

2013 Halloween Alert!

## **Vampire Mortgages and Banks Bleed Each Other Across America**



*But Weird Science Can Breathe New Life into  
Mortgage Victims*

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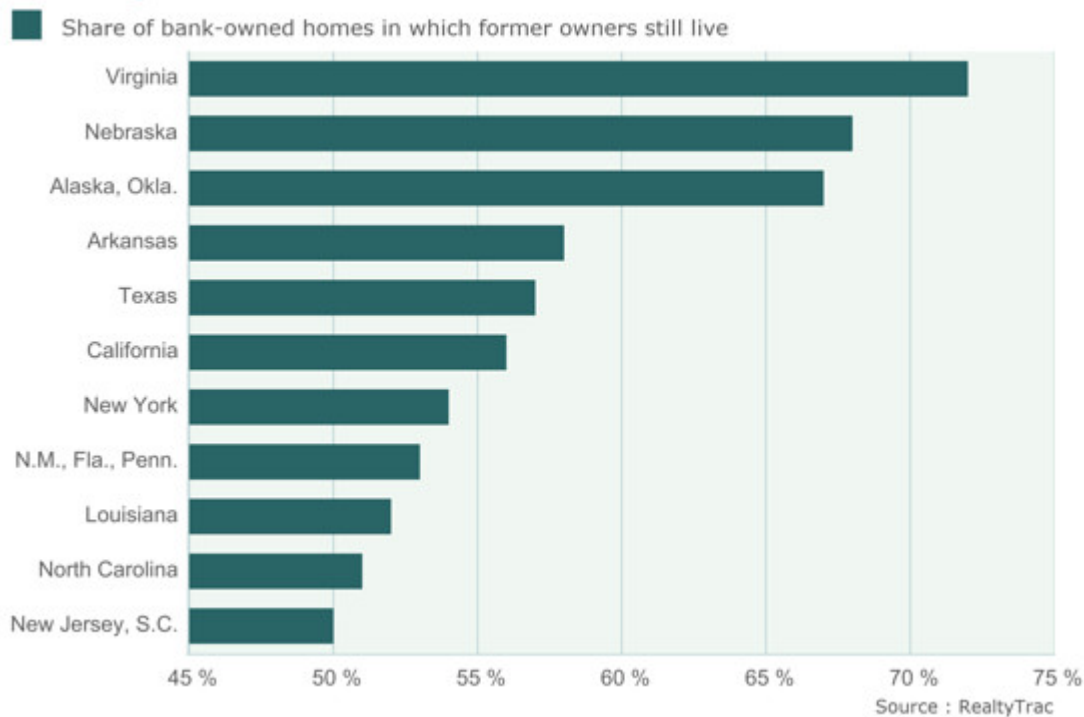
# Vampire Mortgagors and Banks Bleed Each Other Across America

*But Weird Science Can Breathe New Life into Mortgage Victims*

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That's right. I know you'll hate me for reporting this, but according to RealtyTrac, **VAMPIRE MORTGAGORS SUCK THE BLOOD** out of the **BANKS' NECKS** all across America. And it's **WORSE** in Virginia than anywhere else.

## "Vampire" foreclosed homes lurk across U.S.



<http://blogs.marketwatch.com/capitolreport/2013/10/02/vampire-foreclosures-are-whats-keeping-bank-inventory-high-analyst-says/>

Before I get into how this happens, I want you to picture the origins of your vampire condition. It started with **VAMPIRE (predatory) LENDING** by the bankers.

The 2011 Financial Crisis Inquiry Commission Report shows that Government and the lending industry colluded in a predatory lending scheme that destroyed jobs, house values, and homeowner equity.

How do the mortgagors become Vampires? Simple. The mortgagor stupidly fights foreclosure in a losing battle, the bank forecloses, and takes full ownership of the house. But the bank lets the foreclosed mortgagor continue to live there. Free.

So in effect, the vampire bank BITES the mortgagor through predatory lending, and infects the mortgagor who becomes a vampire and bites the bank back. Sort of.

But, the bank owners are not stupid. They know if they throw all those houses on the market, the glut will cause house prices to collapse. So they have created an artificial vacuum by holding on to them in their Real Estate Owned (REO) inventory. But, different from usual, they keep the former owners in the houses because houses deteriorate faster when empty than when occupied. Occupants keep the vandals and thieves at bay, keep the home in a semblance of good repair, keep the lawn maintained, and preserve the property from destruction, and from diminishing the value of the neighborhood.

Realtors, mortgagor brokers, and appraisers hate this, of course, because it deprives them of the lifeblood of their business: listings and sales. That means the banks not only suck the financial blood out of mortgagors with this strategy, but also suck the financial blood out of the industry leeches.

I say Tough Titty, and I see a grand opportunity in this situation for all of those Vampire Mortgagors to bring themselves back to life FREE AND CLEAR of obligations to the bankers.

My statistics show that the lenders or lenders' agents injured 9 out of 10 mortgagors at the inception of the mortgage. NONE of those Vampire Mortgagors looked for those related injuries when scheming up the ultimately futile ways to defeat the foreclosure. But they still have an opportunity with WEIRD SCIENCE to come back to life and suck MORE blood out of the lenders:

## **Find those injuries and attack the lenders for them.**

Here's how to do it:

1. Get a comprehensive mortgage examination by a competent professional.
  1. NO, I don't mean a worthless loan audit or securitization audit,
  2. I mean a full-blown mortgage examination of every single piece of paper related to the mortgage and foreclosure,
  3. I mean an examination that finds all of the tortious conduct (like fraud), contract breaches, and legal errors,
  4. I mean an examination that could prove the mortgage void or voidable, or justify a lawsuit against the lender
2. If the report shows no causes of action, enjoy your time in the house and then leave when you get the writ of possession.

3. Otherwise, contact the lender and negotiate a settlement.
4. Contact the government for assistance if the lender balks.
5. Sue if you must.

You see, you cannot use the Financial Crisis Inquiry Commission Report to save your house from foreclosure. You cannot use this in court against your lender because it does not specifically implicate the lender in YOUR loan. So, you have to PROVE the lender injured you particularly through SPECIFIC acts that harmed you. Only a comprehensive mortgage examination can do that.

You might not consider a mortgage examination as “weird science,” but I guarantee you that it seems weird to traditional foreclosure defenders because they back off from it like a vampire backs off from garlic. Hmmm. They’re worse vampires than the banks, aren’t they?

You might live in the bank's house free right now, but you will get the boot someday. I suggest that while you have no mortgage payment, you invest in the mortgage examination. You might end up getting your house back and a wad of money for your trouble.

If you want to know in detail how to go about this, call me for a FREE discussion and an introduction to the world's PREMIER MORTGAGE EXAMINER. Don't delay. Call now.



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