



# Home Owners For Justice

Non-Profit Organization

---

## FORECLOSURE TOWN HALL

On behalf of Home Owners For Justice, (hofj.org), all elected officials and all the citizens of the County are invited to attend a Foreclosure Town Hall on \_\_\_\_\_.

CJ Holmes, founder of Home Owners For Justice, will present powerful evidence that the foreclosure avalanche is getting worse as banks are moving all their loan-servicing-and-modification responsibilities to wholly owned off-shore subsidiaries, circumventing the Attorney General Settlement and U.S. Government oversight.

CJ recommends we prepare for this by acquainting ourselves and our county Supervisors, who oversee land-title matters throughout the US, with the option of their county HALTING FORECLOSURES BY "EMINENT DOMAINING" THE TROUBLED SECURITIZED LOANS AND DEMANDING PROOF OF TITLE from the lenders. (Yes, these measures are legal and readily doable.)

It is self-evident that clear title of these securitized loans cannot be proven, due to the millions of forged - "robo-signed" - assignments and trustee substitutions already in county records prepared by banks and their attorneys that deem themselves above the law.

With no lender able to prove ownership of these loans and thus no one to compensate, the County could take possession of both the securitized loans and foreclosures based on them, for just the cost of clerical work, and reissue modified loans to the property owners, creating a new County revenue stream.

Combined with the establishment of a public bank, real estate market transactions could return to normal. Plenty of low-cost credit would be available for county projects, and the wealth of the community would remain in the community for community benefit.

As John O'Brien, Registrar of Deeds in Salem, Massachusetts, said, with over 38,000 forged documents in huge stacks in front of him, "These documents are totally fraudulent. The signatures are fraudulent, and the information [is] fraudulent, and the banks knew this, and the attorneys that process these documents know it...and they say to themselves they're too big to fail. But they're not too big to go to jail."

Foreclosure Town Halls are currently scheduled for Berkeley, San Bernardino, Santa Barbara, Santa Rosa, and Fresno, California, with 13 other cities and six states working to set venues and schedules.

We urge everyone to attend the Foreclosure Town Hall, particularly elected representatives, as these solutions to the foreclosure crisis are the people's golden opportunity to stop the sabotage and destruction of their communities, jobs, and hard-won family finances, and at the same time, build a solid, case-hardened foundation for their future.

**CJ Holmes, Founder Home Owners For Justice**

Real Estate Analyst DRE01234197

[www.HOFJ.org](http://www.HOFJ.org) [cjholmes@cjholmes.com](mailto:cjholmes@cjholmes.com)

818 Mendocino Ave, Santa Rosa, CA 95401 (707) 578-5727 (707) 578-5873 fax