



ADMGROUP

Money and Debt Coaching

www.adebtmanager.com

The Basic 8 of a Million Dollar Pay-Day

BUILDING A BRIDGE OVER THE PRESUMPTION WATERS!

1. Determine who you are, where you are and where you want to be. If you're not sure, **GET ASSISTANCE**.
2. Understand that everyone you work with will have an agenda, you must learn what it is and work with it. Agenda's are never a "good or bad" measure, they are only a level of limitations. You do not have to like the people you work with.
3. Never rely on a person's "title" to measure their abilities or their character. The character is who they are. The **TITLE** (*the associated generic reputation*) is who other people think they are.
4. Always understand the "business model" of both sides of your challenge. The people you "pay" are not always working in your best interests. The "business model" should be vetted at the beginning.
5. Always understand the disciplines of the participants on both sides of the challenge.
6. Always understand cause, effect and collateral damage positions (3-dimensional thinking).
7. Do not allow **PRESUMPTION** from any participant in **YOUR** efforts to "resolve" a challenge or **YOU** will drown. **PRETEND YOU DON'T SWIM** and focus on building the **BRIDGE**...connect the dots to understanding, allege and prove.
8. Design and Execute a Plan of Action.



Presumption!

English – one of the hardest languages to learn and yet we all think we mean the same thing when we use the same words. Presumption is the middle of the river flowing downstream when you need to be on one shore or the other.

Everything done for the first time will be difficult. The only cure is to get the first time behind you and understanding is the first level of the achievement.

MONEY and DEBT, JUST ANOTHER PRESUMPTION?

Over 400 Books Written on the Credit Collapse of 2008!

- 2011 1219 - TROTT NELSON, PC (ILLINOIS) - SO HOW DID THE MAJOR BANKS ILLEGALLY TRANSFER YOUR PROPERTY?
- 2010 1008 - JEFF NIELSON (SEEKING ALPHA) - MORTGAGE TITLE FRAUD: A NATIONAL CATASTROPHY
- 2010 1220 - MILDRED WILKINS - TITLE & FORECLOSURE
- 2011 0127 - MANDELMAN - INSURANCE COMPANIES ARE SUING THE REMICS (FAILURE TO TRANSFER INSTRUMENTS)
- 2011 0601 - MICHAEL ROONEY, ESQUIRE - ROBO SIGNATURE ARE ILLEGAL IN CALIFORNIA AND OTHER NON-JUDICIAL FORECLOSURE STATES
- 2011 0608 - NATIONAL BUSINESS INSTITUTE ON ADVANCED TITLE ISSUES (CLE)
- 2011 1216 - ELIZABETH RENUAR, ESQUIRE, ET AL - PROPERTY TITLE TROUBLE IN NON-JUDICIAL FORECLOSURE STATES (ALBANY LAW SCHOOL)
- 2013 1117 - TITLE PROBLEMS FOR FORECLOSED PROPERTIES
- 2014 0716 - ELLEN BROWN, ESQUIRE (WEB OF DEBT), ALTERNATIVE TITLE REMEDIES
- 2014 1224 - STATUTES IN DEFENSE OF TITLE (ADM GROUP)
- 2011 0601 - HARBINGER ANALYTICS GROUP - MERS THE UNREPORTED EFFECTS OF LOST CHAIN OF TITLE ON REAL PROPERTY OWNERS
- 2015 0603 - DAN ESTROM, FORENSIC ANALYST - REMIC TRUSTS MUST HAVE THE LOAN FOR THE SERVICER TO HAVE CLAIMS
- 2016 0326 - YALE LAW JOURNAL - IN DEFENSE OF "FREE HOUSES"
- 2015 0213 - THOMSON REUTERS - CONSUMER FINANCIAL SERVICE LAW REPORT "LIFE AFTER JESINOSKI: THE NEW "WILD WEST" OF TILA RESCISSION
- 2016 0501 – CHAIN OF TITLE (A STORY OF DISCOVERY)....David Dayen.

