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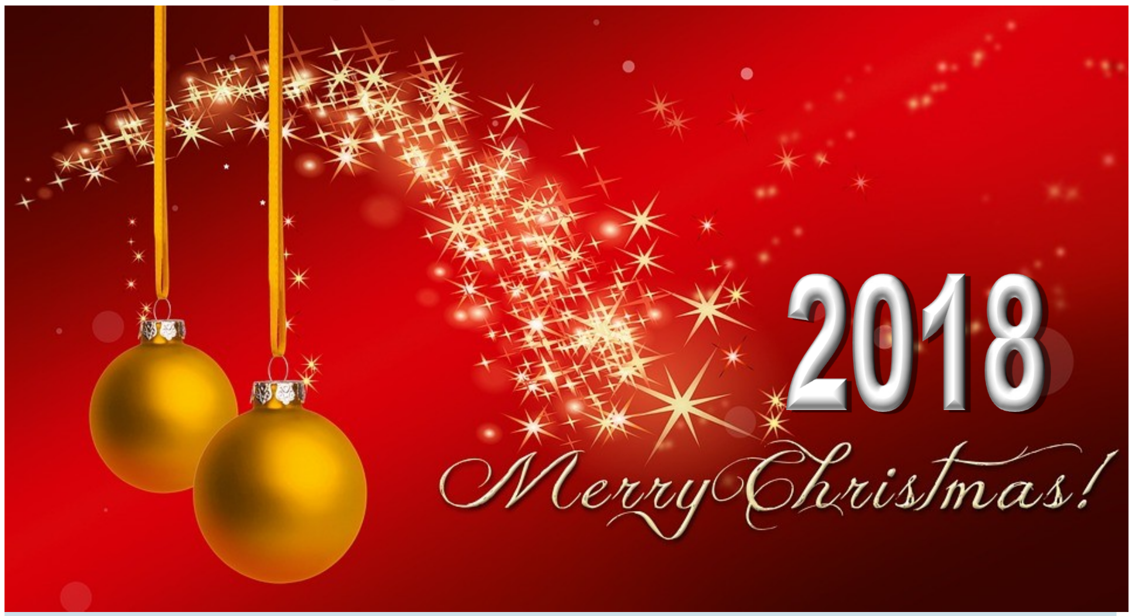
THE "RAP" SHEET

December 2018

Our Perspective:

- We believe everyone is entitled to own property without hassles or worries of losing it
- We will do all we can to help individuals, businesses and families with their real estate needs
- We have many programs to help us achieve our goals in helping people
- We will also do all we can to help those who are less fortunate



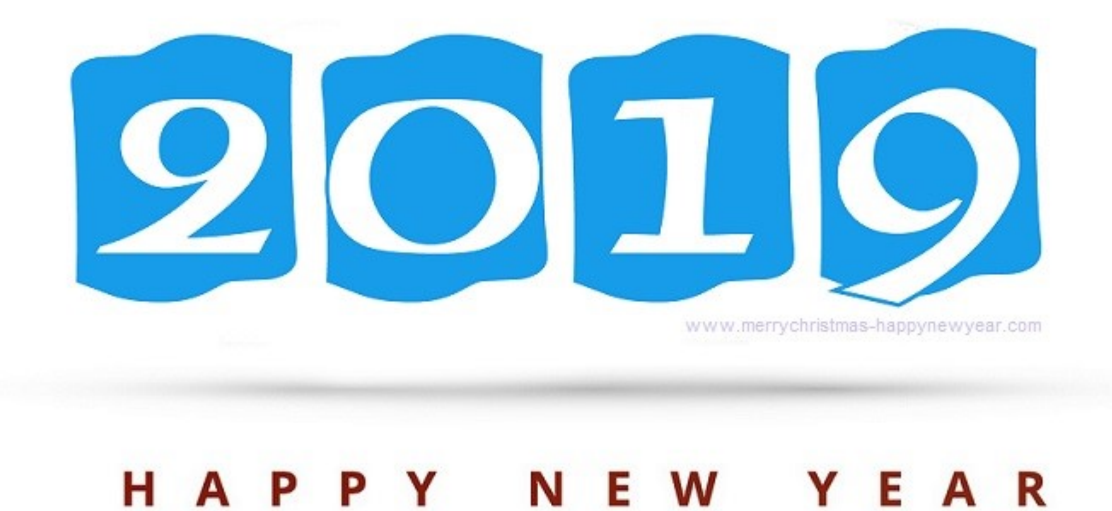
From all of us at FD Options:

May your Christmas Holiday be filled with friends, family and love.

