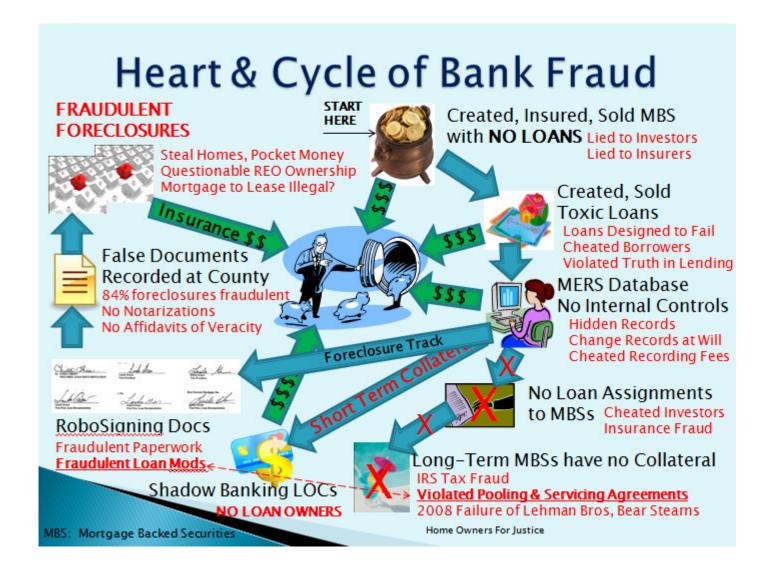


## Home Owners For Justice US

Non-Profit Organization

## WE MUST STOP THIS CYCLE OF FRAUD

Banks began cycle of fraud by lying to Investors (ie: our Pension Funds) about Mortgage Backed Securities they sold. All loans in these securitized pools were created to fail. Borrowers forced to refinance prior to loan "fail dates". All loan ownership records are hidden from non-Members by being kept in a Members Only private database, MERS. Securitization illegally not completed, violating Pooling & Servicing Agreements. Loans not assigned to MBSs. Banks used loans as collateral for short-term lines of credit, created wealth for themselves, defrauded the IRS. When scheme began failing, banks fraudulently faked Loan Ownership paperwork to enable home foreclosures. County records filled with fraudulent paperwork, jeopardizing ownership records for all properties caught in this fraud.



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