

# Illusion

## Mortgage Fraud

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The author has spent over a decade researching the facts, and the presentation of these facts to the world must be without restriction. There will be no repercussions or legal endeavors against those who wish to publish the author’s information so long as there is no monetary requirement attached.

### We The People Must Know

“NSHAN – Have a Note” clearly shows graphically the faults in the imaginary illusion process currently in use by the mortgage industry to use the home owner’s promissory note in the secondary market and the banks fiercely defend themselves of any faults in this process. It is not a paper promissory note which has been lawfully negotiated that is offered up as collateral to the investors of the world, it is an electronic data file that contains the graphical image of the paper promissory note and lacks supporting laws. A Transferable Record does not meet the legal requirements of a Negotiable Instrument for purchase by a subsequent purchaser.

### It is an Imaginary Illusion as eNotes Cannot Lawfully Exist

Conversations with numerous persons who left the mortgage markets prior to the electronic book entry system being implemented by MERS, indicate they are without proper information and facts.

eNotes (Electronic Promissory Note) are not in a state of infancy; in fact the number of conversions of paper notes to eNotes numbers into the millions. Immediately after the creation of the eNote created by scanning the paper note, the paper note would have been placed within the custody of a custodian. The electronic creation of an all electronic eNote only number into the thousands and this process as well lacks supporting laws. Note: the author has not yet addressed electronic student loan negotiable instruments that will be for future articles.

The banks must appreciate the home owners’ battle against assignment fraud as this fight allows the real fraud to remain concealed.

### The Real Fraud - eNotes Lack Supporting Law

# The Trillion Dollar “FUBAR”

“In God We Trust” – “In Greed We Take” – This November – Vote Greed Out