We wish you good health, prosperity, happiness and joy in 2019.

The Staff

Inside this issue:



NOW IS THE TIME TO BUY A HOME BEFORE THE COST GOES MUCH HIGHER.

How high can Southern California home prices go? A lot, experts say.

All hair stylist, Erin Bond wants is a decent two-bedroom condo in Orange County (O.C.), preferably in Huntington Beach.

But all she can afford is $500,000 to $520,000.

In a county where the median price of a condo in May was almost $600,000, she's not sure there's anything in her price range she can live with.

"It's pretty disappointing," said Bond, 35. "You can't even buy anything that low. I mean, there are things out there, but they're not nice."

So Bond's plan is to wait until the market goes down again. And if it doesn't, "I would continue to rent."

A lot of homebuyers are facing Bond's conundrum.

For 62 straight months, Southern California home prices have gone in one direction. Up.

Five years ago, you could snatch up a median-priced condo in Orange and Los Angeles counties for about $280,000, 76 percent less than today's prices. A median-priced house cost $323,000 in L.A. County five years ago and $495,000 in O.C., about $260,000 less than today's prices in both counties.

What should a buyer do now?

Will prices keep rising? Or as Bond thinks — along with some real estate agents — are prices close to the top?

We asked a half-dozen economists and industry analysts what the future holds for home prices in the region. Among their answers:

- Southern California home prices aren't about to drop. In fact, they believe prices will keep rising for two more years, at least, and possibly longer.

- The market isn't in a bubble — yet — although bubble talk is starting to "raise its ugly head" at cocktail parties, one economist said. Some analysts are saying Southern California home prices are showing signs of being overvalued.

- If you're thinking about buying a home, now just might be the time to act — provided you don't overextend yourself and you plan to live there awhile.

Here are five key questions about where Southern California home prices are heading in the future.

Are we at the peak?

Not one of the economists we interviewed thinks we are, at least not for entry-level homes.

Luxury homes, priced at $2 million and up, may have reached a price peak and are facing an oversupply of listings, analysts said.

Nominal home prices have surpassed pre-recession highs in Orange and Los Angeles counties. Riverside and San Bernardino counties are about 18 percent below their price peaks. But none of those counties has reached pre-recession peaks in inflation-adjusted dollars.

One back-of-the-envelope calculation shows if home prices were to keep rising at the current appreciation rate, and inflation were to continue at the current rate, Orange County's median home price won't get back to the pre-recession peak after inflation for about two to three years.

Another fact to consider: During the last market run up, Southern California home prices increased year over year for 126 consecutive months, or 10½ years. That's twice as long as the current streak in home price gains.

Lastly, analysts say home prices aren't rising that much.

Price increases averaged 6.3 percent in Southern California in the past year, ranging from a low of 5.4 percent In Orange County to a high of 7.9 percent in San Bernardino County.

Christopher Thornberg, a founding partner of Beacon Economics and former UCLA economics professor, noted that's only slightly greater than the rate of inflation. Pat Veling, president of Brea-based Real Data Strategies, believes the true rate of inflation is closer to 4-5 percent.

How much longer will home prices go up?

Two years at least, most economists interviewed said. Possibly longer.

How much longer prices rise depends on what happens to the overall economy.

"At some point, there's going to be a correction, but I don't see it on the horizon," said Veling. "Sellers want more than sellers got six months ago."

Projections by the California Association of Realtors show a gradual decrease in home price appreciation over the next few years, said Oscar Wei, a senior economist for the group. For example, CAR projects prices will go up 5 percent statewide in 2017, 4 percent in 2018, and 2.5 percent in 2019.

Home prices are forecast to rise 5 percent to 6 percent this year in Orange County, while rising between 8 percent and 9 percent in the Inland Empire, Wei said.

"But I don't think in the next couple of years you're going to see a dip in price," he said.

