The Short Explanation?

You start out playing a game of Checkers, but in 1913, they changed to Parcheesi and didn't tell you anything about it. Then, in 1933, they changed to 3-D Chess and never said a word. And now, they are trying to change the game and the rules again, all without telling you anything.

So there you are, Joe Schmoe, still proceeding according to the rules and assumptions of playing a game of Checkers, when the Rats are now playing Clue.

This is called the "assumption of a normal course of business".

When they advertise a "home loan" you naturally assume that they are proposing to loan you money to build or remodel a home, right? That would be "a normal course of business".

But that is just your assumption. Because they have no money to loan and haven't had any money for decades. So what is actually going on here?

They are proposing that you loan them your home as collateral backing their debts and investments. "Home loan"--- right?

What if nobody ever tells you any different, and you just go on thinking that they have loaned you money, when in fact, they've given you a bunch of I.O.U.'s. and you have loaned them your home instead? '

They took "title" to your home and used your assets to raise capital which they used to pay their debts and make investments --- gave you a little bit of the gross receipts as credit equal to the amount of the "loan", and kept 9/10ths of the benefit for themselves.

That is what has actually gone on here.

Millions of Americans have unknowingly loaned the banks labor and assets and yes, their homes, in exchange for worthless I.O.U.'s that the banks then deliberately dishonored.

That's what the foreclosure crisis is all about.

You "loaned" them your house, instead of them loaning you anything.

They then used your house as collateral to borrow money from investors, named you the "secondary" and co-signer for their loan and claimed that your house was their collateral ---- and absconded, leaving you to pay off their mortgage to their creditors.

This is not "a normal course of business". This is not anything close to what you thought was going on.

You were playing Checkers and they were playing Parcheesi.

And now the filthy animals are trying to change the game again and set up another round.
That is "whutsup".

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