Update: Bank Foreclosures and Mountain Climbing

Our focus is the "get to the root" of this evil, both in terms of its process and the mechanics of it. This Fraud is go vast and has its tentacles into so many areas of our lives that it is like peeling an onion---- layer after layer after layer.

As a young woman I lived in Juneau, Alaska, and I was friends and housemates with some Californians. They were all very athletic, leggy, tall, Nordic types who were out hiking in the summer and kayaking and fishing and skiing in the winter. Me, not so much. I am the more phlegmatic German type. Squarish in build and practical by nature. So when they began pesterling me to climb a mountain for no reason but to climb a mountain I politely declined.

They it up, however, and after a year of being pestered to climb this stupid mountain for no reason, I grimly said, okay, we'll climb the @$#@@% mountain.

Being a German, I knew it wouldn't be any fun. My attitude was sour as buttermilk. I put on my thick socks. I packed my pack with care. I took a deep breath. And the hike up the mountainside began early one Saturday morning. They all took off like gazelles and I was soon all by myself plodding up switchback after switchback. No doubt that they thought it was funny to see just how far behind them I would be.

But, within half an hour, the Sister appeared, looking white-faced and shaken. She was cold and had tripped over a tree root and wasn't feeling well, so was headed home. And half an hour after that, her Brother showed up, looking dazed and weary. He had developed a painful blister and was headed down the mountain, too. Half an hour after that, the Brother-in-Law appeared. He was winded and panting and red-faced and shaking his head. Well, he was worried about the other two, and it was cold and misty up at the tree line, so, he had had enough and was going home.

That left me, the lone tortoise, chugging up the trail, the only one who kept going hour after hour. The switchbacks and deep forest gave way to willow scrub and alpine flora at the tree line. As reported, it was cold and very misty. Soon, the climb began in earnest and I walked and scrambled up one stair-step plateau after another, each time thinking that I was near the summit only to be disappointed when another plateau and rock face came into view.

Finally, about three o'clock in the afternoon, I hove over the final edge and found myself in easy walking distance of the true summit and peak marker, with a view of
a beautiful hidden valley beyond. It was quite a reward for the effort, and unexpected. For a moment, I just sucked in my ragged breath and thought how incredibly beautiful it was.

Then I went the final leg to the summit, picked up all the beer cans and litter that other climbers had left there, and began the trek back down the mountain. It was early summer in Alaska and it stays light past midnight, so it was no problem getting back to town. I was tired and well-exercised, but really no worse for the wear. I showed the others what they missed at the summit, the view of the hidden valley.

And none of them ever pestered me about climbing a mountain again. Not a peep.

In a way, this is what this work is like now. I didn't want to undertake it, but having undertaken it, I won't give up. My team and I are very methodically unravelling it step by step by step, and when we are done, it will be well and truly finished. There will be a clean sweep of the problem and the patents and the systems and practices causing it.

We aren't going for the stems and leaves of the foreclosure fraud. We are going for the root.

The entire system of fraudulent bank loans and fraudulent foreclosures will be utterly destroyed and swept away.

I regret to say that there is no known truly simple remedy, because the system itself is so multi-layered. In every case, we are dealing with a single central fraudulent house mortgage, yes, but that then requires dealing with fraudulent escrows and many other accounts attached to it.

This is a mammoth, automated, patented fraud machine that was created for the sole purpose of generating ill-gotten profits and unregistered security interests. We thought several times that there might be a simple, straight forward answer, a key that people could turn on a one-by-one basis, only to face another stair step, another layer to the onion.

We are still climbing the mountain. That's the bad news. We aren't quite at the summit yet. The good news is that people won't have to worry about going through any big legal process or battle in their own right when we are done. There will probably be some action required from individual homeowners, like recording a new land record or posting a claim with a specific insurance company--- but the days of facing bank foreclosures in court will be done and over.

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