Assuming the Gross Domestic Product continues to grow at 2.5 percent and mortgage interest rates stay below 4.5 percent, Southern California home prices could be going up at 6 percent a year for the next six to seven years, Thornberg said.

At 6 percent a year, the median home price could reach almost $700,000 in Southern California by 2023, $500,000 in Riverside County, $800,000 in Los Angeles County and nearly $1 million in Orange County.

"Given the supply shortage and the strength of the California economy, (that's) perfectly reasonable," Thornberg said. He added: "Reasonable here means it's not a bubble and they won't collapse."

Are we in a bubble now?

No.

"To me, there's nothing like these numbers that smells (like a bubble), that walks like a bubble. … We don't have nearly enough housing to meet the demand," Thornberg said. "The reason that (2005) was such a huge nasty bubble is because a lot of people were borrowing money they couldn't afford to pay back … Now, credit is hard to get. Credit is locked down."

Statistics show vast differences between the pre-recession housing bubble and today's market, Wei added. Consider:

- Los Angeles and Orange counties had an 11½-month supply of homes for sale in the spring of 2007 compared with under four months available this year. Riverside County had an 8½-month supply of listings for sale, vs. just under four months today; San Bernardino County had a 16½-month supply, vs. four months today.
- In California as a whole, 43 percent of borrowers had second mortgages in 2006, vs. 4.8 percent last year.
- California's median down payment was 11.8 percent of the purchase price in 2006, vs. 18.6 percent last year.

"We don't have as many people over-leveraging (their homes)," Wei said.

G.U. Krueger, president of Krueger Economics, said talk about a housing bubble "is starting to raise its ugly head."

Some of that is "cocktail party talk" and some analysts are questioning whether the Southern California housing market is overvalued.

"It doesn't mean there is a bubble. The problem with this talk is it could affect expectations," Krueger said. "People will start to question whether to pay the prices the housing market is asking for. There could be more negotiation going on … But I don't think it will result in home price declines."

CoreLogic data suggest that Orange and Riverside counties are overvalued and Los Angeles County is modestly overvalued, said Khater, the firm's deputy chief economist.

U.S. home prices and rents are high relative to incomes and are back to 2003, pre-bubble levels, he said. Down payments also are higher today nationally and most likely in California than at the peak of the last housing boom in 2004-06.

"More importantly, prices continue to rapidly increase in the lower end of the price distribution, where borrowers are most stretched," Khater said. "In Los Angeles, lower end prices are up 8 percent to 10 percent on a year-over-year basis, compared to 4 percent to 6 percent for the upper end."

When is the next recession?

Not for at least two years, economists said.

"Over the next two years, the recession probability is very low," said UCLA economics professor William Yu, a member of the team producing the UCLA Anderson Forecast. "But beyond two years, that is very difficult to say."

A recent report by Newport Beach-based investment firm Pimco determined the probability of a recession in the next year is less than 10 percent. But, the probability is much higher for a recession in the next five years, said the company's annual "secular outlook."

"If history is any guide, we believe the probability of a recession sometime in the next five years is around 70 percent," the outlook said.

A major global calamity — like a new Korean War, a messy breakup of the European Union or a surge in oil prices — could trigger a recession, but forecasting exactly when is an extremely murky business, said Joachim Fels, a Pimco managing director and global economic adviser.

"Everybody knows that it is impossible to forecast the ups and downs of the business cycle several years ahead," Fels wrote in 2016.

Is it too late to buy a home?

Veling, the Brea industry analyst and consultant, has advised renters for the past four years to get into the housing market while interest rates and prices still are low.

"All those who did not act are in a world of hurt," Veling said. But, he added, it's not too late.

"Anybody who buys houses today will probably be fine," provided they treat it as an asset, he said. "It still boils down to buy what you can afford."

While it's definitely more expensive to buy a home today than it was a few years back, the cost of buying will be even greater down the road, added Wei, the CAR economist.

"If you wait, home prices probably will go up about 8 percent or so in the next couple of years. Plus you're probably going to see some increase in mortgage rates," he said.

For example, Wei predicted mortgage rates will go up half a percentage point this year and half a percentage point next year.

"You're most likely seeing an increase of 10 percent or 12 percent in your mortgage payment" if you wait, Wei said.