“2011”

Permanent Editorial Board (PEB)

The obvious Title Corruption problem from the activities (1999 to ?) of the REMIC Trusts, MERS, Financial Institutions and Servicers necessitated an “articulation” by the PEB in 2011. The PEB is charged to to issue commentaries and other articulations as appropriate **to reflect the correct interpretation of the [Uniform Commercial] Code** and issuing the same in a manner and at times best calculated to advance the uniformity and orderly development of commercial law. Such a report was issued on March 29, 2011 for Public Review specifically addressing **the legal issues about the enforcement and collection of mortgage debt.**

“Although the UCC provisions are settled law, it has become apparent that not all courts and attorneys are familiar with them. In addition, the complexity of some of the rules has proved daunting.” (PEB Report 2011)

The issues addressed (answered) were the following.

1. Who is the person entitled to enforce a mortgage note and, correspondingly, to whom is the obligation to pay the note owed?
2. How can the owner of a mortgage note effectively transfer ownership of that note to another person or effectively use that note as collateral for an obligation?
3. What is the effect of transfer of an interest in a mortgage note on the mortgage securing it?
4. May a person to whom an interest in a mortgage note has been transferred, but who has not taken a recordable assignment of the mortgage, take steps to become the assignee of record in the real estate recording system of the mortgage securing the note?

“2015”

US SUPREME COURT

The high court's decision in *Jesinoski et al. v. Countrywide Home Loans Inc.* **ends that split and brings a single national standard on rescission cases.** US Supreme Court decision that made it clear that TILA rescission was ***a unique statutory remedy*** and that the common law right of rescission should NOT BE USED to interpret the explicit statutory remedy that is TILA Rescission.

12 CFR 226.15

(d) Effects of rescission.

- (1) When a consumer rescinds a transaction, the security interest giving rise to the right of rescission becomes void, and the consumer shall not be liable for any amount, including any finance charge.
- (2) Within 20 calendar days after receipt of a notice of rescission, the creditor shall return any money or property that has been given to anyone in connection with the transaction and shall take any action necessary to reflect the termination of the security interest.
- (3) If the creditor has delivered any money or property, the consumer may retain possession until the creditor has met its obligation under paragraph (d)(2) of this section. When the creditor has complied with that paragraph, the consumer shall tender the money or property to the creditor or, where the latter would be impracticable or inequitable, tender its reasonable value. At the consumer's option, tender of property may be made at the location of the property or at the consumer's residence. Tender of money must be made at the creditor's designated place of business. If the creditor does not take possession of the money or property within 20 calendar days after the consumer's tender, **the consumer may keep it without further obligation.**

“2016”

DEPARTMENT OF JUSTICE (information had to be “unsealed” by a US District Court Judge)

In nearly all cases where there are claims of securitization and most where no such claims are brought forward (but still exist) they are missing consideration (i.e., PAYMENT) from the origination and/or acquisition of the loan. The DEBT was never created in favor of the party receiving documents.

In a filing unsealed on June 3, 2016, the Department of Justice (DOJ) **CONFIRMS** what many of us have known for years. Nobody, not even the U.S. Government, with massive resources, can determine who owns your loan and has the right to collect on your mortgage.

The information comes from case files **unsealed on June 3, 2016** by federal Judge Yvonne Gonzalez Rogers of the Northern District of California in the case of the **United States v. Discovery Sales, Inc.** The case involves some [**325 fraudulent loans**](#) originated by Discovery Sales, Inc. (DSI) between 2006 and 2008, many of which were then sold to **Wells Fargo Bank and JP Morgan Chase to securitize**. Quotes from the Discovery Sentencing document...

- ***It was impossible to trace the majority of the mortgage loans on the over 300 homes sold by DSI that were the subject of the FBI investigation; it would have been harder yet to identify individual victims of the fraud given that the mortgages were securitized and traded.*** (Emphasis added.)

