

**Home Owner's
Paper Promissory Note
&
Security Instrument**

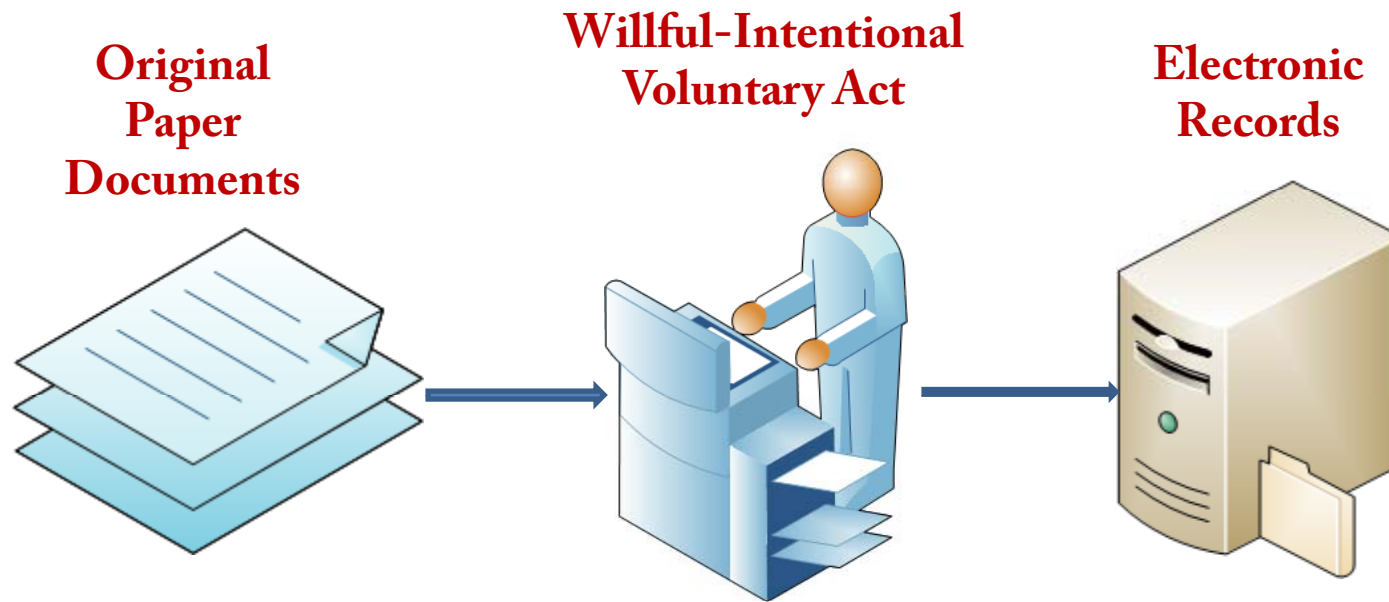
Where did it go?

