AN OPEN REPORT FOR ATTORNEY GENERALS, JUDGES,

PUBLIC INTEREST ORGANIZATIONS, ETC.

UPDATE MARCH 27, 2014)

TRICKY TRAY: THE "DEEP-6" RMBS WHISTLEBLOWER'S EXPOSE

(Now-You-See-It, Now-You-Don't **R**esidential **M**ortgage **B**acked **S**ecurities)

<u>Lender Reps</u> – You may be handling RMBS-Kryptonite! Adjust your billing rates accordingly.

<u>Government Officials & Regulators</u> – Your Investigative Interrogatory tools will uncover fraud by lenders and their legal reps.

<u>Homeowner Defense Attorneys</u> – This is the day for which you have waited so long! The discovery of Wells Fargo Banks' "Ta-Da" Cook Book and the "Deep-6" Formula contained in this Open Report, are just what you need to secure justice for your clients.

Wells Fargo made up on-demand foreclosure papers plan: court filing charges By Catherine Curan (New York Post)

 $\underline{http://nypost.com/2014/03/12/wells-fargo-made-up-on-demand-foreclosure-papers-plan-court-filing-charges/}$

Wells Fargo foreclosure manual

The manual instructs Wells Fargo lawyers how to process foreclosures when a key document, known as an endorsement, is missing.

http://apps.washingtonpost.com/g/documents/business/wells-fargo-foreclosure-manual/879/

Wells Fargo Home Foreclosure Affidavit Training Manual http://stopforeclosurefraud.com/2014/03/16/wells-fargo-home-mortgage-foreclosure-affidavit-processing-training-manual/

<u>Judges & Magistrates</u> – You know the deal.

<u>Shout-Out To Pro Se Litigants</u> – Fear not! Respond in writing to any and all notices from the lender or the Court. You have nothing to lose except your home.

All parties are strongly encouraged to alert the SEC, CFPB, and other law enforcement/regulatory agencies of suspicious transactions or patterns of transactions. Who knows, you might become the next Harry Markopolos!

https://www.sec.gov/about/offices/owb/owb-tips.shtml

<u>http://www.consumerfinance.gov/newsroom/consumer-financial-protection-bureau-begins-taking-whistleblower-tips/</u>

http://www.irs.gov/uac/How-Do-You-File-a-Whistleblower-Award-Claim-Under-Section-7623-(a)-or-(b)

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To properly "Deep-6" a mortgage, one needs:

Ingredients for the Formula

1) 1 Handy-Dandy "Back-To-The-Future" Time Machine.

(New or used; purchase or lease)

2) Fiduciary access to a RMBS by persons with seared consciences.

3) Periodic encounters with "problem" mortgages. (One big "problem" is a homeowner who dares to makes a credible response to a foreclosure Complaint.)
4) Some misguided/perverted perceived need to laundry, refrigerate, or bury "problem" mortgages.
<u>Process</u>
Mix above ingredients stealthily, and VOILA, you produce a "Deep-6" mortgage that is the envy of predatory participants worldwide!
Proof of the "Deep-6" RMBS Pudding
1) Hasty timing.
2) No traditional closing and closing documents.
3) No contemporaneous quid pro quo for market value.
4) No contemporaneous cancelled check or wire transfer.
5) "Deep-6" mortgages often "resurface" when conditions are ripe to pull a fast one on the unsuspecting homeowners and Courts.

<u>Best Detection Method</u> – Investigative Interrogatories to individuals who demonstrate a pattern and practice of handling RMBS with "questionable" chains of title. Determine how, when, and why the title "transfers" took place. The lenders and their legal representatives have lots and lots of questions to answer!

Download some suspect "Deep-6" cases. The examination is ongoing and more examples will be posted. Please check back.

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