“2016”

DEPARTMENT OF JUSTICE (information had to be “unsealed” by a US District Court Judge)

“the largest victim of defendant’s (DSI-Discovery Sales, Inc., Wells Fargo & JP Morgan Chase) conduct was the United States economy, which suffered (*and is suffering*) in 2007 and 2008 in diverse ways as the result of the conduct of defendant and the many other culpable participants in the mortgage crisis. Because of the practice of securitization and the culpability of the lender themselves, **it was not possible to identify all of the losses caused by defendant’s conduct.**” [June 3, 2016]

YALE LAW REVIEW (“in defense of free houses”) A recent Yale Law Review Article eviscerates the assumptions of a free house for the homeowners and destroys the myth that somehow that policy has saved the nation.

1. First, securitization has created widespread errors in mortgage notes’ chains of assignment, making it difficult for banks to prove that they in fact own any particular mortgage.
2. Second, securitization contracts incentivize banks to use “foreclosure mill” law firms to keep up with the flood of defaults, despite the fact that these firms are unable and sometimes unwilling to detect and rectify basic legal errors. [2016]

“2016”

CALIFORNIA SUPREME COURT

“The borrower owes money NOT to the world at large but to a particular person or institution, and only the person or institution entitled to payment may enforce the debt by foreclosing on the security.”

“Nor is it correct that the borrower has no cognizable interest in the identity of the party enforcing his or her debt. Though the borrower is not entitled to object to an assignment of the promissory note, he or she is obligated to pay the debt, or suffer loss of the security, only to a person or entity that has actually been assigned the debt. (See *Cockerell v. Title Ins. & Trust Co.*, *supra*, 42 Cal.2d at p. 292 [party claiming under an assignment must prove fact of assignment].)”

“Our ruling in this case is a narrow one. We hold only that a borrower who has suffered a nonjudicial foreclosure does not lack standing to sue for wrongful foreclosure based on an allegedly void assignment merely because he or she was in default on the loan and was not a party to the challenged assignment.”

“We conclude a home loan borrower has standing to claim a nonjudicial foreclosure was wrongful because an assignment by which the foreclosing party purportedly took a beneficial interest in the deed of trust was not merely voidable but void, depriving the foreclosing party of any legitimate authority to order a trustee’s sale.” [2016]

Money from SOP is always good, until its' not.

Worker: "I'm trying to do my job and we're trying to get to the truth"

Boss: "I get it, but what you have to remember is...there's what people want to hear, there's what people want to believe, there's everything else and then there's the truth".

Worker: "I can't believe your telling me this...we're going to let them go, truth means responsibility?"

Boss: Exactly, that's why everyone dreads it.

By creating a resolve to the Wall Street created title & credit debacle, we create a "disruptive innovation*".

ADM Group is here to exercise and effect "RESOLVE".

The direction of resolve is guided by people who have a business model on the right path.

What is your professionals' resolve and how do they get there?

HOLLYWOOD Version of the "Magic Acts"

What has happened and where we are as a community?

**THE BIG SHORT (2015-2016) – From Chaos there is Profit
(Credit Default Swaps are born)**

99 HOMES (2015-2016) – Take what you can while you can.

INSIDE JOB (2010) – Destruction by Design (Fraud Pays)

WALL STREET (1987) – Greed is Good

THE WIZARD OF LIES – Bernie Madoff Story (2017)

HOLLYWOOD makes billions on activities that have happened or are currently happening, all under the guise of "entertainment".

The Magic Act

“the creation of the ghost claimant”

Every great magic trick consists of three (3) parts or acts.

- The first part is called "The Pledge". The magician shows you something ordinary: a deck of cards, a bird or a man. He shows you this object. Perhaps he asks you to inspect it to see if it is indeed real, unaltered, normal. But of course... it probably isn't.
- The second act is called "The Turn". The magician takes the ordinary something and makes it do something extraordinary. Now you're looking for the secret... but you won't find it, because of course you're not really looking. You don't really want to know. You want to be fooled. But you wouldn't clap yet. Because making something disappear isn't enough; you have to bring it back.
- That's why every magic trick has a third act, the hardest part, the part that's called..."The Prestige" ...the part that brings back what was gone.

