

Mortgage Killer: Another approach to Fight the Bank

Things to do list: All names are case sensitive-John Doe or JOHN DOE

The first thing to do is to understand what is really going on when a Bank 'loans' money. As without the understanding you will have a hard time seeing what is stated in their letters as they are using 'code' words developed by lawyers called 'legalese' that looks like English but has different meanings than the spoken word English. Every thing depends on where you are on the timeline in having your home taken away. If you have just received your NOTICE OF DEFAULT on the fact you have missed 3 months of house payments then you are in good shape and sending the 'NOTICE OF SELF-EXECUTING CONDITIONAL ACCEPTANCE' should slow them down considerably. You have plenty of time to study the DVD's and Books and Writings before proceeding with filing paperwork. If you have a NOTICE OF TRUSTEE SALE then you have no time and your house will be sold, probably in 2 weeks time. You need to file Bankruptcy paperwork immediately or at any time prior to the sale date to stop the sale. You can find an online filing service for less than \$300 and here's a hint don't state you borrowed more than \$0 dollars from the bank or the judge will state you have no equity in the home and bump it out to be sold. You can call the Bank an 'alleged' creditor as you do not have any proof yet. Once filed you will get instant protection from the Bank for at least 30 days. This will be enough time to get a default on your paperwork and put you in a much better position. You can withdraw from the Bankruptcy later before the Judge swoops down to take any assets. If a couple months have gone by since you defaulted on the Banks Notice then start the procedure and study the DVD's and Books while your in the process. A word about attorneys, they can be useful and work for your home but never with the same determination that you will have, second they have sworn an oath to the BAR association that will cause them to abandon your interests if the Judge requires them to, as they are obedient to the judge regardless and will lose their lively hood by being disbarred if they don't play along. You will be a child, a ward of the court, incompetent to speak for yourself if you hire an attorney as he will have full authority to speak for you even if it's against your wishes unless you hire him as 'co-counsel' meaning he would have to consult you before speaking or acting in court. If you do not know the subject you cannot argue the subject and will lose. If you are weak in spirit, you will cower when they demean you and attack you in court. It is my hope that no one ever has to appear to defend their rights in court as it is a den of vipers with a satanic atmosphere there, however people have been victorious in court against Banks with a good hearted judge.

The following are the steps to follow to start becoming free of the unconscionable contract you have with the Bank:

1. Go the county recorders office where the house is located (county) and ask for the Mortgage Deed of Trust that is recorded with them for that property, that is the original when the original 'loan' was taken out (not subsequent assignments to new Banks) in other words the oldest. The first number will be the year (i.e. 2004-4940868 would be the year 2004). Ask the Clerk for help finding it, and for a "certified copy" it costs more but is proof of being an exact copy of the original and will be stamped to show it is a "certified copy". Take it home and write the words "Revoked, Recinded and Cancelled" across it at a 45 degree angle starting in the lower left and proceeding to upper right, (in RED pen or BLUE (something that will stand out against the original writing) and sign it at the end where your original signature was with:

Without prejudice