your foreclosure dead in its tracks download How to Fight 101 here: www.fraudstoppers.org/foreclosuredefensedocuments
A quiet title action is a lawsuit which is brought in circuit court to clear one party’s title to real property. The main purpose of a quiet title action is to eradicate all claims to title, that might stand in the path of a title insurance company issuing a clear title insurance policy. Liens, claims by prior owners, and some other matters affecting title are known as “clouds” on title. **The aim of a quiet title action is to completely eliminate any of these “clouds” on title.**

Quiet title actions can be used in a number of many different situations. For example, they are usually used after party purchases real property at a tax deed sale. The main purpose here is to forever bar prior owners, lien and mortgage holders from asserting any interest in the real property.

You need to understand that quiet title is not some silver bullet. The "lender" could still attempt to foreclose on property, and you may have to defend it. It is quite important to serve all the potential defendants to strengthen the quiet title judgment. All the parties to the mortgage and any party that is involved in assignment of mortgage need to be included in the QT action.

**Some of the main grounds in which a client would move forward and pursue Quiet Title are:**

1. Adverse Possession – when the homeowner brings forth a suit to get title in his or her name

2. Fraudulent Conveyance – when a property is conveyed by some forged dead or missing assignment, etc.

3. Competing Claims – This is when many companies, individuals or parties are seeking to get a said property to satisfy a mortgage lien.
A consumer will have a great chance at pursuing Quiet Title, when there is, clear evidence that a break in the chain of title exists:

- Break in the chain of title
- Missing Assignments
- Foreclosure Fraud
- Robo-signers
- Forgeries

In short, quiet title actions assist to clarify title issues involving some real property. All parties who may claim an interest in the real property are notified of the lawsuit and given an opportunity to assert their interest in the real property. If no one comes forward, then the court can issue a judgment quieting title in the Plaintiff’s favor. This is the final goal of the quiet title action. However, if somebody does come forward, then the court has to determine the interests of the parties in the real property and enter a judgment accordingly.

When proceeding with a Quiet Title Action, it is very important to remember that the title is not clear until:

- Superior liens are completely satisfied,
- The quiet title action is 100% complete and court has ruled in your favor, and
- The underwriter is completely satisfied that all parties were named in the quiet title action.

So if you have a title problem and you want to get it cleared up or you are facing foreclosure and want a proven way to stop the foreclosure and walk away with clear and free title to your home—check out this link: http://www.fraudstoppers.org/quiet-title/

And if you’re ready to get started right now and discover what legal ground you have to sue your lender for mortgage and foreclosure fraud, then fill out the questionnaire on this page:  http://www.fraudstoppers.org/questionnaire and let Fraud Stoppers show you how to stop your foreclosure and save your piece of the American dream!
However, if you think that Fraud Stoppers cannot help you, I encourage you to find another way to fight to save your house from foreclosure. And do NOT give up until you win! Because the too-big-to-fail-banks are engaged in outright fraud! And if you do not do your part to stand up and fight to save your piece of the American dream, we may lose more than just real estate!

Remember at the end of the day, you will choose one of these two options:
1). You will decide to fight your foreclosure and save your house.
   Or
2). You will decide not to fight and the bank will steal it.

The choice is yours to make, so make the right one and choose to fight.

Remember: If you’re uninformed of your legal rights, and you do not exercise them, they do not exist! So use them, or lose them!

Thank you for taking the time to read this report, I hope it benefited you. “Be the best person who does everything they can to make a BIG difference.”

Realize that the customer support we offer at FraudStoppers.org is easily worth tens of thousands of dollars. The attorney reviewed legal files I provide would simply cost you several thousands of dollars alone. We have spent many years in the field to get what you are about to get, don’t miss this opportunity.

What’s the catch? Well, there is no catch! We wanted to offer our services reasonably enough so that everyone could easily afford it. We know that when homeowners are facing foreclosure that money is tight, this price is our small gift to you. Our motives are to offer clarity in the form of several tools that you can actually use in your life right now – this support goes beyond that.

Why Hesitate? You can simply end your foreclosure worries right now if you act now! You and your family are worth it!

The power of action and choice belongs to you. You must select a path and act on the course of action. All we can do is offer you tools and show you the way. Just like right now – you must act to progress toward that best solution you are looking for.
The sooner you get going on using the tools, the better. Time is of the essence with foreclosure; don’t just waste it, the earlier you start the more options you have! Take Action NOW and fill out the questionnaire on this page:

http://www.fraudstoppers.org/questionnaire

Until you are victorious!

JASON T. MARKS
Fraud Stoppers, LLC

P.S. Pay it Forward! Share this publication with someone else, because it might help another person save their house from foreclosure, and this will benefit all of us.

P.S.S. Enroll as a referral affiliate and earn additional income for helping others.

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Remember: It’s NOT over until you win!

http://www.FraudStoppers.org