Seasonal price fluctuations mean home shoppers do get a bit of a breather during the latter half of the year, when homebuying slows and prices dip slightly.

For example, Southern California home prices for deals signed in December averaged 3 percent less than deals signed the preceding spring, CoreLogic figures show. In Orange County, prices averaged 2.5 percent less.

"If you see something you are interested in and you can afford it — maybe not a single-family home, but a condo or a townhome — (buy it) and start building equity," Wei said. "I wouldn't wait."

See January 2018 issue for information that will prove that if you are renting a home now, you can afford to purchase a home. Not just any home, one that you choose yourself. We have Down Payment Assistance, too

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HELP FOR PEOPLE FACING FORECLOSURE

Since 2006 the number of people who have been forced to give up their home and other mortgaged properties in foreclosure has increased dramatically. In 2011, 155,000 families in California lost their homes to foreclosure and approximately 110,000 families lost their homes to short sales in that year. In the first three months of 2013, 119,000 families were served with a Notice of Default in the state of California. If we figure about 3/4 of those people will lose their home to foreclosure and carry that out for the whole year we will see that approximately 357,000 homes were foreclosed on in 2013.

This is due in part to the very strong dip in the economy and the housing market in 2008.

Our point is that if you are struggling with your mortgage payment or if you are already behind in your mortgage payments, you are not along—an for sure, it is not your fault. Even doctors and lawyers have fallen victim to foreclosure and many of them lost their home.

FD Options, a California Realtor, has seen too much of the terrible things the mortgage companies have been doing to people and we want it to stop. To that end, we have joined forces with many other companies and federal agencies and our voices have finally been heard.

There is a federal government commission that monitors businesses to make sure companies in the United States follow all laws and rules as they apply to the legal operation of their business and the legal investment strategies employed.

It has been proven to this U.S. Commission that most mortgage companies are acting in fraud, not only with their foreclosure process, but with every aspect of the mortgage loan process from the signing of the documents by the borrower.

The actual fraudulent acts committed by the mortgage bankers for almost 100 years now would take a rather large book if we were to write all them down and what each of them entails. For this reason we will only point out a few violations of your mortgage company in this newsletter and we will point out ways that you can get your mortgage company to play by the rules or pay through the nose—CASH TO YOU!

FD Options has the forms and knows how to get the federal commission to look at your specific case with your mortgage company. The commission will investigate your mortgage company, only as it pertains to your specific mortgage loan and after their investigation, if they feel you have been wronged by your mortgage company, the federal commission will make your mortgage company pay you cash.

Since 2012, the federal commission (agency) has found that almost all the complaints put in by borrowers are acceptable and all the claims approved received a cash award from their mortgage company.

There is a formula that is used to determine the amount of a cash award that will be paid to the borrower by their present or past mortgage company, but there is a minimum amount to be paid out, which is now at $325,000.00 and in many cases borrowers have received much higher than that.

HELP FOR PEOPLE WHO LOST THEIR HOME TO FORECLOSURE

It has been proven many times that the actions of a mortgage company, a trustee and/or a servicer are fraudulent when it comes to foreclosing on a mortgage loan. There are many reasons why this is not in accordance with federal and state laws, but they are too numerous to mention here.

Almost all foreclosures are fraudulent, which means you should never have lost your property, but the mortgage industry has been doing this for almost 90 years now and everyone things it's the correct way to do it … until now! The process is very simple, you fill out a form, provide a securitization audit and we submit the case for you. This simple process has resulted in many people (victims of the mortgage companies) getting a cash award.

If you are having trouble with your mortgage payments, if you are behind in your mortgage payment, are already in foreclosure (received a Notice of Default) or if you had a foreclosure in the past 10 years, contact First Direct Options to find out more about these programs:

Address:
24475 Sunnymead Blvd, Moreno Valley, CA

Have a blessed holiday, start back in January, 2018 renewed and rested.

