



An Associate of Eagle One Real Estate

24475 Sunnymead Blvd
Moreno Valley, CA 92553

Toll Free: 888-641-3934

Fred : 951-348-5234

Joe: 951-807-9436

Spanish, Marko: 951-318-9220

Email: FDoptions@yahoo.com

Website: FDoptions.com

THE "RAP" SHEET

Rehabilitating American Pride "RAP" Newsletter

October 2018

Happy Halloween

Hope After
Foreclosure Victims

IRS Whistleblower
Program

October Word Search
Puzzle

Solution to Word
Search Puzzle



Ghosts, ghouls and goblins
So many Costumes galore
Could that be a Trick or
Treater knocking at the door

I'm not afraid of who it is
Or of things that I've seen
My wish to you is this
Happy Halloween 2018

Be safe and have an adult check your candy
But don't worry if some disappears.

Phone Numbers:

Office:

888-641-3934

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951-807-9436

Marko:

951-318-9220

Joe Gauthier 2018

HOPE AFTER FORECLOSURE

By David Manchester

One of the most devastating and invasive things that ever happened to me and my family is when the mortgage company foreclosed on our home!

Leticia H.

I've been in the real estate business since 1987 and I've seen families lose their home to foreclosure. The only thing I could do, after I cried with them, is help them find a rental.

Since we entered the 21st century, I've noticed a lot more people having the same problem, and since 2008, foreclosures have become a daily activity for mortgage companies. But what can we do about it?

Joe G.

HOPE FROM A GOVERNMENT AGENCY

Because of the number of people losing their homes to foreclosure, An agency of the United States government began investigating at the borrower's request. What they found is that in most cases, the mortgage companies did some things in the creation and maintenance of mortgage loans that are fraudulent.

Oh, I know, it sounds too good to be true that the United States government would help us citizens, but many families have received money from this government program.

Here's how it began, a federal law was modified to include this program and spell out how it works. The law states that if the investigation of the mortgage company reveals fraudulent actions, the mortgage company will be fined. The fine will be calculated based on how many fraudulent actions the mortgage company did in the loan process.

Once the amount of the fine is determined and the mortgage company pays it, to the government agency, the borrower will receive 10% to 30% of the entire amount collected.

Since 2002, many homebuyers have received money by reporting their mortgage company to the government agency.

WHAT'S THE PROGRAM CALLED AND

WHO IS THE GOVERNMENT AGENCY?

The program is called SEC Whistleblower Program, and the government agency is The U.S. Securities and Exchange Commission.

The reason most people haven't heard of this SEC Whistleblower Program is that it's not broadcast to the general public. That's not because it's a secret. It's just not published.

Since FD Options is a progressive, forward thinking company dedicated to learning the truth and helping people, they found out about the program and how to help people put in a claim.

Being a natural born skeptic, I wanted to see proof that people actually got money from the program and how much they received. I found out that under the Privacy Act, the information is protected and will not be released.

The only information that FD Options was able to obtain is copies of county records showing involvement of the SEC, but there is no mention of the property address, the names of the people involved or how much they received. It was explained to me that any information released about the people, the property or even the mortgage loan number is a violation of that family's rights under the Privacy Act of 1974. That's a good thing because I don't want anyone to know my information.

I actually put my sister's house into the program and I can tell you that she got a very large sum of money, but it took several months for the SEC to conclude their investigation, collect the fine from her mortgage company and pay her.

If you have a mortgage, even if it's current, or if you've had a property foreclosed in the past 10 years, contact FD Options to see if you qualify for the SEC Whistleblower Program. The only way you can lose is if you don't check it out.

FD OPTIONS

24475 Sunnymead Blvd
Moreno Valley, CA 92553

Toll Free: (888) 641-3934

Fred: (951) 348-5234

Joe: (951) 807-9436

Spanish: Marko: 951-318-9220

Email: fdoptions@yahoo.com

Whistleblowers who know about overcharges or false claims to the Federal Government may be entitled to a cash award.

A common frustration among whistleblowers is that they raised concerns to superiors but nobody would do anything. If you have or have had a mortgage on a property, you may be eligible to put in a claim. People who file whistleblower lawsuits against their mortgage company have gotten millions of dollars in awards. Call FD Options at [888-641-3934](tel:888-641-3934) today to see if you qualify for a large cash award. **All calls and information are strictly confidential.**



According to the National Law Review, the government paid out over \$392 million to people who filed whistleblower claims in fiscal year 2017. The False Claims Act allows the government to recover money and property from businesses and individuals who have false claim lawsuits filed against them. In effect, you will file a confidential lawsuit on the government's behalf. All whistleblower lawsuits are sealed and confidential and whistleblowers are protected by the government from attacks by the companies or industry they report.

