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Join Us to Help Fight Foreclosures: it can happen to you

Occupy LA targets Auction.com because it sells problematic foreclosed homes and Bank of New York Mellon for their questionable mortgage transgressions against American families

Faith Parker — 79-year-old retired school teacher
In home for 50 years
Took out loan to handle daughter's medical costs
Loan was Countrywide predatory loan
Bank of America bought Countrywide
Bank promised loan modification, then ignored Faith
Faith filed complaint with Office of Comptroller of Currency
OCC ordered bank to work with Faith
Letter from bank gave Faith a number to call
Number was never answered, then disconnected
Behind her back, bank sold property on auction

Bertha Herrera — 63-year-old chaplain
In home for 31 years
Took out loan to pay for medical costs
Bank offered a loan modification for 3 months
Meanwhile loan sold to four different banks
Bank representative told her not to send payment for 3 months
After one month, bank said she broke loan mod agreement
She immediately sent payment, but bank applied it to taxes, which she'd already paid
Bank required lump sum of \$6,000 in late fees plus mortgage
Two attorneys took her money and never filed in court
Bank foreclosed and auctioned the home
Bertha evicted at gunpoint on Jan 5, 2012
LAPD sent 10 patrol cars to protect crew sent to board up house

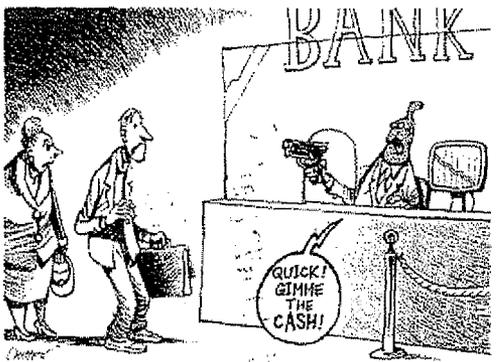
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In December, Massachusetts' Attorney General filed suit against 5 major banks for "unlawful and deceptive conduct ... banks improperly foreclosed on troubled borrowers by relying on fraudulent legal documentation or by failing to modify loans for homeowners after promising to do so."***

"Make no mistake: fraud is a business model," — Janet Tavakoli, President, Tavakoli Structured Finance.*

CALL ON BANK OF NEW YORK MELLON TO RESCIND THESE FORECLOSURES AND SALES!

Join Us to Help Fight Foreclosures



- ▶ Lenders used fraud as a business model to guarantee record profits*
 - ▶ Lenders (not borrowers) put the "lie" in liar's loans**
- ▶ Millions of fraudulent loans were made annually — amounting to trillions of dollars in fraudulent home loans**
 - ▶ Banks are pushing for a settlement that is a "get out of jail free" pass**
- ▶ Banks regularly do not show proof that they have the legal right to seize properties***
 - ▶ So far banks and bankers have escaped any real review or punishment***

"The fraudulent CEOs of the banks that became wealthy by causing the financial crisis and the Great Recession are treating us as fools" — William K. Black, former regulator and investigator of the S&L crisis**

Call for a moratorium on foreclosures!

CALL ON CONGRESS, STATE ATTORNEYS GENERAL,
THE WHITE HOUSE, AND ANY COURTS TO
REJECT THE BANKS' PUSH FOR A SETTLEMENT
— NO "GET OUT OF JAIL FREE" PASS

Occupy LA

* Government Regulator Sues Wall Street Banks For Fraud in Subprime Mortgage Deals - Sept 2, 2011, Huffington Post **The Quiet Plot to Excuse Mortgage Fraud - Jan 3, 2012, Global Economic Intersection *** Massachusetts Sues 5 Major Banks Over Foreclosure Practices - Dec 1, 2011, The New York Times

1/21/12 Saturday 9am-1pm Attendees will set the agenda
rsvp michele@hudhut.net so that we'll have enough coffee, tea and
muffins

**A Morning of Reflection and Dialogue: Where does
OLA go from Here?**

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Beverly Center)

