



FD OPTIONS

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THE "RAP" SHEET

RAP stands for Rehabilitating American Pride, which was created to help needy people by working together.

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Special points of interest:

- We believe everyone is entitled to own property without hassles or worries of losing it
- We will do all we can to help individuals and families
- We will do all we can to help businesses
- And, we will do all we can to help those who are less fortunate



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We Are Free
And We Are
All
Americans.

HAPPY

4TH OF JULY

You're Not Married To Your Mortgage or Your Mortgage Company



If you think about it, your original mortgage company, in most cases, sold your mortgage note to another company. This is evident when you received a letter stating that your mortgage payments will now be made to XYZ Company starting on day, month and year.

Here is our point; there are many mortgage companies out there and most of them make mortgage loans the same way, but there are a few that actually follow Federal Regulations. For example, Federal Real Estate Law states that the original Mortgage Note (The Note), and the original Deed of Trust (Trust Deed) must be kept in a safe place and returned to the borrower when the loan is paid in full.

We at FD Options/Eagle One Real Estate, have found mortgage lenders who actually keep the originals of these documents in a safe place to be returned when the note is paid in full.

Our focus is helping you, the consumer, to purchase or refinance your family home with the least amount of hassle and costs to you.

Call today for a FREE, complete mortgage review. You will learn exactly what your mortgage company is doing or not doing for you and many other particulars about your mortgage that will give you the more information possible. If we find that your mortgage company could give you a better deal with less costs to you, we will make suggestions that you can either follow or reject.

Do You Own Your Property?

This may sound like an odd question, but can you answer it?

If you have a mortgage on your property, whether it's your home, or an apartment building, or even commercial property, you may not be the owner.

WAIT ... there is an answer to the question and if it turns out you are not the owner, we can fix that.

Reading the California Deed of Trust, right in the first paragraph on the front page, labeled 1. and starting with all capital, bolded letters, it states that we, the borrowers, irrevocably grants transfers and assigns to the trustee, the right of entry, sale and possession of the property.

This means that the trustee is the owner of our property. So, let's see if we understand this mortgage process so far. The mortgage company is charging us a lot of money each month for money that they didn't loan us to purchase property that we signed over to the trustee who works for the mortgage company, which means the mortgage company now owns the property. In light of this, we can conclude beyond a reasonable doubt that the mortgage company didn't tell us the whole truth.

Most mortgage companies convert the mortgage note to stocks and bonds, then they destroyed the original mortgage note and that's not all. They also put a copy of the deed of trust on the stock market and destroy the original of that document, too. The reason the mortgage company destroyed the original of each document is if it were kept, they would be guilty of double dipping by the U.S. Securities and Exchange Commission.

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*Based on qualifying factors



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**For more information or to see if you qualify,
Call us—Phone: 951-348-5234 or 951-807-9436**

According to Federal Real Estate Law, because the mortgage company destroyed the original deed of trust and mortgage note, THERE IS NO CONTRACT! That's right, it renders the mortgage contract NULL AND VOID, which means you don't owe them anything.

The problem is that many courts will side for the mortgage company—but we won't get into the reason for that.

People have tried many methods to prove that they own the property, not the mortgage company. Some have worked, but most have failed and the borrowers ended up spending a lot of money for nothing.

We used to use two that worked most of the time. One is called an Administrative Remedy, which is a way of settling a dispute before you file a law suite in court. Actually, the Administrative Remedy is the same method the mortgage companies use to foreclose on people's property, so as long as we followed the timeline and made the rebuttals, the borrower won.

Another method we used, which takes a lot longer, is to have the borrowers blow the whistle on the mortgage company with the U.S. Securities and Exchange Commission. The SEC has a special division that handles this type of complaint, and they get results, but it could take months or even years to complete.

After the investigation into the mortgage company actions on the whistle blower's loan process, the SEC would fine the mortgage company millions of dollars. The borrowers will be paid 10% to 30% of what the SEC collects in fines, which has been a lot of money in every approved case.

The Best Way To Prove Ownership

FD Options has found the most effective method to prove the borrower is the owner of the property. It's called Quiet Title, which is also called Suit To Remove A Cloud (on a title).

