

Marin Family Action Offices
Weekly Meeting
November 4, 2009
4 p.m. – 5:30 p.m.



Attendance: Meeting led by Executive Director Manny Fernandez

Notes: Josh Powers and Dianne Levy

Agenda:

1. Introductions.
2. Produce the Note
3. Richard Update Meeting in Novato
4. Update Dennis Temple
5. Miscellaneous
6. Establish Sub-Groups to handle action items

- 1) Families also facing housing issues introduced themselves.
- 2) Produce the Note requires mortgage companies to produce the note to the home. This has become a powerful tactic in that fewer than 5% of the lenders have been able to produce original documents. Cases are on record of the homeowner "winning" the home free and clear in court.
- 3) Richard attended a meeting discussing senior citizens and scams, including mortgage and lending scams. According to Richard, experts at that meeting knew little about the subject.
- 4) Update on Dennis Temple's situation
 - a) Suit filed in Washington D.C. on his behalf to stop eviction process.
 - b) Scott Dickson (Triple Investments) is trying to have Dennis buy his house back or have someone put up money for the purchase. In connection with this, it was suggested that Dennis open escrow as title would not be clear and this would stall the process;
 - c) Eviction scheduled for 9 a.m. November 5th unless a Cease and Desist Order arrives in time from Washington, D.C.;
 - d) Research into background of Mortgage Holder, purportedly new owner of Dennis' home;
 - e) Suggestions included moving out and then fighting back once an illegal seizure is in effect;
 - f) Dennis does not want to utilize that tactic; he wants to stay in his home of 37 years.
 - g) Sit in.
- 5) Discussions also touched on:
 - a) Trevor Hall



Marin Family Action Offices
Weekly Meeting
November 4, 2009
4 p.m. – 5:30 p.m.



- b) Real Estate fraud group
 - c) Need of an attorney who understands real estate matters
 - d) An investment group in Marin is under investigation; who that is was not disclosed
 - e) Chapter 13 Bankruptcy as an option: Work for Richard; did not work for Dianne. This is a case-by-case basis
 - f) Maritime Liens and the complexities thereof; In the United States, the term "lien" generally refers to a wide range of encumbrances and would include other forms of mortgage or charge. They bump all other liens out of place and might be useful as a last resort;
 - g) Mortgage Loan Audits: Forensic Mortgage Auditing reviews mortgages to determine whether the lender did (or did not) violate conditions set forth in Federal laws such as the Truth in Lending Act (TILA), and the Real Estate Settlement Procedures Act (RESPA), State laws, Local and other Regulatory Consumer Protection laws.
 - h) Homesteading property.
- 6) Sub-Groups
- a) A core group met after the scheduled session to discuss a method to move forward quickly. Groups established:
 - i. Development Committee: Public image, ambassadors, advisors, PR T-shirts, Data tracking, eMail information, calendar
 - ii. Legal: Advisors, Step-by-step considerations for saving one's home with templates for clients wishing to avoid foreclosure, eviction, etc. Work with local officials to brainstorm strategies for saving homes and clearing up the mortgage industry mess.
 - iii. Action Committee: Website update, photos, fundraising (events, Marin IJ Holiday fundraiser), establish online donation method, get list of recently foreclosed properties (to delve into possible illegality of maneuvers of foreclosed properties)
 - b) Group will meet at 3 p.m., Wednesday, November 11 to discuss committee development and plan agenda for 4 p.m. meeting.