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Cestui Qui Trust = The Strawman

Rule of Grammar for the use of CAPITAL LETTERS used in a NAME: when CAPITAL letters are used anywhere in a NAME this ***always*** refers to a LEGAL ENTITY/FICTION, COMPANY or CORPORATION **no exceptions**. For Example, John Doe, when seen on a (PASSPORT, DRIVER'S LICENSE, MARRIAGE CERTIFICATE and BIRTH CERTIFICATE, will always appear in all capital letters, JOHN or JANE DOE. Check you driver's license, tax forms – state and federal, and any other document issued by a state of federal government and your name is in ALL CAPITALS.

C'EST TUI QUE TRUST: (pronounced **set–a–kay**) is the common term in **NEW ZEALAND** and **AUSTRALIA.** In the UNITED STATES IS AMERICA and Canada, the common term is **STRAWMAN**, which is a LEGAL ENTITY/FICTION created and owned by the GOVERNMENT of a state or the U.S., that created it.

"Legally, we are considered to be a FICTION, a concept or idea expressed as a NAME, or a symbol. That LEGAL PERSON has no consciousness; it is a juristic PERSON, EN LEGIS, a NAME/word written on a piece of paper" – Jason Whitney, Presenter & Researcher: The Occult World of Commerce.

When you are born, (your Mothers' WATER broke) your Parents Named you, for example JOHN or JANE DOE. The Nurse or Doctor along with your Parents signed your Record of Live Birth (Title of Deed to Real Property) so your BIRTH CERTIFICATE could be created (a "certificate is a negotiable instrument; see Certi & fi-duc(e) iary & fi-cat(e) iary) for the purpose of "creating the LEGAL ENTITY/FICTION. This LEGAL ENTITY/FICTION is regulated and works in commerce as GOVERNMENT can only regulate that which it creates and it didn't create the living breathing Man or Woman – God did. The LEGAL ENTITY/FICTION is registered by the Department of Commerce, under the ADMIRALTY MARITIME LAW/JURISDICTION (LAW of the WATER) – JURISDICTION of Commerce and War.

You (the baby) are what is called a "C'est tui Que (pronounced "Set–a–kay") Trust, the STRAWMAN, or rather the COLLATERAL or the CORPUS (body) of the Trust. Your LABOR is the energy you generate as a Living Being. However, as a baby, you are deemed "Invalid (in–valid/dis–abled) and Incompetent, and even though your Mother Birthed you, she agrees to be the TRUSTEE of the Trust (by her SIGNATURE) which was SETTLED (created– Settlor) by the Federal Government, so you (your body) are ENTRUSTED to her for safe keeping until the age of eighteen.

Under Biblical Law: WOMEN are incapable of entering into binding agreements/contracts, their Husband or Father must be present when making agreements or the contract is void. In most cases both parties are present during birth or manifestation of a MARITIME product. Unless prior written consent and approval by the male representative exists, the Mother who would not DREAM of "giving" her newborn baby to the Government, does so unknowingly, by the undisclosed conditions of the signed Contract" (Submission of an Application for Registration for a BIRTH CERTIFICATE for example.)

You're Parents "agree/consent" to be the Trustee and sign your BIRTH CERTIFICATE. (BIRTH CERTIFICATES were only for "slaves" prior to women becoming "equal" to men). Usually the Mother is the ONLY one required to sign, because she is deemed to be the direct blood more so than the Father. She has the higher "claim" to the living baby.

Once the negotiable instrument (BIRTH CERTIFICATE) is transferred to the Dept of Commerce, they "pledge" your "Labor for your Lifetime" as it's a "secured" asset, and proceeds to "assure" (different from insure) YOUR Labor against it's (the government's) DEBT, and it subsequently gets an "underwriter" to insure your Labor.

The underwriter determines a lowball figure from your Labor to be valued at $1 Million dollars, and it takes out a "Bond" which is held at the Bank, the numbers on your BIRTH CERTIFICATE are the tracking numbers for your LEGAL ENTITY/FICTIONS Bond. $1 million FEDERAL RESERVE notes are then issued with that same number and put into circulation.

