

Save Our Family and Home.com

How To Determine If Your Mortgage Is Compromised

The following Checklist is intended to assist you in making an initial determination as to whether or not your mortgage has been controlled, manipulated, compromised or destroyed.

If you are like me and millions of other Americans, you (1) have been made an **involuntarily indentured servant** (2) are a serf on what you **think** is your property (3) are a **renter** and **not a purchaser** and (4) will **never be able to legally and securely own your home with a clear and legally perfectible Deed after you have made the last mortgage payment on what you THINK is the debt you owe on your Promissory Note.**

This condition exists because your property's Chain of Title is likely **Broken** and you, many years from now when you ultimately realize you have a serious problem, will be unable legally or otherwise, to obtain the documents required to attempt to perfect your position in the property from the **True Lender and Mortgagee** because **that entity will likely have long since been declared "dead"** by a Federal Bankruptcy Court as is currently taking place in the **RESCAP** Bankruptcy being adjudicated in the U. S. Federal Bankruptcy Court, Southern District of New York.

This initial review is just that, **Initial**. However, it is **highly indicative** that you may be the unknowing victim of illegal activity and fraud that has taken place during the course of your home ownership which likely began at, **or prior to**, loan closing.

It has been shown that this initial review has been very accurately indicative in pinpointing broken Chains of Title in thousands of individual mortgages and has been continually corroborated by the complete analyses of many individual's mortgage documents after having undergone subsequent in-depth reviews.

This initial review **must be accomplished** by all mortgage holding homeowners as this is the **first step** and **cannot be circumvented**. Once the **initial** result is determined, the next required step is to do an in-depth analysis of all mortgage documents in your possession to investigate and identify many other areas that are likely to further pinpoint and corroborate issues of illegality and fraud of which you likely are a victim.

This process is not fun, however, it is educational and gratifying to be able to identify, with specificity, **the true nature and scope of your problem.**

As you go through this process, document your results for future reference as accurately and completely as possible.

Once you get started and decide to become involved with our effort described on the website, we will provide for your use and benefit many forms, procedures and processes developed and used in my own six (6) year effort, to help you minimize effort and stress and to assist you in organizing the documents that, at first, seem insurmountably massive and uncontrollable.

Take solace in the fact that you are doing what many **will not do** for their **own benefit**. You are taking positive steps to become **educated and informed.**

Getting Prepared

Sit at your internet-connected computer with your Mortgage or Deed of Trust (depending on how the document is termed in your State).

Have pen and paper available to write down your notes and thoughts as you go through the process.

Write down **everything** you think of. Don't overlook or neglect anything. Your thoughts, ideas and memories of your mortgage transaction are very important.

During the process, you will be instructed to refer to two (2) separate MERS Member **OrgID** listings. The **OrgID** is thoroughly described below.

This is one of the most important steps in the process, so **pay close attention to detail.**

The most complete listing of all MERS Member **OrgID's** we have ever been able to acquire is the 2009 listing that was privately posted on the MERS website for a short period after the bubble burst in late 2008. We obtained this listing prior to MERS removing it from their website. To access this list, Click Here: <http://mortgageendgame.com/MERSmemberNum.php>

To insure you accomplish as thorough a review as possible, you will **also** need to review the currently re-posted listing of all MERS Member **OrgID's** once again shown on the MERS website. To access this list, Click Here: <http://mersinc.org/about-us/member-search>

Let's Get Started

1. Refer to your Mortgage or Deed of Trust.
2. "MERS" refers to "Mortgage Electronic Registration Systems, Inc."
3. "MIN" refers to "MERS Identification Number."

This number is of the utmost import and is the controlling number for your Mortgage or Deed of Trust and Promissory Note from the **date of closing** through the expiration of the loan term. There is **no more important factual indicator** that your Mortgage or Deed of Trust has been **compromised**.

4. Look for a MIN on the first page of your Mortgage or Deed of Trust. This is an eighteen (18) digit number and is styled **MIN XXXXXXXXXXXXXXXXXXXX**.

Digits 1 thru 7 identify the **OrgID** of the lender registered with MERS as a MERS Member. These seven (7) digits are referred to as the MERS Member **OrgID**.

Digits 8 thru 17 identify your **loan contract number**.

Digit 18 is a single **check digit**. You need not be concerned with this check digit at this point. It may come into play upon further review and analysis.

5. The first section of the Mortgage or Deed of Trust is the Definitions section. Locate the Paragraph that discusses the definition of **Lender**.
6. If your Mortgage or Deed of Trust is a **MERS Mortgage**, there will be a definition either immediately before or after the definition of **Lender** which gives a definition for MERS. The definition generally begins with the statement **MERS is Mortgage Electronic Registration Systems, Inc**.

7. Refer to digits 1 thru 7 in the **MIN Number**. Now refer to the two (2) lists of MERS Members and their **OrgID's** as discussed above.

You are looking to determine if the name of the mortgage company you think you have dealt with is listed as a MERS Member on either of the two (2) lists and additionally, if **the first seven (7) digits** in the **MIN Number** shown on your Mortgage or Deed of Trust **match the seven (7) digit MERS Member OrgID** shown on either of the two (2) lists.

In many instances, these numbers **do not match**. This means that the mortgage company you **think** you borrowed the money from **was not the true lender** and was simply **sitting at the closing table** as a **Table Funder**. This is a **MAJOR PROBLEM**.