**Paper
Promissory
Note**

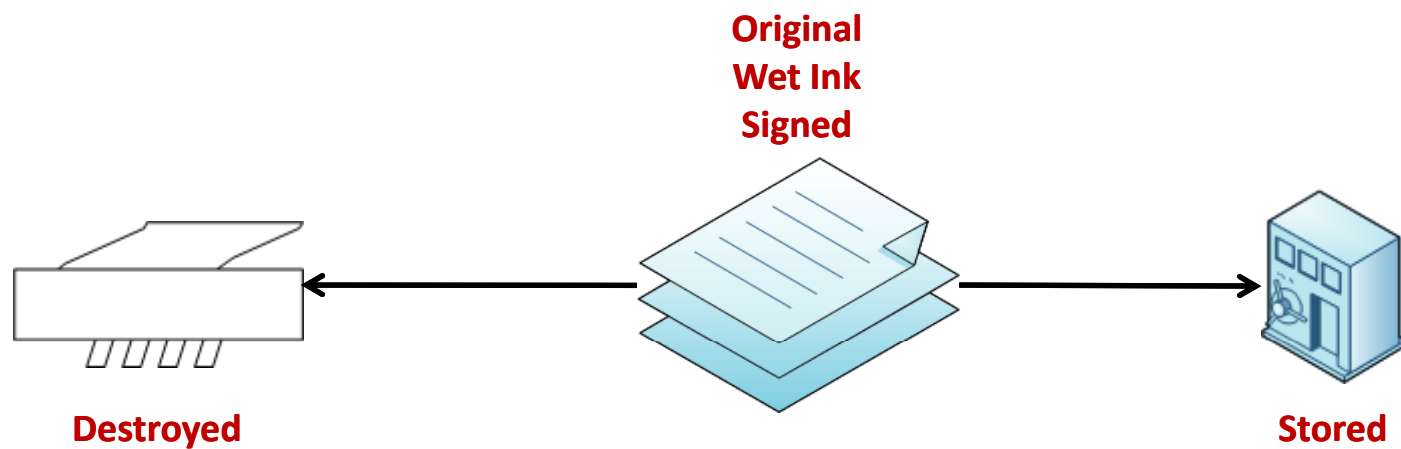


**Paper
Security
Instrument**

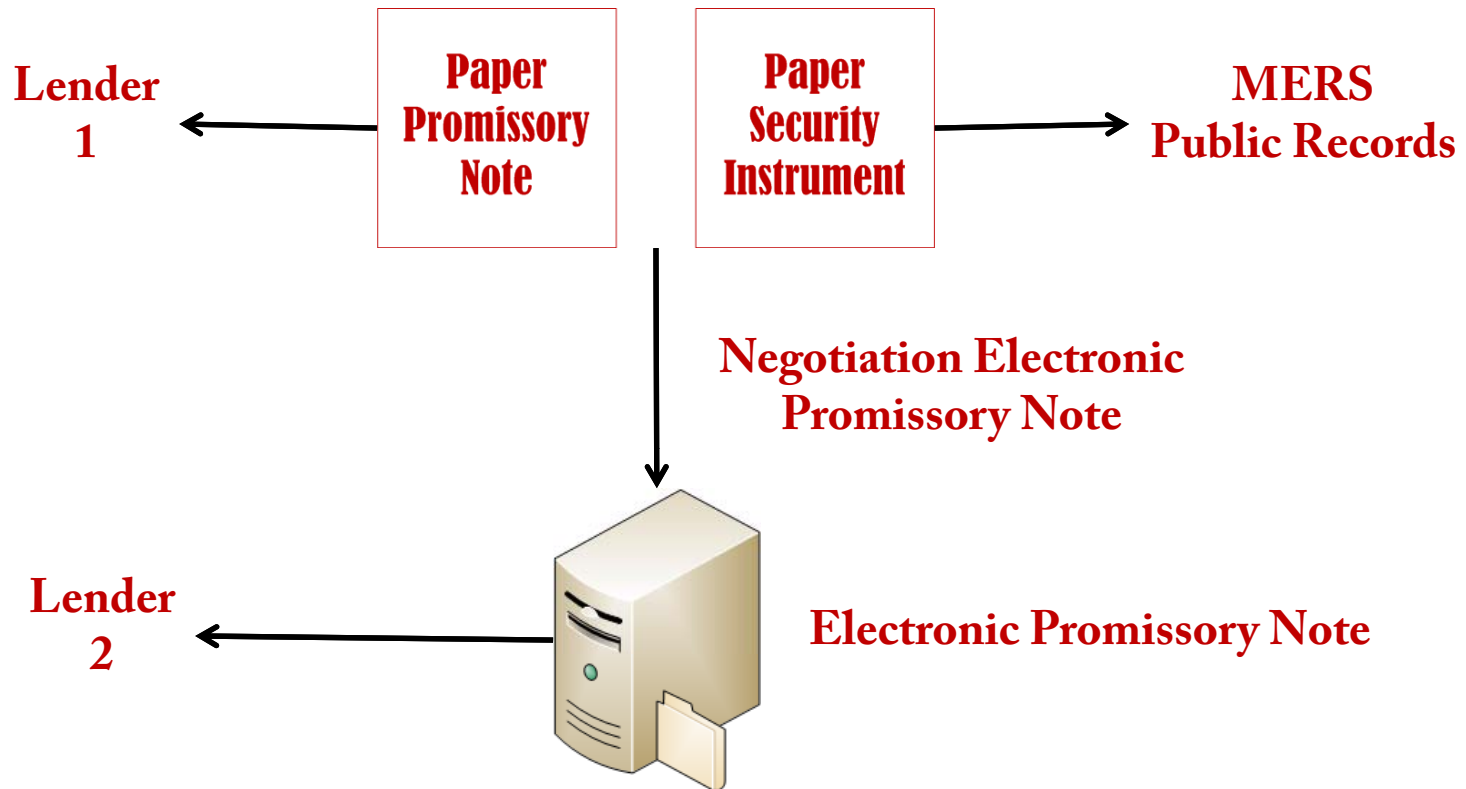
Wet Ink Signed Paper Closing



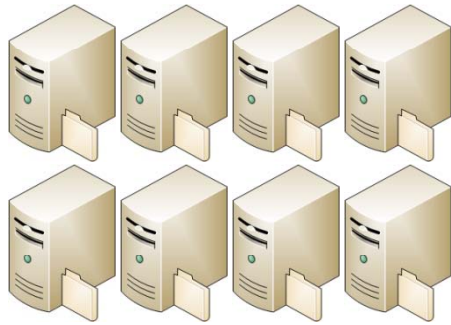
SCAN/COPY/STORE-DESTROY PAPER TO ELECTRONIC



Destroyed or Stored