The mortgage companies don't loan money to home buyers. They get the money for you to purchase your home from your own special, hidden, Cestui Que Trust Account in the government. So, in actuality, you borrowed your own money, but the mortgage company is making you pay monthly—This has to STOP.

\$3.4 Billion dollars were recovered from one Whistleblower, but the facts are kept hidden.

The Government Agency strictly upholds the Privacy Act of 1974 and doesn't even let the property address be published, because that would lead back to the property buyers.

Recent information about the fraud of the mortgage companies now means anyone who has or have had a mortgage on a property can file. FD Options will help you collect the documents needed and we'll help you fill our your claim. Millions in cash as an award for telling the Government Agency about your mortgage company could be yours. Call us today or go to our website, www.FDoptions.com.

IT'S YOUR MONEY—CALL US TODAY

Toll Free: 888-641-3934 or Fred: 951-348-5234 or Joe: 951-807-9436

YOUR MORTGAGE COMPANY IS GUILTY OF TAX EVASION!

**Earn
Cash
Blowing
the Whistle
on Tax Cheaters!**



This is from the IRS website:

Whistleblower Office Home

The IRS Whistleblower Office pays money to people who blow the whistle on persons who fail to pay the tax that they owe. If the IRS uses information provided by the whistleblower, it can award the whistleblower up to 30 percent of the additional tax, penalty and other amounts it collects.

News from the Whistleblower Office

- The Bipartisan Budget Act of 2018 adds a new Internal Revenue Code subsection – 7623(c) expanding the definition of proceeds for whistleblower awards. This applies to any open whistleblower claim.

The Secretary of the Treasury reports to Congress each fiscal year on the use of Internal Revenue Code section 7623. The Whistleblower Office [Report to Congress](#) for the fiscal year ending September 30, 2017 was released on January 4, 2018. [Reports for prior years](#) are also available.

[Deputy Commissioner for Services and Enforcement Memorandum on Debriefing dated August 4, 2017](#)

[Treasury issued final regulations to implement section 7623 effective on August 12, 2014](#): The regulations generally apply to claims that are open as of the effective date. Section 301.7623-4, which contains the rules for determining the amount and payment of awards, applies to claims for award under section 7623(b) that are open as of August 12, 2014, and to information submitted after that date. The amount and payment of awards under 7623(a) for information received prior to August 12, 2014 will be paid under the rules described in the Internal Revenue Manual.

Sequester Notices

[Fiscal 2018 Sequester Notice from Whistleblower Office effective October 1, 2017](#): Impact on whistleblower payments.

Information About Submitting a Whistleblower Claim

Who can get an award?

The IRS may pay awards to people who provide specific and credible information to the IRS if the information results in the collection of taxes, penalties, interest or other amounts from the noncompliant taxpayer.

The IRS is looking for solid information, not an “educated guess” or unsupported speculation. We are also looking for a significant Federal tax issue - this is not a program for resolving personal problems or disputes about a business relationship.

What are the rules for getting an award?

The law provides for two types of awards. If the taxes, penalties, interest and other amounts in dispute exceed \$2 million, and a few other qualifications are met, the IRS will pay 15 percent to 30 percent of the amount collected. If the case deals with an individual, his or her annual gross income must be more than \$200,000. If the whistleblower disagrees with the outcome of the claim, he or she can appeal to the Tax Court. These rules are found at Internal Revenue Code [IRC Section 7623\(b\)](#) - Whistleblower Rules.

The IRS also has an award program for other whistleblowers - generally those who do not meet the dollar thresholds of \$2 million in dispute or cases involving individual taxpayers with gross income of less than \$200,000. The awards through this program are less, with a maximum award of 15 percent up to \$10 million. In addition, the awards are discretionary and the informant cannot dispute the outcome of the claim in Tax Court. The rules for these cases are found at Internal Revenue Code [IRC Section 7623\(a\)](#) - Informant Claims Program, and some of the rules are different from those that apply to cases involving more than \$2 million.

If you decide to submit information and seek an award for doing so, use [IRS Form 211](#). The same form is used for both award programs.

Word Search

PUZZLE Oct, 2018

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

After marking all words, you will have 14 letters that are not used.

Starting at the top, left, write down each letter, making sure you always move from left to right on each row.

The 14 letters will for a phrase that has meaning for this month.