The 1st Clue:
In the Buy/Sell Scenario
What Are We Bargaining For?

Good Title ~ a title that is legally valid or effective;

Marketable Title ~ One which does NOT contain any manner of "DEFECT" or "OUTSTANDING INTEREST" or "CLAIM" which may conceivably operate to *defeat* or *impair the interest* which is "bargained for" and is "intended to be CONVEYED".

Clear Title ~ A title free from any encumbrances, burdens, or other limitations.

The 2nd Clue:

On the 2 or 3 page of the Deed of Trust you, the borrower commit to?

The Deed of Trust states that the “borrower” **WARRANTS & WILL DEFEND** the **TITLE** to the property against all claims and demands (pg 3 or 4)...Time to keep our original promise and free up the capital associated with false “*Bank*” demands.

The first step (*at the point of conflict what do you have*) is know where you are as to your **TITLE**. To wit, what is your “**TITLE STATUS**”?

The second step is to determine cause, affect and collateral damages (*map it out*). This is a multi-dimensional activity that yields millions of dollars and at this price point the process will always be challenging.

Community Paycheck Snapshot!

AVERAGE DEBT VALUE: \$2.8 MILLION (36 UNITS)
 DEBT MANAGED VALUE: \$47 MILLION
 TOTAL MARKET VALUE: \$58 MILLION
 EQUITY VALUE: \$11 MILLION
 PAST DUE TOTAL: \$11 MILLION