MERS as Nominee (Security Instrument) Lender (Negotiable Instrument)



**Lender Combines
Additional Instruments
Electronic Collateral**



Mortgage Backed Security

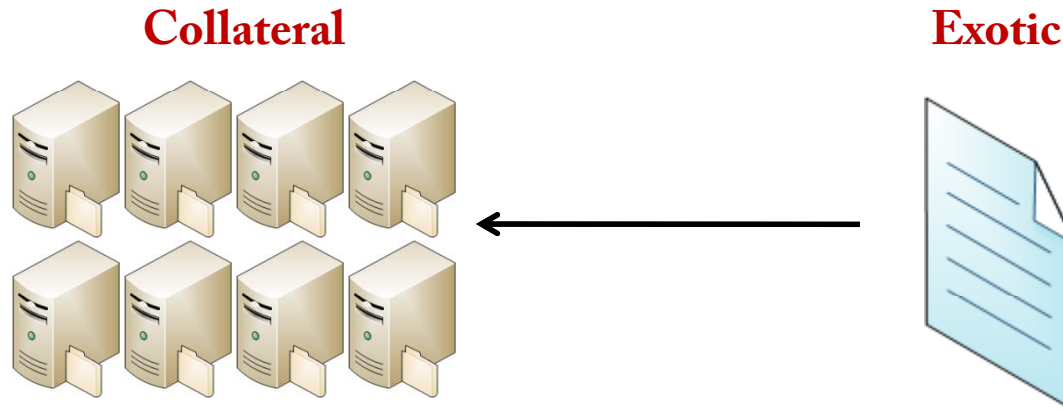
Mortgage Backed Security Owner of Electronic Promissory Note

