

EVERY FORECLOSURE IS A FRAUD - *HERE IS WHAT YOU CAN DO TO STOP IT*

Preface

Written by Dan F. Schramm, president of Park Place Securities, Inc. in Key West, FL. Copyright 2017 by Dan F. Schramm and Park Place Securities, Inc. a Florida corporation authorized to conduct business in many states.

This book contains trade secrets and inside information. It offers little hyperbole but lots of understanding, legal advice and exclusive defense tactics. We also include an exclusive and ground breaking “Motion to Dismiss” that you can modify and use to stop your foreclosure case for months. Copyright will be strictly enforced. Unauthorized duplication and distribution will be prosecuted.

This audio book and e-book is based upon and inspired by my full e-book “How Homeowners Can Stop REMIC Foreclosures” which is available at parkplacesecurities.com for \$39.95, on Amazon, eBay and other platforms. The full book is a foreclosure defense law school in one volume and was written over an extended period and revised. Purchasing this book also gives you access to our client area and lots of resources.

This audio book and e-book is an updated summary and distillation of the full book with new content. However, it is also a completely original work. Nothing was copied from the other book. Nothing was copied from the Internet. This

audio book is a completely original work and was published-recorded during January 2017 in Key West, Florida.

This journey began many years ago in an effort to help a friend fight her foreclosure here in Key West, FL. Using my base of legal knowledge spanning many decades, I researched history, fact and law of REMIC trusts and what went wrong. I read many hundreds of published cases, law review articles, and what was on the internet. Much of what is on the internet is wrong or it leaves out critical information. The best stuff like Depositions, you simply can not use in court.

I then discovered the truth and how to use it to fight the banks and win at their own foreclosure game. This primarily concerns mortgage notes signed prior to 2008 and sold into REMIC trusts -- which were virtually all of them -- but the knowledge will help you fight some new scams that are becoming popular to steal your home.

However, the REMIC and DST markets are really heating up again and new trusts are being formed everyday. You might very well be the victim of a new trust we have not yet heard about. The principles and law remains the same and this book is a valuable defense tool. Every trust requires two things: A Depositor and a Trustee. Any trust involving real estate also needs a Master Servicer.

You will learn that the plaintiff NEVER mentions the Depositor or the Master Servicer and conducts the foreclosure like they do not exist. This is because the trustee bank who is always the named plaintiff never collects mortgage payments and never sent the Default Notice. The trustee has absolutely nothing to do with the foreclosure other than its name being used in court. Stated another way, you owe the trustee NO LEGAL DUTY and the trustee never claims you have any legal duty to them in the complaint. This is a loop-hole that no defense attorney has ever noticed.

They merely say you have defaulted on the loan for X number of dollars but not that you owe that money to them. That is because you do not owe the money to them and that becomes clear in the foreclosure trial but nobody in the defense bar seems to know what is actually happening.

Additionally as we explain in detail, your promissory note and mortgage never legally made it into the trust. It was supposed to go into the trust, but never actually did. In some cases, your property might never have even been intended (included in the Master Property Record of the trust) to be in the trust that claims it.

Further, I provide real life examples of how my earlier main book called "Homeowners can win REMIC foreclosures" (\$39.95) has helped homeowners to fight off the banks for many years and in some cases the bank literally just gave

up on foreclosing. In one Florida case they just literally walked away before the trial was even done. Almost a year later (from the last trial date), there is no final judgment or any conclusion at all. In a few other cases, using my trial tactics people signed non-disclosure agreements so we have no details but we know they kept their houses (including in non-judicial states where the homeowners sued before the deed of trust sale) and the plaintiffs ultimately had the cases dismissed.

I have also applied basic law and legal principles that seem to be ignored in foreclosure cases in a new way to really force the banks and their puppet judges to work for their money. Knowledge is truly power in foreclosure court.

Foreclosure cases also involve a number of breaches of contract besides the default the bank is accusing the homeowner of. Nobody who breaches a contract can enforce it or benefit from it. This is a basic principle the foreclosure industry really likes to ignore. I will show you how to shove in their faces – in a nice polite legal way of course.

You can win too, or at least fight hard enough, long enough (even pro se – representing yourself) to stay in your home; mortgage payment and rent free for many years, if not forever.

Judges and some people say that defaulting homeowners want a free house. In truth, all the banks and other parties foreclosing upon you literally never paid a dime for the promissory note you signed and it is they that truly want a free house. In fact, I reveal how you actually borrowed your own money to buy your house.

REMIC trusts were truly the most massive Ponzi schemes (amounting to \$110 Trillion) in the history of the world. REMIC trusts were an intentional scheme to literally suck up the remaining wealth of the middle class – home equity and all forms of savings and credit.

The REMIC trust story is not over. There are still thousands of foreclosures every year as the banks and their puppets work to steal every single house they can. They truly are stealing them as virtually none of the promissory notes and mortgages were properly sold into the REMIC trust vehicles and the trusts are essentially empty. Investors are still being cheated and you will be very surprised when you find out who these investors are.

Plus, we tell you about the newest scam called Delaware Statutory Trusts that hold defaulted mortgages. These trusts try to collect mortgage payments at first but are really in the business of stealing your house and auctioning it off using the very same techniques of REMIC trusts. If you are dealing with Caliber Home Loans (as one example) you really need to read or listen to this book.

Even if you are not in foreclosure now, there is no telling how the economy will behave or what economic course lies ahead for you. You should read this book in order to be prepared for the day you can't pay your mortgage.

Even if you don't buy the book and are just reading this introduction, there is one very important rule. If you are foreclosed upon or think you are going to be, do not move. Do not abandon your home. Even if you fight just a little, you will be able to live there free for many months. Moving (without an actual foreclosure judgment and a public sale) can come back to bite you years later in VERY surprising, unpleasant and expensive ways.

Thank you for reading my e-book or listening to my audio book.

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