La Jolla		4/23/16	average debt value				Equity Value	Pdue Value	
			\$ 2,830,374.03						
			Debt Managed Value	MMV					
			\$ 48,824,901.00	\$ 56,678,821.00		\$ 11,024,502.00	\$ 10,785,417.00		
Property	Address	Debt Value	Median Mkt Value	Lender	Type	Equity	past due	% of PD to Mkt Value	
1	rutgers road	\$ 2,520,000.00	\$ 2,520,000.00			\$0.00	\$ 93,000.00	3.69%	
2	monte vista	\$ 2,878,279.00	\$ 2,878,279.00			\$0.00	\$ -	0.00%	
3	soledad	\$ 3,000,000.00	\$ 3,953,465.00			\$953,465.00	\$ 1,695,148.00	42.88%	
4	la jolla mesa	\$ 1,570,373.00	\$ 1,570,373.00			\$0.00	\$ 481,051.00	30.63%	
5	cottontail lane	\$ 1,650,000.00	\$ 2,370,702.00			\$720,702.00	\$ 853,766.00	36.01%	
6	caminito abrazo	\$ 704,266.00	\$ 704,266.00			\$0.00	\$ 10,233.00	1.45%	
7	caminito rialto	\$ 1,560,000.00	\$ 1,560,000.00			\$0.00	\$ -	0.00%	
8	la jolla blvd	\$ 743,894.00	\$ 743,894.00			\$0.00	\$ 39,835.00	5.35%	
9	nautilus st	\$ 3,437,842.00	\$ 3,437,842.00			\$0.00	\$ 6,299.00	0.18%	
10	darlington row	\$ 1,260,000.00	\$ 1,260,000.00			\$0.00	\$ -	0.00%	
11	ruette nicole	\$ 8,980,000.00	\$ 9,700,000.00			\$720,000.00	\$ 292,113.00	3.01%	
12	van nuys	\$ 1,340,379.00	\$ 1,500,000.00			\$159,621.00	\$ 536,565.00	35.77%	
13	vista claridad	\$ 2,200,000.00	\$ 2,200,000.00			\$0.00	\$ -	#VALUE!	
14	via estrada	\$ 3,340,822.00	\$ 3,700,000.00			\$359,178.00	\$ 80,256.00	2.17%	
15	soledad 2	\$ 3,161,620.00	\$ 3,500,000.00			\$338,380.00	\$ 99,255.00	2.84%	
16	caminto barlovento	\$ 798,000.00	\$ 880,000.00			\$82,000.00	\$ 22,438.00	2.55%	
17	prospect	\$ 3,999,999.00	\$ 7,800,000.00			\$3,800,001.00	\$ -	0.00%	
18	vallecitos	\$ 2,297,378.00	\$ 2,600,000.00			\$302,622.00	\$ 26,000.00	1.00%	
19	exchange place	\$ 2,227,405.00	\$ 2,500,000.00			\$272,595.00	\$ 36,000.00	1.44%	
20	cardeno drive	\$ 1,154,644.00	\$ 1,300,000.00			\$145,356.00	\$ 13,000.00	1.00%	
21	dolphin place	\$ 8,795,000.00	\$ 6,665,034.00			(\$2,129,966.00)	\$ 161,000.00	2.42%	
22	playa del norte	\$ 1,000,000.00	\$ 992,368.00			(\$7,632.00)	\$ -	0.00%	
23	muirlands drive	\$ 3,197,932.00	\$ 3,500,000.00			\$302,068.00	\$ -	0.00%	
24	cliffridge avenue	\$ 1,509,860.00	\$ 1,650,000.00			\$140,140.00	\$ 41,000.00	2.48%	
25	la canada stree	\$ 3,750,000.00	\$ 3,431,600.00			(\$318,400.00)	\$ 60,000.00	1.75%	
26	avenida cresta	\$ 6,829,578.00	\$ 7,500,000.00			\$670,422.00	\$ 56,000.00	0.75%	
27	kolmar street	\$ 1,720,000.00	\$ 1,721,673.00			\$1,673.00	\$ -	0.00%	
28	calumet ave	\$ 8,782,110.00	\$ 13,000,000.00			\$4,217,890.00	\$ 4,701,458.00	36.17%	
29	draper avenue	\$ 838,195.00	\$ 910,000.00			\$71,805.00	\$ 31,000.00	3.41%	
30	calle de la plata	\$ 2,385,212.00	\$ 2,600,000.00			\$214,788.00	\$ 486,000.00	18.69%	
31	linda rosa avenue	\$ 1,211,584.00	\$ 1,500,000.00			\$288,416.00	\$ 31,000.00	2.07%	
32	claiborne square	\$ 1,250,000.00	\$ 991,536.00			(\$258,464.00)	\$ -	0.00%	
33	calle de andluca	\$ 1,575,248.00	\$ 1,750,000.00			\$174,752.00	\$ -	0.00%	
34	hidden valley	\$ 2,695,871.00	\$ 3,000,000.00			\$304,129.00	\$ 933,000.00	31.10%	
35	bonair street	\$ 1,027,974.00	\$ 1,200,000.00			\$172,026.00	\$ -	0.00%	
36	linda rosa avenue2	\$ 6,500,000.00	\$ 5,826,935.00			(\$673,065.00)	\$ -	0.00%	

“The Usual Suspects”

How We Got Here (1999?)

- REMIC Trusts
 - Real Estate Mortgage Investment Conduits (the Mortgage Schedule)
 - Home to the CDO, ABS, MBS, and CDS
- MERS
 - Mortgage Electronic Registration System
 - Home to the practice of obfuscation of title & redirection of state transfer tax receipts
- WALL STREET
 - The magicians and masters’ of misdirection
 - Home to “the New SECZ”
- BANKS
 - The benefactors of the misdirection's & “not so common knowledge”.

The result is an obfuscation of TITLE such that the term “clear and marketable” no longer exists...and the “blue ink” note is no where to be found and rarely returned.

The MERS Solution

Who owns MERS?