On the LEGAL ENTITY/FICTIONS BIRTH CERTIFICATE, the one with your name in ALL CAPS (which represents an ENTITY/FICTION, CORPORATION) there is a "Bond" tracking number. That number has 7–9 digits with a "letter" in front of it. Get a 1 dollar bill and compare that "serial" number with the number on it. You will see the similarity. On the face of the dollar bill, is a letter inside a symbol with the words "FEDERAL RESERVE Bank of (State Name). " That is the letter designation of the State Bank which holds that Bond. Example, "E" is the Bank of Virginia. The letter of the number on the BIRTH CERTIFICATE is the Bank that is holding a Bond which represents your "labor" for your lifetime. Your "labor" has been "insured" and "assured", and money has been borrowed against it. This is HOW people have been turned into collateral for the FEDERAL RESERVE Bank(s).

Legal Definitions

Person: A human being is not a person because he or she is a human being, but because **rights and duties** have been ascribed to him or her.

The 'person' is ***the legal subject or substance*** of which ***rights <u>and</u> duties*** are attributes - *Black's Law Dictionary* - Not a human being, but the human being invisible coat.

Application: Means to 'beg, plead, petition, implore, entreat or request.

Must: Legally can be synonymous with 'may'. Hit has two senses; **Imperative or a Directive**. One creates obligations, the other defines conditions. ***Always*** a 'directive' when used with 'apply'.

Submit: To agree to another's will or to leave to another's discretion. Form of surrender. ***Always*** voluntary. Implies lawful right to fight.

Registration: To sign over all chattel content for safe keeping. ***always*** voluntary. Abandons complete ownership for partial.

Chattel: NOUN - (in general use) a personal possession. IN LAW – An item of property other than real estate.

Legal Terms:

<u>Capitis Diminutio</u> (meaning the diminishing of status through the use of capitalization) – In **Roman law.** A diminishing or abridgment of personality; a loss or curtailment of a man's, Woman's status or aggregate of legal attributes and qualifications.

<u>Capitis Diminutio Minima</u> **(meaning a minimum loss of status through the use of capitalization, e.g. JOHN DOE or JANE DOE)** - The lowest or least comprehensive degree of loss of status. This occurred where a man's or woman's family relations alone were changed. It happened upon the arrogation [pride] of a person who had been his or her own master, (sui juris,) [of his or her own right, not under any legal disability] or upon the emancipation of one who had been under the patria potestas. [Parental authority] It left the rights of liberty and citizenship unaltered. See Inst. 1, 16, pr.; 1, 2, 3; Dig. 4, 5, 11; Mackeld. Rom.Law, 144.

<u>Capitis Diminutio Media</u> **(meaning a medium loss of status through the use of capitalization, e.g. JOHN DOE or JANE DOE) –** A lessor or medium loss of status. This occurred where a man or woman **loses his or her rights of citizenship**, but without losing his or her liberty. It carried away also the family rights.

<u>Capitis Diminutio Maxima</u> **(meaning a maximum loss of status through the use of capitalization, e.g. JOHN DOE or JANE DOE [also DOE, JOHN or DOE, JANE]) –** The highest or most comprehensive loss of **status.** This occurred when a man's or woman's condition was changed from one of freedom to one of bondage, **when he or she became a slave**. It swept away with it all rights of citizenship and all family rights.

More on Cestui Qui Trust in January, 2019 Newsletter

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

CHRISTMAS WORD SEARCH

2018

After marking all the words in the puzzle you will have 31 letters that aren't marked because they are not part of any of the words.

If you start at the left on the top row and collect the unused letter from left to right, they will spell out a phrase that goes with the Christmas Season.

The empty boxes below show you how many letters are in each word of the phrase and how many words there are in the phrase.

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Solution is on Page 4

Carols
Celebration
Christmas dinner
Christmas eve
Cookies and milk
December twenty-fifth
Decorations
Doll house
Down the chimney
Elves
Family
Gift
Gold
Golf clubs
Grinch
Holy night
Lights
Magi
Manger
Midnight
Model airplane
No place in the inn
North pole
Opening gifts
Peace
Reindeer
Relatives
Sales
Santa
Scarf
Scrooge
Shepherds
Shopping
Sleigh
Star
Swaddling clothes
Talking doll
Toys
Tree
Workshop

Word Search

PUZZLE SOLUTION
December, 2018

I have marked each unused letter with a yellow box. Notice the solution to the phrase at the bottom of the page.

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

The 31 unused letters (in red on yellow squares in the puzzle solution above) form this sentence...

T I M E T O S H A R E O U R L O V E

A N D J O Y W I T H A L L