Mortgage Backed Security



**Trustee Holds Electronic
Collateral for Benefit of
Certificate Owners**

Investment Vehicles



Investment Vehicle Collateral Electronic Documents

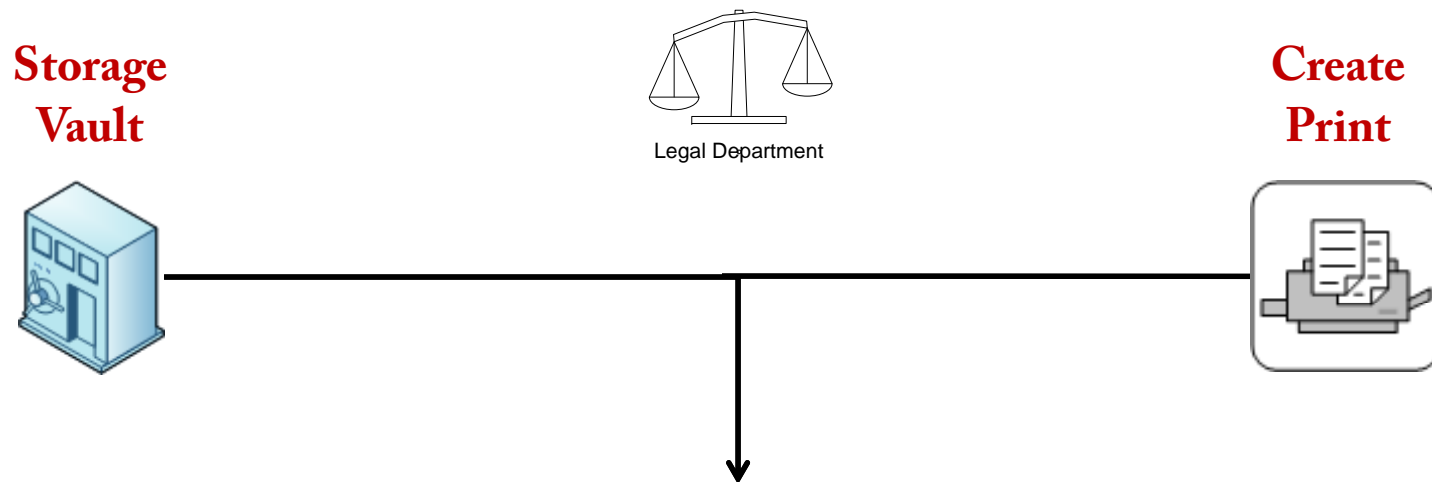
**Electronic
Promissory
Note**

**Electronic Negotiable Instruments
Lack Supporting Laws**

**Security
Instrument**

**Failure to Maintain Perfected Lien
(Public Records)**

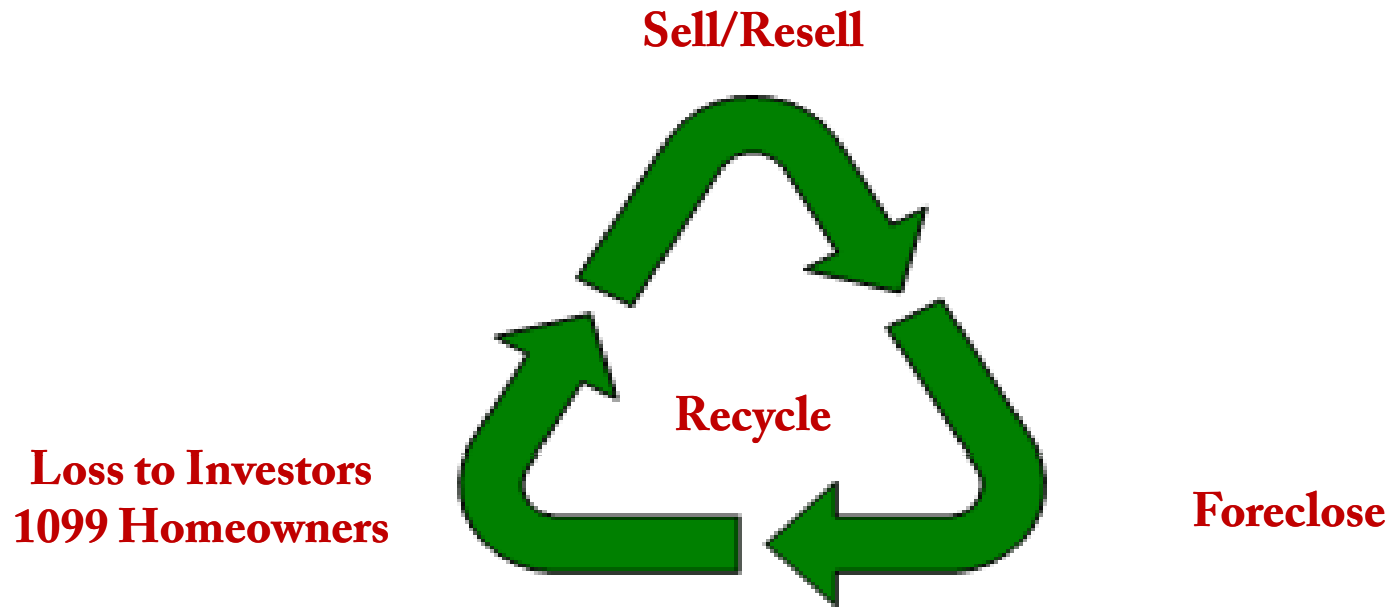
Homeowner/Bank Foreclosure The Banks Fight



**Notice of Assignments filed in Public Records
Created and Filed by Banks Law Firms to give Illusion Of Legality**

**Original Paper (When Available) Retrieved from Storage
When Originals Unavailable (Lost Note Affidavits Applied)
(Print Out of Electronic Digitized Electronic Promissory Note)**

**Banks Law Firms
Retrieve or Create
(Illusion of Legality)**



**Homeowner Collection Servicing Fee
Certificate Servicing Fee
Need More Servicing Fees
Need More Profit for the Pocket**

Do It To Me Again!