A Quiet Title Action is a legal action that requires an attorney and the court system.

The action is only to make

clear the ownership of the property, which means that the mortgage company will be on the defensive.

The case will be presented in court, and that means the people who are the mortgage company have to show up as the defendant. Because of the way our attorney puts the case together, the mortgage company attorneys cannot represent the mortgage company because they are not named in the Quiet Title Action. This means that the CEO, or CFO, or COO of the mortgage company has to leave their posh office and travel to the court. The only other person who can show up as the defendant is the trustee. Now, in many cases, the corporate office of the mortgage company is in another state, so the chances of any of these people leaving their offices to attend the court case—well it's just not going to happen.

In every case we've reviewed and every case we've filed, the borrower wins by default because nobody from the mortgage company shows up in court.

WORD SEARCH

Search Puzzle

Starting on the top row and always reading from left to right, select the unused letters.

They will form a word or phrase related to May.

Put the letters into the boxes below.

SOLUTION ON PAGE 5

F A M I L Y F U N Y P P A H P
 I U G G A T H E R I N G N E R
 R A L R N O I T A V A V C N O
 E C N G E P I C N I C N I O U
 W E O N P A L O V E E T L I D
 O L T I A H T E N D F E I T L
 R E N T R O A B N B R S B U Y
 K B I I A M L E R E E N E L A
 S R H C D E P R I I E U R O M
 E A S X E E F O O D T S T V E
 S T A E D A N T H E M A Y E R
 I I W N B R I T I S H G I R I
 A O I H N O S C H O O L T N C
 R N Y L U J F O H T R U O F A
 P S F E S T I V E M U S I C N

Anthem
British
Celebration
Exciting
Family Fun
Festive Music
Fireworks
Food
Fourth of July

Free
Gathering
Great Britain
Happy
Home
Independence
Liberty
Love
No School

Parade
Picnic
Praise
Proudly American
Revolution
Sunset
Vacation
Washington

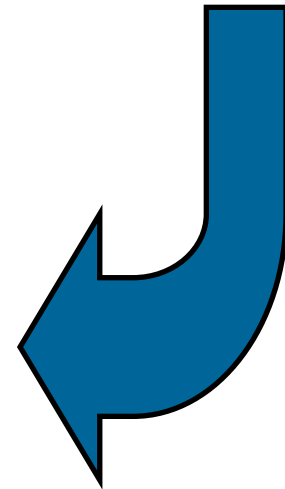
F	A	M	I	L	Y	F	U	N	Y	P	P	A	H	P
I	U	G	G	A	T	H	E	R	I	N	G	N	E	R
R	A	L	R	N	O	I	T	A	C	A	V	C	N	O
E	C	N	G	E	P	I	C	N	I	C	N	I	O	U
W	E	O	N	P	A	L	O	V	E	E	T	L	I	D
O	L	T	I	A	H	T	E	N	D	F	E	I	T	L
R	E	N	T	R	O	A	B	N	B	R	S	B	U	Y
K	B	I	I	A	M	L	E	R	E	E	N	E	L	A
S	R	H	C	D	E	P	R	I	I	E	U	R	O	M
E	A	S	X	E	E	F	O	O	D	T	S	T	V	E
S	T	A	E	D	A	N	T	H	E	M	A	Y	E	R
I	I	W	N	B	R	I	T	I	S	H	G	I	R	I
A	O	I	H	N	O	S	C	H	O	O	L	T	N	C
R	N	Y	L	U	J	F	O	H	T	R	U	O	F	A
P	S	F	E	S	T	I	V	E	M	U	S	I	C	N

WORD

Search Puzzle

Here is the word search puzzle solution

The phrase formed by the unused letters is in the boxes below.



U N A L I E N A B L E

R I G H T S

As used in 1776 in the United States Declaration of Independence, an inalienable right (sometimes misspelled as "unalienable") is **a right that cannot be separated (alienated) from a person**. It is a right that is a natural right of a human being, and which a government might suppress but cannot remove. For example, under this theory a person's right to live is inalienable; his or her right to vote is not.



If you would like to submit an article for our newsletter, please contact Joe Gauthier at 951-807-9436 or you can send me an email at fdo.editor@aol.com.

Joe Gauthier, Editor