

IF YOU ARE FIGHTING FORECLOSURE, HEAR THIS CLEARLY:

DO NOT GAMBLE YOUR HOME ON “GURU PAPERWORK”.

Do not walk into court talking about:

- 1. birth certificates**
- 2. secret trusts**
- 3. strawman theory**
- 4. ALL CAPS names**
- 5. Treasury accounts**
- 6. sovereign citizen scripts**
- 7. private banker myths**
- 8. fake affidavits of truth**
- 9. “Produce the wet ink note” as your whole defense**
- 10. “They securitized the note, so I owe nothing”**

That can cost you everything including the roof over your head. You lose the house; your wife or spouse will never forgive YOU!

Y O U!! This is the quickest way to Divorce Court.

Foreclosure is not a meme.

Foreclosure is not a Facebook debate.

Foreclosure is not a magic affidavit contest.

Foreclosure is deadlines, notices, servicing rules, property records, court procedure, sale dates, redemption rights, bankruptcy timing, loss mitigation, evidentiary objections, and state-specific law.

If you miss a deadline because somebody on-line told you “**The bank has no authority because your signature created the money,**” you may lose your home, while the land pirates move on to the next victim.

The real path is not mythology.

The real path is:

1. **records**
2. **procedure**
3. **evidence**
4. **timing**
5. **state law**
6. **lawful defenses**

Start here:

1. Do not ignore notices.

HUD tells homeowners not to ignore letters from the lender, to contact the lender immediately, and to contact a HUD-approved housing counseling agency. That sounds basic, but in foreclosure, basic can save the house because time is everything.

2. Request and organize the actual records.

Get the note, mortgage or deed of trust, assignments, payment history, default notice, acceleration notice, servicing transfer notices, escrow records, loss-mitigation correspondence, foreclosure notices, court filings, and sale information.

3. Check whether the servicer followed loss-mitigation rules.

CFPB mortgage-servicing rules under Regulation X address loss-mitigation procedures. If a complete loss-mitigation application was submitted in time before a foreclosure sale, the servicer may have duties to evaluate and respond within the rule's framework.

4. Know the 120-day rule.

In many mortgage cases, a servicer generally cannot make the first foreclosure notice or filing until the borrower is more than 120 days delinquent. That does not erase the debt, but it can matter if the servicer moved too early.

5. Get real help early.

A HUD-approved housing counselor or real foreclosure-defense attorney can help identify options before the sale date gets too close.

6. File complaints when the facts support it.

The CFPB accepts complaints involving mortgage servicers and financial products. A complaint is not a magic remedy, but it can create a record and force a response to specific issues.

7. Use state law.

Foreclosure is heavily state-specific. Judicial foreclosure and nonjudicial foreclosure are not the same. Notice periods are different. Redemption rights are different. Emergency motions are different. Defenses are different. Procedure matters.

This is where people mess up.

They want a magic sentence instead of a legal strategy.

They want a viral affidavit instead of a timely answer.

They want a fake commercial lien instead of a motion supported by evidence.

They want a guru template instead of reading the deed of trust.

They want to yell “fraud” without pleading the elements.

They want to say “show me the note” without understanding

- 1.) standing,**
- 2.) possession,**
- 3.) assignment,**
- 4.) endorsement,**
- 5.) servicing**
- 6.) authority, and**
- 7.) state foreclosure procedure.**

8. That is how people lose in Court.

9. The goal is not to sound powerful.

10. The goal is to protect the home.

11. So, if you are facing foreclosure, move like this:

- Find the deadline.**
- Identify whether you are in court or facing a nonjudicial sale.**
- Organize the records.**
- Check every notice.**
 - Check the chain of assignments.
 - Check the payment history.
 - Check for loss-mitigation violations.
 - Check for servicing errors.
 - Check your state’s foreclosure requirements.

Talk to a real foreclosure-defense attorney or HUD-approved housing counselor.

File real motions, objections, complaints, applications, or bankruptcy-related remedies only when the facts and timing support them.

And if someone tells you:

“You do not need court procedure.”

“Just file this affidavit.”

“They securitized the note, so you owe nothing.”

“Your birth certificate trust will save the house.”

“The bank already got paid, so foreclosure is fraud automatically.”

Be EXTREMELY careful.

Because fake law does not stop a sale date.

Real law, real procedure, real evidence, and real timing might.

Do not risk your home on internet mythology.

Law. Logic. Receipts.

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