

AN OPEN LETTER

RE #NewJerseyUNIQUE #FRAUDclosureENABLERS LEGISLATION

March 1, 2021

The Honorable Philip D. Murphy, Governor
The State of New Jersey
125 West State Street
P.O. Box 001
Trenton, New Jersey 08625
US Postal Certified # 7018 0680 0001 6808 4223

Dear Governor Murphy:

This is an Open Letter and will be posted on social media outlets, including www.HurtingHomeOwners.com and www.Twitter.com/HurtinHomeOwner

#FRAUDclosureIsALIVE IN #NewJerseyUNIQUE, AND REVVING UP !

You were not in the Governor's office when the "official" end of "The Great Recession" was declared. But 250,000 or more #HurtingHomeOwners can attest that #NewJerseyUNIQUE held and holds its #1 reign in the nation in #FRAUDclosure, both then and now. The real rub is that Black and Brown ZipCodes+4 continue to bear the disproportionate brunt of the systematic –

#FinancialASSUALT

#FinancialKIDNAPPING

#FinancialRAPE

#FinancialMURDER

#PredatoryBANKS' Redlining and Reverse Redlining never left town in Newark, East Orange, Orange, Irvington, Paterson, Camden, Trenton, New Brunswick, Jersey City, Elizabeth, Linden, Plainfield, Atlantic City, Rahway, Long Branch, Asbury Park, Perth Amboy, and in all other areas where the downtrodden reside !!!

The recently passed bills S3244 and A5130 just add salt to our wounds. Dressing up those bills as "Foreclosure Prevention", is like painting pink lipstick on pigs !

Singleton Bill to Establish 'NJ Foreclosure Prevention Act' Clears Committee
(February 11, 2021)

<https://www.insidernj.com/press-release/singleton-bill-establish-new-jersey-foreclosure-prevention-act-clears-committee/>

How are #HurtingHomeOwners assisted in keeping their homes **AFTER** the sheriff has already sold them ??? This insane, deceptive, scam law would produce the opposite ! The accurate title is –

#NewJerseyUNIQUE #FRAUDclosureENABLERS LEGISLATION

The S3244 and A5130 definitions of “eligible properties” include a nebulous throw-away category for “non-performing” loans.

*“Eligible property” means any residential property or mortgage note that is owned by an institutional lender as the result of a mortgage foreclosure judgment or a deed in lieu of foreclosure, is by a municipality as the result of a tax foreclosure judgment or is **subject to a nonperforming loan from an institutional lender.**”*

BE REAL ! When all is said and done, 2+ cherry-picked agencies and their bottom-feeding, pocket-lining cronies will be able to offload much of the current Zombie properties. **HOW DOES THAT ASSIST #HurtingHomeOwners ?** The primary beneficiaries remain the #PredatoryBANKS that created the original crime scenes !!! Those #GREEDensteinMONSTERS will receive Get-out-of-jail-free-cards, and be made whole while escaping accountability, 1 MO TIME. Just MindBoggling. Totally unconscionable. Shame on anyone who fashioned or orchestrated the passage of S3244 and A5130.

#TooBigToFAIL

#TooBigToJAIL

Maybe, just maybe, that’s the way an *#InJusticeSystem* is supposed to work against *#HurtingHomeOwners*.

THE PUBLIC IS WATCHING.

THE TIME FOR INTERVENTION IS NOW !

I encourage you to swim against the shark-infected current, and don’t add this travesty to your legacy. At a minimum, insist that any law you sign --

- 1) Focuses on keeping the current homeowner in his/her home, **BEFORE** the sheriff sale.
- 2) Assists displaced homeowners to regain their homes, or receive just compensation for homes lost due to #FRAUDclosure.

The middle of the Pandemic is **NOT** the time to fast-track people out of their homes. The sick irony is that the source of funding is an additional \$350.00 tacked onto Sheriff auction sales of #HurtingHomeOwners’ residences. That’s convoluted.

Please re-think these bills **BEFORE** Part-2 of “The Great Recession” that will kick-in as soon as Sheriff Sales commence once Final Judgments are issued on the 10’s of thousands #FRAUDclosure Complaints currently pending in #NewJerseyUNIQUE.

THE EYES OF #HurtingHomeOwners ARE FASTENED ON YOU.

Waiting, longing, and praying for **BLIND JUSTICE**,

/s/ Carolyn Bailey

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www.HurtingHomeOwners.com

www.Twitter.com/HurtinHomeOwner

**SELECT USA METRO AREAS
HARDEST HIT BY #FRAUDclosure**

#1 NATIONWIDE SINCE 2015 --

#NewJerseyUNIQUE!

Name	State	Name	State	Name	State
Columbus	Ohio	Little Rock	Arkansas	Sacramento	California
Columbus	Georgia	Los Angeles	California	San Francisco	California
Dallas	Texas	Louisville	Kentucky	San Juan	Puerto Rico
Denver	Colorado	Memphis	Tennessee	Santa Clarita	California
Detroit	Michigan	Miami	Florida	Savannah	Georgia
Durham	North Carolina	Milwaukee	Wisconsin	Seattle	Washington
El Paso	Texas	Minneapolis	Minnesota	Shreveport	Louisiana
Fayetteville	North Carolina	Mobile	Alabama	Spokane	Washington
Fort	Florida	Montgomery	Alabama	Springfield	Massachusetts
Lauderdale	Indiana	Nashville	Tennessee	St. Louis	Missouri
Fort Wayne	Indiana	New Orleans	Louisiana	St. Paul	Minnesota
Grand Rapids	Michigan	New York/QUEENS	New York	St. Petersburg	Florida
Greensboro	North Carolina	Newport News	Virginia	Stockton	California
Hayward	California	Norfolk	Virginia	Tacoma	Washington
Houston	Texas	Oakland	California	Tallahassee	Florida
Huntsville	Alabama	Oklahoma City	Oklahoma	Tampa	Florida
Indianapolis	Indiana	Orlando	Florida	Toledo	Ohio
Irvine	California	Philadelphia	Pennsylvania	Waco	Texas
Jackson	Mississippi	Phoenix	Arizona	Washington	District of Columbia
Jacksonville	Florida	Pittsburgh	Pennsylvania	Winston-Salem	North Carolina
Knoxville	Tennessee	Portland	Oregon	Worcester	Massachusetts
Las Vegas	Nevada	Raleigh	North Carolina	Add - Wilmington	Delaware
Lexington	Kentucky	Richmond	Virginia		
Lincoln	Nebraska	Rochester	New York		