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THE "RAP" SHEET

RAP stands for Rehabilitating American Pride

January 2019

Our Perspective:

- We believe everyone is entitled to own property without hassles or worries of losing it.
- We have programs to help many people achieve their real estate goals.
- We will also do all we can to help those who are less fortunate through the Rehabilitating American Pride (RAP) Program.
- You can donate time, money or non-perishable food, call us to find out more.



Let's work together to make 2019 a fabulous year.

The Staff

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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.

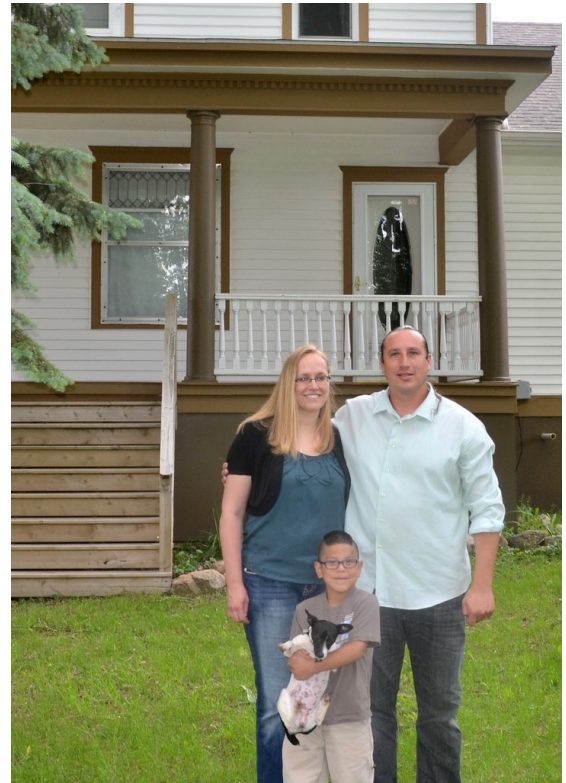
This means that the trustee is the owner of our property. So, let's see if we understand this mortgage process so far. The mortgage company is charging us a lot of money each month for money that they didn't loan us to purchase property that we signed over to the trustee who works for the mortgage company, 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.

Wait ... there's more. Federal Real Estate law is very clear. It states that the original deed of trust and the original mortgage note must be in the possession of the mortgage company for there to be a viable contract.

Well, the mortgage company converted 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 destroyed 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.

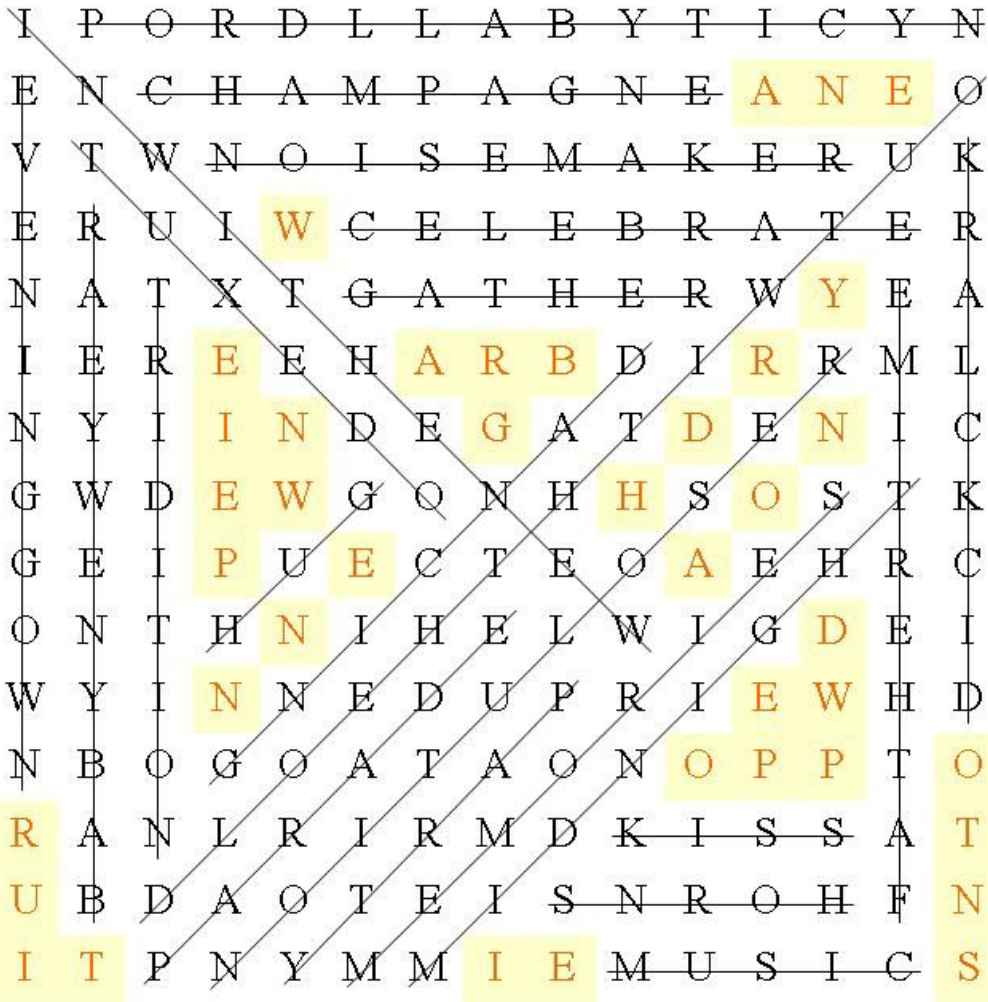
According to Federal Real Estate Law, because the mortgage company destroyed the original deed of trust and mortgage note, THERE IS NO CONTRACT! That's right, it renders the mortgage contract NULL AND VOID, which means you don't owe them anything.

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



The problem with the way the mortgage companies do their evil things, families suffer with high monthly mortgage payments and many of them can't pay their mortgage, so they lose their house.

**NOW,
THAT'S
JUST
WRONG**



Word Search

PUZZLE SOLUTION

December, 2017

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

A NEW YEAR BRINGS NEW HOPE
AND NEW OPPORTUNITIES

This newsletter was compiled from many professional sources. I verified every fact, but all of the figures used are hypothetical and do not reflect actual outcomes or projections.

If you have any comments, questions or information to contribute to our newsletters, you can send them to my email: fdo.editor@aol.com.

The information in these newsletters are taken from experts and are public domain. The word search puzzles are created by me and can be used, copied and shared freely.

Joe Gauthier