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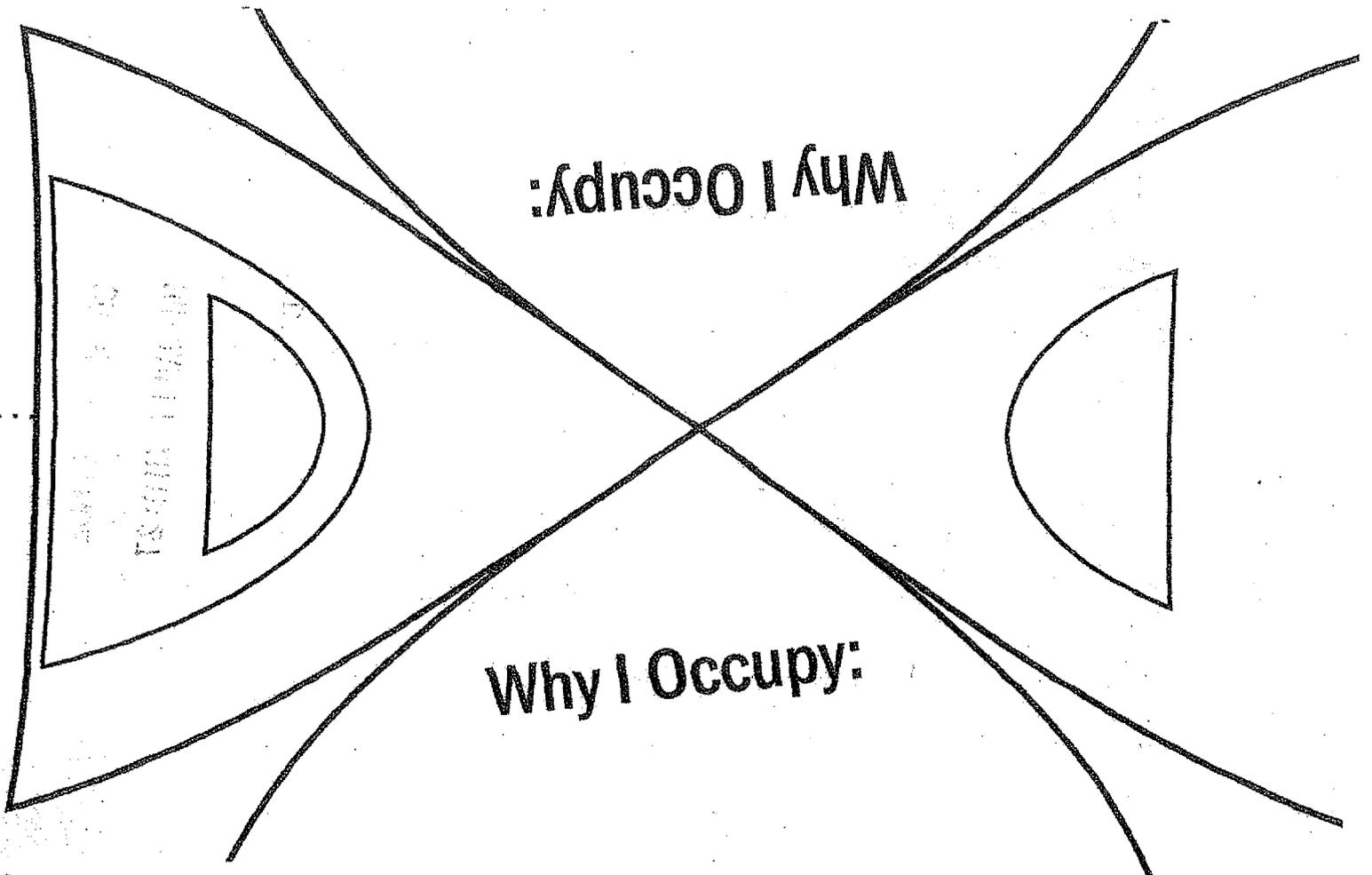
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