- AIG-UG
- ALTA
- Bank of America
- CCO
- CitiMortgage
- CMSA
- Corinthian
- EverHome
- Fannie Mae
- First American
- Freddie Mac
- GMAC
- Guaranty Bank
- HSBC
- Merrill Lynch
- MGIC
- Mortgage Bankers Association
- Nationwide
- PMI
- Stewart Title
- SunTrust
- Washington Mutual (JP Morgan)
- Wells Fargo
- WMC



In the World of “Money & Debt” Title is the Prestige (the part that MUST come back)

Revenue (Value Received) made by Fannie & Freddie benefiting from the Wrongful Foreclosure Market @ an estimated 12.5 million homes wrongfully foreclosed on since 2008 (NY Times, Zero Hedge, Harvard Law Review, Yale Law Review, Economic Times, Financial Times) at an average value of \$125,000.00 per unit = \$1.5 Trillion USD....where did all that VALUE go?

Published Number of “MERS related (*Corrupt*) Titles” (by design) – 65 Million Units (2010)

- Average Debt Value/Unit - \$125 Thousand Dollars/Unit
- Total Debt Value - \$8.125 Quadrillion Dollars
- Cost to Repair @ \$5,000/unit ? (Time to Correct – 1 to 1.5 years)
- Revenue from Repair – estimated \$325 Billion
- Revenue Return to Land Title Offices ?
- Revenue Return to Communities from added Disposable Income ?
- Revenue Return to Pension Funds and Retirement Accounts?

Simple Policy of How Title is Acquired

Nemo Dat Quod Non Habit

**“No one gives what he does not have;
No one transfers (a right) that he does not possess”**

“Good Title CAN NOT COME FROM “Defective (bad) Title” (this is well settled and evidenced in the legal maximum “nemo dat quod non habit”) and reaffirmed in the *Supreme Court of Massachusetts in Bevilquoa (2012) and Ibanez(2011)*.

It is irrelevant whether Purchaser is a “good faith” purchaser, as the *Nemo Dat Doctrine* trumps the *Bona Fide Purchaser Doctrine*. Leaving aside the possibility of actual knowledge of title defects, it is questionable whether, as a matter of law, a purchaser at a nonjudicial foreclosure sale can ever be a good faith purchaser;

Nonjudicial foreclosure sales are subject to legal requirements beyond those of regular private sales, and absent due diligence, **a foreclosure sale purchaser cannot be sure that the sale complied with the law and therefore was capable of PASSING GOOD TITLE.**

TITLE

The **CHAIN OF TITLE is supposed to** evidence the lawful movement of the “rights & interests” in the subject property...its a record of conveyance of rights & interests. REMEMBER, within the “Chain of Title” there is a “Chain of Assignment” (Deed of Trust/Mortgage) and a “Chain of Negotiation” (Note).

A real property document that is recorded in the Land Title Office (i.e. County Recorder) carries with it a presumption of validity.



TITLE is OWNERSHIP

the LAWFUL LINK between a person who owns (rights & interests) Property and the Property (rights & interests) itself.

In the absence of physical possession of the note, STANDING can be established by (1) EVIDENCE of a VALID assignment and/or negotiation; (2) EVIDENCE of PROOF of PURCHASE OF THE DEBT; (3) EVIDENCE of an “effective” transfer.



Title Management!

(for at least 10+ years the shell game has been on)

This is the end of 2017 and with it comes a significant shift in policy from the years preceding it. Those years that are tagged by the expression “lack of transparency”.

Nothing in the world of “money” is more valuable and currently less transparent than REAL PROPERTY TITLE.

The truth is that the first step to protecting ourselves from losses is to protect ourselves from ignorance. Think of the “world out of whack” as your double thick armor plated side impact protection system in a financial world littered with drunk drivers...unknown capitalist exploits (2017 Business Insider).

Disruptive Innovation

Matt Turner, Markets – Business Insider (January 2017)

Technology is changing the world.

Yes, I know you know that. But knowing that the world is changing, and figuring out how to prepare for that change, are two different things. And it's the latter that CEOs are focused on.

