



TM

**THE “DEEP-6”
 KRYPTONITE-RMBS FRAUD
 DETECTION PRIMER
 HurtingHomeOwners.com**



PREPARED BY WHISTLEBLOWER
 CAROLYN BAILEY (JULY 7, 2014)

DO YOU KNOW THE NAME OF YOUR LOCAL SANITIZER LAW FIRM ???

LENDER → → → **SANITIZER LAW FIRM** → → → **DISGUISED** → → → **DEEP-6** → → → **DEFROSTER LAW FIRM**
DOCKET #1 **LENDER/RMBS FRONT FREEZE** **DOCKET #2**

DO YOU KNOW THE NAMES OF YOUR LOCAL DEFROSTER LAW FIRMS ???

THE BURNING QUESTION – WHY DO LENDERS GO TO SO MUCH TROUBLE ???

NOTE: STAY ON THE LOOK-OUT FOR NON-ARMS LENGTH TRANSACTIONS !

Jan 2014

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May 2014

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Dec 2014

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#KeepNewJerseyOnBLAST

FORECLOSURES ARE STILL DEVASTATING ALL OF THE USA, BUT# NJ IS UNIQUE #NJ IS #1 IN FORECLOSURES. SOME DISTINCTION.

<http://www.northjersey.com/news/business/new-jersey-leads-us-with-biggest-share-of-loans-in-foreclosure-1.1016907>

http://www.nj.com/business/index.ssf/2014/05/nj_now_tops_nation_in_foreclosure_rates.html#incart_river_default

<http://www.bloomberg.com/news/2014-05-15/new-jersey-leads-u-s-with-most-loans-in-foreclosure.html>

#NJ IS ALSO HOME TO “DEEP-6”™ FORECLOSURE FRAUD. WHAT A STATE !!!

ALL IS NOT AS IT APPEARS. THERE IS MISCHIEF AFOOT. IT’S HARD TO BELIEVE, BUT PREDATORY LENDERS AND THEIR LEGAL REPS DID **NOT** LEARN THE RIGHT LESSONS FROM THE DISASTER OF THE GREAT RECESSION. THEY ONLY LEARNED TO BECOME SNEAKY AND SLICKER. “DEEP-6ING”™ IS AMONG THEIR LATEST FRAUDULENT EXPLOITS.

“DEEP-6”™ IS THE FLAVA OF THE CENTURY. VARIANTS INCLUDE BLATANT, CLEVER, AND SNEAKY.

“DEEP-6”™ PROPERTIES ARE DISTINGUISHED BY CHAINS OF TITLE SO DISTORTED THAT THEY CAN BE TIED INTO FIGURE-8 PRETZELS.

“DEEP-6ING”™ " IS A DEVIOUS, ILLEGAL TECHNIQUE UTILIZED BY UNSCRUPULOUS, PREDATORY LENDERS AND THEIR LEGAL REPS TO PLACE CORRUPTED, "PROBLEM" PROPERTIES INTO SUSPENDED ANIMATION UNTIL IT IS "CONVENIENT" TO FILE LITIGATION.

UNCOVERING RMBS (RESIDENTIAL MORTGAGE BACKED SECURITIES) FRAUD IS AKIN TO SOLVING A 100,000 PIECE PUZZLE OF THE ATLANTIC OCEAN !

BUT **THE “DEEP-6”™ KRYPTONITE-RMBS FRAUD DETECTION PRIMER** WILL TURN YOU INTO SHERLOCK HOLMES, JR. !!!

THERE ARE AT LEAST 6 TYPES OF “DEEP-6”™ FRAUD CATEGORIES. THE DEFINITIONS AND CHARTS FOLLOW THIS OVERVIEW. THE EXHIBITS ARE AVAILABLE FOR DOWNLOAD BY REQUEST TO HurtingHomeOwner@aol.com

TYPE # 1 SUSPECT- “DEEP-6”™ KRYPTONITE-RMBS – The Prophetic Lender (Group A)

Property is owned by an entity that did not exist at the time the docket was filed. It’s a miracle ! This defies the laws of physics. Albert Einstein would be impressed.

