

**MORTGAGES**

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**DAYLIGHT ROBBERY  
HOW THEY LEND YOU BACK  
YOUR OWN MONEY  
AND STEAL YOUR PROPERTY**



# BANK MORTGAGE BUSINESS IS AN UNCONSCIONABLE SCAM THE PROCESS STEP BY STEP

1. Borrower signs the bank's Loan Contract and Mortgage.

(Though it's likely the bank does not sign the 'agreement'..

Instead, the bank may send a 'letter of offer' *to the borrower to sign* and date – along with a signature for a person to act as a guarantor.

This is not a loan contract.

For a contract to exist between 2 parties BOTH must sign on the same page at the same time in the presence of a witness – who must also sign to confirm their presence.

There must also be a date.

The bank does not sign this.

This means there is not a 'wet-ink' signature of the bank AND the borrower on the same page.)

2. 'Borrower's' signature transforms the Loan Contract into a Financial Instrument worth the value of the agreed Loan amount.

3. Bank Fails to disclose to borrower that the 'borrower' created an asset.

4. Loan Contract (Financial Instrument) asset deposited with the bank by 'borrower'.

5. Financial Instrument remains property of 'borrower' since the borrower created it.

6. Bank Fails to disclose the bank's liability to the 'borrower' for the value of the asset.

7. Bank fails to give 'borrower' a receipt for deposit of the 'borrower's' asset.

8. New money credit is created on the bank books, credited against the 'borrower's' financial instrument.

9. Bank fails to disclose to the 'borrower' that the 'borrower's' signature created new money that is claimed by the bank as a **Loan** to the 'borrower'.

10. Loan amount credited to an account for 'borrower's' use.

11. Bank deceives 'borrower' by calling credit a "Loan" when it is an exchange for the deposited asset (deposit).

12. Bank deceives public at large by calling this process Mortgage Lending, Loan and similar.

13. Bank deceives 'borrower' by charging Interest and fees when there is no value provided to the 'borrower' by the bank.

14. Bank provides none of its own money so the bank has no consideration in the transaction and so no true contract exists.

15. Bank deceives 'borrower' that the 'borrower's' self-created credit is a "Loan" from the bank, thus there is no full disclosure so no true contract exists.

**'Borrower' is the true creditor in the transaction.**

Borrower created the money.

Bank provided no value.

16. Bank deceives 'borrower that borrower' is Debtor not Creditor

17. Bank hides its liability by off balance-sheet accounting and only shows its Debtor ledger in order to deceive the borrower and the Court.

18. Bank demands borrower's payments without just cause.

**Deception-theft- fraud.**

19. Bank sells 'borrower's' Financial Instrument to a third party for profit.

20. Sale of the Financial Instrument confirms it has intrinsic value as an asset, **yet that value is not credited to the borrower** as creator and depositor of the Instrument.

**21. Bank hides truth from the borrower, not admitting theft, nor sharing proceeds of the sale of the borrower's Financial Instrument with the borrower.**

**22. The borrower's Financial Instrument is converted into a security through a trust or similar arrangement in order to defeat restrictions on transactions of Loan Contracts.**

**23. The Security including the Loan Contract is sold to investors, despite the fact that such Securitization is Illegal.**

**24. Bank is not the Holder in Due Course of the Loan Contract .**

**Only the Holder in Due Course can claim on the Loan Contract.**

**25. Bank deceives the borrower that the bank is Holder in Due Course of the Loan.**

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**more information about 'Holder in Due Course'**

**1. Acquiring Holder in Due Course Status | Negotiable Instruments**

**<https://www.youtube.com/watch?v=SfTNCVGpgel>**

**2. What is a Holder in Due Course?**

**<https://www.youtube.com/watch?v=ZJR2jjmC2sg>**

**3. Rights of a Holder in Due Course | Negotiable Instruments**

**<https://www.youtube.com/watch?v=FCJ-A50HyeY>**