A case in point: Citigroup's Financial Strategy and Solutions Group just published a big report on corporate finance priorities for 2017, and included alongside talk of activism, financial engineering, and capital allocation, there's a newer entrant: adapting to "disruptive innovation."

"As pioneering technologies develop and mature, they will have a broad and profound impact on many corporates," the report said. "For some, this will be a matter of survival."

"Over the past two decades, technological disruption affected approximately 10% of global public companies by market capitalization. In the coming decade, up to 47% could face pressure to adapt to some form of technological disruption, according to our analysis of the most promising emerging innovations today."

Money From “Disruptive Innovation”

Blockchain Technology (2016) & MERS (1999): Register & Record Land Titles, RP Transactions, Secondary Mortgage Market Transparencies; [Why? Better Record Keeping, **Cost Savings and Information Sharing ~ CoinDesk 2017**]

- Swedish Land Registry
- Honduras (Central America)
- Georgia (formerly part of the USSR)
- Bank of China (Hong Kong – 2nd Largest Bank)
- HSBC (Hong Kong and Shanghai Banking Corporation - London)
- ABN Amro (Dutch-Netherlands 3rd Largest Bank)
- Landshypotek and SBAB (Sweden)
 - (2) banks that specialize in mortgages
- Deloitte's Netherlands branch is working with the City of Rotterdam
- Vanderbilt University – Blockchain: Digitally Rebuilding the RE Industry (Spielman 2016)
- Wake Forest Law – P2P Blockchain Mortgage Recording System (Gaffney 2017)

Making Money from SOP is always good, until its' not.

“Bad Title” exists in 65 million+ of day-to-day transactions and most people (entities) got here or get there by following the advise of paid agents and fiduciaries.

Short Sales

Foreclosure Sales

General Buy/Sell Scenarios

Loan Modification's

Bankruptcy Filing

Re-Bundle of Bad Title's into REMIC Trusts & 3rd Party Debt Collectors

The stripping of Fannie & Freddie profits to fund other political interests

BTW:

There is no “STATUTE OF LIMITATIONS” on Title acquired through misrepresentation or fraud.



Time to Demand More from our Professional's Standard Operating Procedure?

- 1. Don't worry we'll stop the foreclosure.**
- 2. Don't worry you have Title Insurance ("insurable interest question").**
- 3. Don't worry we will deliver "clear and marketable" title.**
- 4. Don't worry we can file bankruptcy and that will stop the Sale.**
- 5. Don't worry if your not late on your payments.**
- 6. Don't worry in a pinch, we can short sale the house.**
- 7. Don't worry we can get you a modification of the loan.**
- 8. Believe me there's no such thing as a "free house".**
- 9. Believe me you don't want to go this route because the Justice System doesn't care who you owe, only that you pay your bills.**

REMEMBER, In life we are not just hiring people. We are also hiring their business models. It is the business model that takes YOUR money.

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Sources:

Gretchen Morgenson – New York Times (the housing crisis – Pulitzer Price Winning Journalist)

Lynn Szymoniak, Esq. - Free House Exists, Housing Protection Advocate

Adam Leviton, Esq. - Georgetown Law (CFPB - Consumer Financial Protection Bureau);

Katherine Porter, Esq. – UC Irvine Law;

Neil Garfield, Esq. – Consumer Defense Attorney & Instructor

Max Gardner, Esq. – Bankruptcy Attorney & Instructor

Yale Law School – Title Protection Advocate

Harvard Law School – Title Protection Advocate

United States Supreme Court – TILA clarification and support (Jesinoski)

California Supreme Court – Right to Pay ONLY who you owe (Yvanova)

L. Randall Wray – Professor of Economics University of Missouri

Ellen Brown, Esq. – Banking and RICO

Christopher Peterson – Professor Utah Law

Eric Mains, Esq. – Former FDIC Bank Regulator

Mandelman Matters – reporter and blogger (finance, real property)

Seeking Alpha – reporter and blogger (finance, economics)