8. Check the section in Definitions that explains the **Note**. In most cases, the loan number for the **Promissory Note** will be listed in this section. If the loan contract number **is not the same as digits 8 through 17** in the **MIN Number**, your mortgage has been compromised and likely was sold **Prior To** filing with the County Recorder's Office.
9. If your **loan contract number** begins with one or more **zeros (0's)**, there likely is a major problem.
10. If, on the first page or so of your Mortgage or Deed of Trust is the statement "**(Your State Name) - Single - Family - Fannie Mae/Freddie Mac**" this means that both your Mortgage or Deed of Trust and Promissory Note have been prepared in accordance with guidelines specified by Fannie Mae or Freddie Mac to **streamline the securitization and sale of the Promissory Note** by turning your Promissory Note into **Bearer Paper**.
11. If the phrase **Uniform Instrument With MERS** or **MERS Modified Form** follows the statement in #10 above, the Mortgage or Deed of Trust and Promissory Note have been prepared in accordance with guidelines **specifically dictated for MERS** by **Fannie Mae** or **Freddie Mac** to facilitate the securitization and sale of the Promissory Note as **Bearer Paper**.
12. Next, go to the MERS website at <https://www.mers-servicerid.org/sis/index.jsp> to see if the Mortgage or Deed of Trust is a **MERS Mortgage**. **MERS Members** have the option internally to purchase **Non-MERS Promissory Notes** and integrate them into the **MERS System** without you knowing this is being done.
13. Type in the **CAPTCHA** code on the screen to gain entry. The letters are **case sensitive**.

14. Single left click on the **logon** button.
15. On the next screen, single left click on the radio button to the left of the phrase **Search Property Address/Borrower Details**.
16. Next, single left click on the radio button to the left of the phrase **Borrower Name, SSN and Property Zip Code**.
17. Next, single left click on the radio button to the left of the phrase **Search by Individual Borrower, SSN and Property Zip Code**.
18. In the form box that appears, enter the first and last name of the primary borrower, his or her Social Security Number and the property Zip Code.
19. Next, single left click on the **Search** button.
20. After receiving the search results, read the screen carefully and either print this Page or make a screen shot of it. It should tell you how to identify the **current investor**.
21. There is an **extraordinarily high percentage of mistakes** on the MERS Database, so this information **must** be further corroborated to assure the highest degree of probability as to its accuracy.
22. Next, look at your **Monthly Mortgage Billing Statement**.
23. If your account number is a **ten (10) digit number**, you may be a **MERS Controlled Customer**.
24. If your account number is a **ten (10) digit number** with **one (1) or more leading digits being zeros (0's)**, you are **either** a **MERS Controlled Customer** or are highly likely the victim of **an in-house securitization and sale by your mortgage servicer**.
25. Next, refer to your cancelled checks used to make your monthly mortgage payments.

26. If the name of the business to which you have been paying your monthly mortgage bills **changes from one name to another**, your Mortgage or Deed of Trust **has been securitized and sold** unless the change can be **verified as having been due to a corporate merger**.
27. Review the **front** and **back** of all your mortgage payment checks to identify the **ABA Routing Number**, the **Account Number** and/or the **ACH Routing/Transit Number** of the account **depositing** your payments.
28. If any of these three (3) numbers periodically change, you are a **victim of securitization** and your property's Chain of Title is likely destroyed. This destruction means you will **not own your home after you make your last mortgage payment**. All **monies invested** in the property have **been rent payments** and **NOT purchase payments** used to develop equity in the property.

Conclusions and Thoughts

Bank of America, Wells Fargo, Citibank, JP Morgan Chase and many other lenders are Shareholders in **MERSCORP, Inc.** and its wholly-owned subsidiary, **Mortgage Electronic Registration Systems, Inc. (MERS)**.

Important: These Shareholders control the Boards of Directors of both **MERSCORP, Inc.** and **Mortgage Electronic Registration Systems, Inc. (MERS)** and are the very same Shareholders who initially funded and formed these two organizations for the purpose of administratively providing the Shareholders with the privately owned and controlled ability to secretly carry out the massive fraudulent securitization programs that have destroyed the Chains of Title and subsequently the values of millions of residential mortgages.

These entities, in some cases, have **separate internal residential mortgage securitization divisions** which do not deal directly with MERS. As with MERS, these securitization divisions keep their activities **privately internalized**.

These entities have proven to be especially adept at circumventing the legal requirements of making statutorily required filings at the County Recorder's Office.

Failing to accomplish these filings have **Broken** the Chains of Title on millions of residential mortgages.

Although being the most numerically predominant participant, MERS is **not the only entity** securitizing and selling Promissory Notes and **Breaking** Chains of Title.

Although unlikely to be the case, even if it is determined that MERS is not obviously involved in your mortgage, you are not free of risk as many mortgages were privately, without the knowledge of the homeowner, moved into the totally destructive MERS System, **AFTER** your loan closing had taken place. If this proves to be the situation, we will lead you through an in-depth analysis once you have become involved with our effort.

For a thorough explanation of how the **MERS'** operation may have affected you and your family, download and review Sections 18 thru 18-15 in my Whistleblower Jurat Affidavit located in the **Documents For Download** section at Save Our Family and Home.com.

After Completing The Checklist

Return to Save Our Family and Home.com, carefully review the entire site, then go to the section entitled **What To Do Next**. Click Here: <http://saveourfamilyandhome.com>