DOCKET # (LAST 2 DIGITS – YEAR)	NJ COUNTY (CHANCERY DIVISION)	RMBS / LENDER (ABBREVIATED)	LEGAL REP (DEFROSTER)	PRIOR “DEEP-6” LENDER/ PRIOR LEGAL REP-SANITIZER
F – 25453 - 09	MONMOUTH	WELLS FARGO TRUSTEE VNT 2010-2	PARKER McCAY	
F – 5708 – 02	ESSEX	US BANK TRUSTEE SECURITY NATL 2004-2	POWERS KIRN	
F – 34494 – 09	ESSEX	US BANK TRUSTEE STANWICH 2012-3	PHELAN HALLINAN	
F – 16774 – 08	ESSEX	WELLS FARGO TRUSTEE VNT 2010-2	PARKER McCAY	
F – 024368 – 12 **	UNION	US BANK TRUSTEE RMAC 2013-4T	PARKER McCAY	

** Whistleblower Carolyn Bailey highlighted this “miracle” filing on June 16, 2014 during her testimony at the NJ Senate re-Nomination hearing for New Jersey Supreme Court Chief Justice Stuart Rabner. The prepared statement of her Public Comment is posted on the “Justice Rabner Hearing” page of www.HurtingHomeOwners.com

[Carolyn Bailey –Audio Playlist 3:30:45 - 3:35:50]

http://www.njleg.state.nj.us/MEDIA/OLS_MEDIA_PLAYER.HTM?wma=!{A}http://rmsserver.njleg.state.nj.us/internet/2014/SJU/0616-0100PM-M0-1.wma!

http://www.njleg.state.nj.us/media/archive_audio2.asp?KEY=SJU&SESSION=2014 [NEW JERSEY SENATE JUDICIARY COMMITTEE, JUNE 16, 2014]

TYPE # 2 SUSPECT--“DEEP-6”™ KRYPTONITE-RMBS -- The Prophetic Lender (Group B)

The WannaBees. The RMBS was created in the same year, or the year prior to the foreclosure filing. Such busy bees. Such bad luck.

DOCKET # (LAST 2 DIGITS – YEAR)	NJ COUNTY (CHANCERY DIVISION)	RMBS / LENDER (ABBREVIATED)	LEGAL REP (DEFROSTER)	PRIOR “DEEP-6” LENDER/ PRIOR LEGAL REP-SANITIZER
F – 26847 - 08	ESSEX	US BANK TRUSTEE 2008-2	FEIN SUCH	
F – 001710 - 11	BERGEN	DB50 2011-1 TRUST	PLEUSE BECKER	
F – 007011 - 11	BERGEN	DB50 2011-1 TRUST	PLEUSE BECKER	
F – 35903 – 07	UNION	BANK OF NY CWALT 2006-6	FRENKEL LAMBERT	

TYPE # 3 SUSPECT--“DEEP-6”™ KRYPTONITE-RMBS -- The Prophetic Lender with access to a Back-To-The-Future Machine

The RMBS goes back in history to acquire property already in foreclosure. That’s an oxymoron since investors in the RMBS seek a predictable, steady income stream. An asset in default does not fit that criteria. DUH !

Type 3 cases are best detected by a careful reconstruction and close scrutiny of the entire litigation history and fragmented/distorted chain of title.

WARNING - Type 3 cases can and do mask as Type 5 cases

DOCKET # (LAST 2 DIGITS – YEAR)	NJ COUNTY (CHANCERY DIVISION)	RMBS / LENDER (ABBREVIATED)	LEGAL REP (DEFROSTER)	PRIOR “DEEP-6” LENDER/ PRIOR LEGAL REP-SANITIZER
F – 11202 – 06	ESSEX [dismissed]	WELLS FARGO BANK	ZUCKER GOLDBERG	
F – 020645 – 14	ESSEX [pending]	US BANK TRUSTEE CREDIT SUISSE 2006-1	PHELAN HALLINAN	WELLS FARGO/ZUCKER

TYPE # 4 SUSPECT-“DEEP-6”™ KRYPTONITE-RMBS – Highly Suspect

Court Dockets for the years 2000-2010, whether RMBS or not. What has taken so long ? HINT- Sanitizing necessitates a time delay.