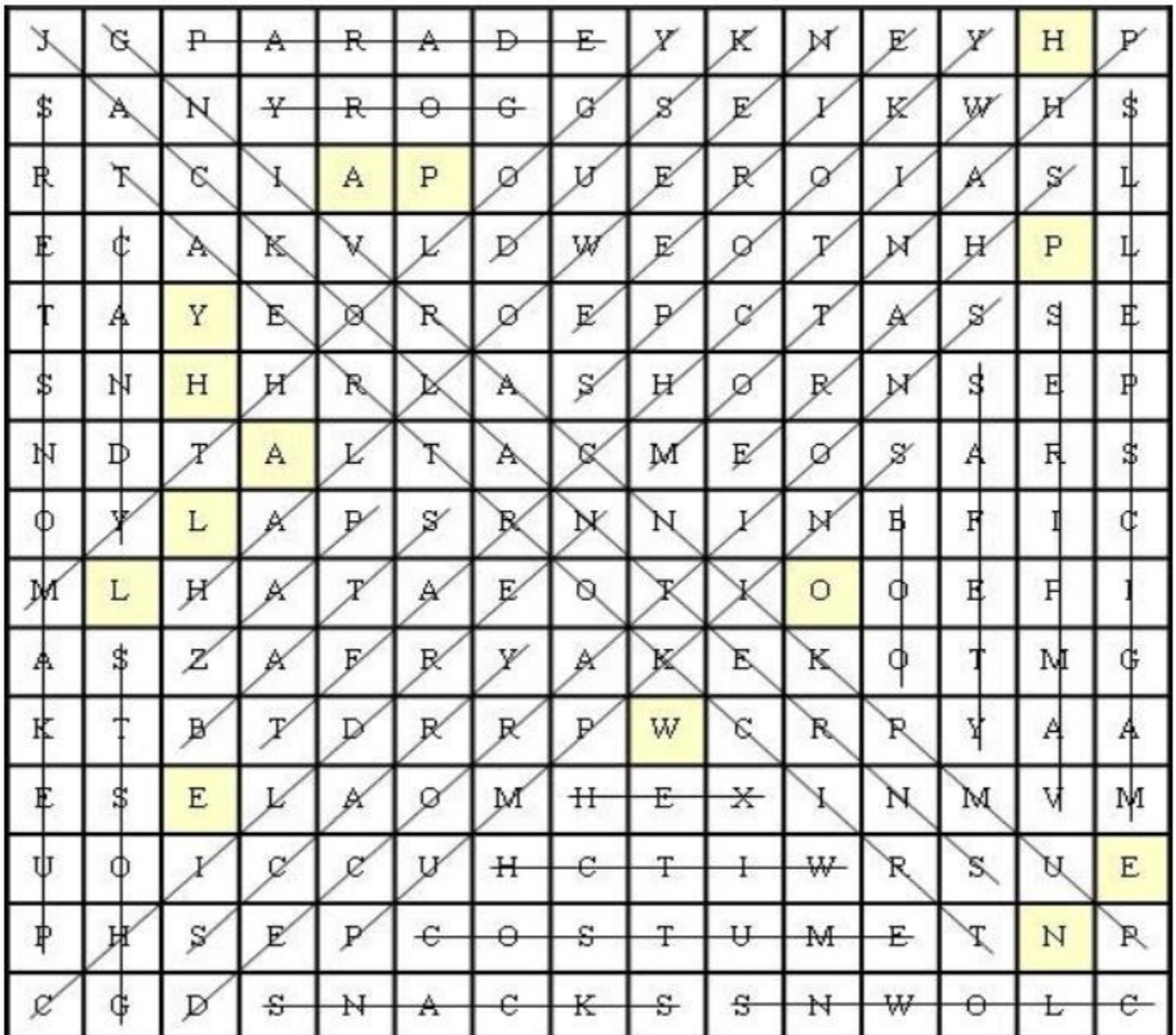
Solutions on Page 6

- | | | |
|-------------|-----------------|----------------|
| Bats | Halloween | Safety |
| Boo | Hex | Scary |
| Candy | Jack-o-lanterns | Share |
| Children | Magic spells | Snacks |
| Clowns | Make up | Spooky |
| Costume | Monsters | Trick or treat |
| Decorations | Mythology | Vampires |
| Dusk | Parade | Witch |
| Eerie | Phantom | Witchcraft |
| Ghosts | Pumpkin carving | Zap |
| Gory | Pumpkins | |

PLACE THE UNUSED LETTERS IN THE BOXES BELOW TO SPELL A PHRASE RELATED TO THE MONTH OF OCTOBER.

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October, 2018

H A P P Y

H A L L O W E E N

THIS NEWSLETTER IS CREATED AND PUBLISHED BY THE NEWSLETTER EDITOR for the purpose of providing information to the public. The Word Search puzzles are also created by the news-letter editor for the purpose of entertainment.

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