

## **ASSIGNMENT OF MORTGAGE WAS FORGED, AND MORE ....**

- On 4/4/12 the large banks and servicers signed agreements, in the National Mortgage Settlement, promising to no longer create forged and fabricated documents and use them to improperly foreclose (steal).
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- Less than 6 months later, they breached that promise with this forgery.
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- Take notice that on 10/2/12, Brandon Johnson signed this document, as a Vice President of JPM Chase (he was actually a seasonal temp clerk).
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- The "assignment" purportedly BY Chase (who had NO interest to "assign") claims to "assign" on 10/2/12, interest to a REMIC trust that CLOSED on 8/30/05.
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- Both the governing New York Trust law, and the trust "indenture" (the rules of the trust, called a PSA/Pooling and Servicing Agreement) disallow an assignment after the closing date, in this case they purport to "assign" more than 7 years after closing; even if Chase did have interest, and Brandon did have authority, it's 7 years too late, and facially invalid.
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- For years, the powerful JPM Chase has been allowed to "mislead", claiming falsely that they acquired several hundreds of billions in mortgages that Washington Mutual had "originated" (and sold, y thus they were not on their books when Washington Mutual went into FDIC receivership on 9/25/08 (and the parent, Washington Mutual Investment Holdings filed bankruptcy on 9/26/08), for just \$1.9 billion.
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- Eventually a Michigan supreme court case, Kim v. Chase, lifted the blinders, and required Chase to PROVE their claims.
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- Soon thereafter Chase sold the rights to try to collect on their unenforceable garbage forged files, to bottom feeders like Select Portfolio Servicing, the former Fairbanks Capital who had been shuttered by HUD and the FTC for dishonest and deceptive practices.
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- They wrote a big check and changed their name, and shazam...were back in business.
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- In my case, I had always paid as agreed for thirteen years, when in October of 2008, Chase claimed to be my new lender, claiming they acquired interest in my "account" from the FDIC, and after I paid them for a year, two of their agents duped me into stopping payments for 90 days, in order to qualify for a much lower rate, via modification (several million of us fell for that ploy).
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- 60 days later, when they sent a notice that they intended to foreclose, I was not a happy camper, and when my two contact agents were nowhere to be found, I went to the FDIC.
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- Wow...I discovered that Chase had lied, the FDIC had never acquired any interest, and thus had no interest to convey to Chase. Millions of Washington Mutual accounts were in limbo, and -Chase capitalized on the confusion-since they did acquire Washington Mutual's systems and files, they used them to create new, forged files and to deceive the gullible (which was most of us at the beginning). The FDIC had a mess, and allowed Chase to step in, hoping Chase would collect payments and fix the mess. They did not expect Chase to manipulate folks so they could try to steal their homes, and when it began, the FDIC was in too deep to stop it.