DOCKET # (LAST 2 DIGITS – YEAR)	NJ COUNTY (CHANCERY DIVISION)	RMBS / LENDER (ABBREVIATED)	LEGAL REP (DEFROSTER)	PRIOR “DEEP-6” LENDER/ PRIOR LEGAL REP-SANITIZER
F – 19665 – 10	ESSEX	US BANK TRUST CREDIT SUISSE 2005-2	PHELAN HALLINAN	
F – 28790 – 07	MONMOUTH	BANK OF NY TRUSTEE CWABS 2006-19	KIVITZ McKEEVER	
F – 27570 – 09	ESSEX	WELLS FARGO BANK	ZUCKER GOLDBERG	
F – 1488 – 08	ESSEX	BANK OF NY TRUSTEE CWALT 2005-80CB	FRENKEL LAMBERT	
F – 20825 – 09	ESSEX	US BANK TRUSTEE SG MRTG 2006-FRE2	PHELAN HALLINAN	
F – 29152 – 09	ESSEX	CITIBANK WAMU 2007-HE2	ZUCKER GOLDBERG	
F – 1204 – 08	ESSEX	BANK OF NY CWABS 2007-5	FRENKEL LAMBERT	
F – 28028 – 09	ESSEX	HSBC NOMURA 2007-1	PHELAN HALLINAN	
F – 55754 – 09	MONMOUTH	US BANK TRUSTEE STRUCTURED 2006-3	PHELAN HALLINAN	
F – 042077-10	HUDSON	PNC BANK	McCADE WEISBERG	
F – 64235 – 09	HUDSON	ONEWEST BANK	STERN & EISENBERG	
F – 20162 – 09	HUDSON	DEUTSCHE BANK HASCO 2006-HE2	PHELAN HALLINAN	
F – 31230 – 09	HUDSON	GDBT I TRUST 2011-1	STERN LAVINTHAL	
F – 035570 – 10	HUDSON	GMAC MORTGAGE	PHELAN HALLINAN	

F – 5351 – 09	UNION	BAC HOME LOANS	STERN LAVINTHAL	
F – 3970 – 06	BERGEN	EMIGRANT MORTGAGE	BUDD LARNER	
F – 10479 – 07	ESSEX	US BANK TRUSTEE [HIGGINS]	STERN LAVINTHAL	
F - 37366 – 08	UNION	INDYMAC FED BANK	STERN & EISENBERG	

TYPE # 5 SUSPECT–“DEEP-6”™ KRYPTONITE-RMBS – Somewhat suspect.

RMBS with court dockets for years 2011-present. Keep in mind that Type 3 cases hide in these weeds !

DOCKET # (LAST 2 DIGITS – YEAR)	NJ COUNTY (CHANCERY DIVISION)	RMBS / LENDER (ABBREVIATED)	LEGAL REP (DEFROSTER)	PRIOR “DEEP-6” LENDER/ PRIOR LEGAL REP-SANITIZER
F – 018016 – 12	ESSEX	US BANK TRUSTEE 2007-GEL1	PHELAN HALLINAN	
F – 015139 – 12	ESSEX	US BANK TRUSTEE CREDIT SUISSE 2006-8	PHELAN HALLINAN	
F – 015784 – 12	MONMOUTH	US BANK TRUSTEE CHEVY 2006-4	PARKER McCAY	
F – 011406-13	HUDSON	US BANK TRUSTEE C-BASS 2007-MX1	POWERS KIRN	
F – -24166-13	UNION	DEUTSCHE TRUSTEE HSI 207-HE1	MILSTEAD & ASSOC	
F – 019295 - 13	UNION	HSBC TRUSTEE FOR WELLS FARGO 2007-14	ZUCKER GOLDBERG	
F – 9218 – 13	BERGEN	WELLS FARGO TRUSTEE WAMU 2004-PR2	FEIN SUCH	
F – 029721 -13	BERGEN	PENNY MAC TRUST	POWERS KIRN	
F – 019186 - 12	BERGEN	DEUTSCHE TRUST GSR 2006-QA1	ZUCKER GOLDBERG	
F – 029210 – 12	BERGEN	VOLT ASSET NPL3	GEORGE CRETELLA, ESQ.	
F – 001027 – 13	BERGEN	PNMAC MORTGAGE FUND	PHELAN HALLINAN	

