

## **Millions of Homes Are Being Stolen By Banks Who Don't Own The Mortgages**

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The Federal Reserve, slated to buy \$700 billion in treasuries and MBSs will be buying mortgage-backed securities that are NOT backed by real estate. Important procedures are being ignored that affect legal title transfer of the underlying properties securing the debt. The loan may have been sold on Wall Street but title to the securing real estate never followed and the irrefutable proof lies in every county land record system throughout the country.

Servicers and document manufacturing companies like Black Knight and Nationwide Title Clearing (NTC) are recording millions of false Assignments to re-create non-existent chains of title into Trusts years after closing dates, bypassing the only entity who can purchase loans - the Depositor. Extinguished loans are being revived and sold again into a new wave of mortgage-backed securities who are totally unaware there is no real estate securing the mortgage.

Very specific requirements outlined in every Trust's governing documents are not being done. Only the named Depositor can purchase loans after performing due diligence and other required duties that include certification that every loan meets the Trust requirements precisely. This usually never happens as demonstrated by the Official Public Record for every loan in the Trust.

Over 84% of recorded real estate transactions nationwide have been compromised whether in foreclosure or not, having fatal issues Title Companies are ill-equipped to identify. TitleTracs ([WhoOwnsMyHome.Com](http://WhoOwnsMyHome.Com)), a unique research company in Florida identifies critical events, evidence and timelines that prove IF lenders/investors legally own the loans and the securing properties. Homeowners and investors can now 1) establish whether lenders have legal right to collect monthly payments, 2) IF owners actually have clear title despite what title companies represent, and 3) IF facing foreclosure, the lender has the legal right to foreclose. TitleTracs' approach challenges the status of TITLE ownership, not just the ability to enforce the debt, which makes all the difference.

Visit [WhoOwnsMyHome.Com](http://WhoOwnsMyHome.Com) to learn more and to see actual case studies.

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### **About TitleTracs:**

*TitleTracs was started after CEO, Donna Steenkamp lost her own home by mortgage fraud. A legal researcher specializing in mortgage and securities fraud for over 10 years, Steenkamp has worked with several Federal and State agencies and investigators. Being a victim of foreclosure fraud herself 10+ years ago, she began compiling data and evidence for use in her research investigations.*

*In 2010, after many unsuccessful attempts to find legal counsel who understood loan securitization events, she began studying real estate, securities, tax, contract and title law on her own as it applied. Steenkamp represented herself in both Federal and State courts, winning her State case and settling the Federal one only to have it vacated 4 hours after receiving the stamped Court decree. She was told by the judge's clerk, "You are right on target with what you've said but they can't let you win, you will open the flood gates and this judge will not stick his neck out for you." That was 2010 and things have come a long way since then.*

*In 2016, she began to develop software to automate the cumbersome databases she compiled, using unique analytics she developed to identify problems within chains of title that title companies are unable to see, let alone insure. A dangerous and strange series of events followed that led to her family being targeted and financially ruined.*

*Subsequently, she has incurred serious hacking attacks to corrupt and destroy her databases, servers, email, cell phones, etc, including several home break-ins, destruction of her property, surveillance and even death threats – all witnessed and documented. Steenkamp learned that a large fraud document manufacturer, Nationwide Title Clearing (NTC) owned by Scientology, was behind the drafting and recording of millions of bad assignments and other documentation used to recreate the false chains of title she was challenging throughout the US.*

*It is her hope to expose these events for what they are and to keep a vow she made to herself in 2010 after losing her own home, not to allow what happened to her family to also happen to anyone else.*