

## COMMENTARY ON THE POLICE REPORT

We've all seen the HOME-TITLE-LOCK commercials (link one) that quote the FBI as stating that title related fraud is the most prevalent white-collar crime today.

What they don't say is that-when you report it to the FBI-they do nothing but refer you to file a police report ... go to your sheriff ... contact your Attorney General etc.

Their trick though, is to misclassify all these crimes as a "civil matter" and insist they can do nothing.

Notice in my police report summary, Officer Farmer says, "Kibler says companies that don't own his loan (that he has no contract with or debt to) are trying to get him to pay them."

Close enough to what I told him-and I showed him the "assignment" purporting to illegally and impossibly assign interest to a long-ago closed non-existent "trust".

This is aggravated forgery under MN 609.625

Recording a false document violates MN 609.64

Officer Farmer goes on to inexplicably say, "I could not ascertain what crime had been committed"?!

So, the officer referred the matter to "Inspector DeBoer, who, after a few conversations, wrote, "It appears that this matter is most likely civil in nature...it was suggested that he proceed by consulting with an attorney."

Again, these are CRIMES, constituting clearly spelled out violations described in MN Penal Codes. They are not "civil matters" by law.

A BIT OF MORTGAGE FRAUD HISTORY: In 2013, 49 of the 50 states received \$25 BILLION in the National Mortgage Settlement. For MN a substantial portion of the reported \$280 million received was earmarked for distressed homeowner assistance, loss mitigation, and fraud investigation AND prosecution.

I'm unable to determine if they have done anything of the sort...but the police, sheriff, state Attorney General, and Department of Commerce refuse to do anything with these documents I've presented: documents which appear to most any reasonable person to fall clearly into the category worthy of investigation under the rules of the National Mortgage Settlement. Particularly with respect to reckless violations of the Settlement's Consent Agreements, set down as national public policy.

- Though a "non-bank servicer" may have later stepped into the role of one of the nation's largest banks who were parties to the Settlement at the time they serviced our loans --- the civil as well as penal codes still apply because --- no one is above the law.
- And we do not consent to the disastrous destructive and too often deadly injuries due to the reckless violations of good law governing mortgage debt collection, fair business practices, and basic human rights regarding our loan contracts for the vital necessity of a family's primary residence dwelling. Uninvestigated, unprosecuted and unpunished: IT CONTINUES.