



Forensic Loan Auditor &lt;forensicloanauditor@gmail.com&gt;

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## Ana Lopez

5 messages

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**Walter Hackett** <whhackett3@hackettslaw.com>

Fri, Jul 17, 2009 at 10:34 AM

To: Forensic Loan Auditor &lt;forensicloanauditor@gmail.com&gt;

I just happened to find a faxed copy of a Notice of Trustee's Sale in Tom Bayard's fax machine. I'm not sure why it was sent there however any such items have to come to me as, otherwise, I have no idea about them (unless it was sent to Tom). My fax number is digital and copies of all faxes received go to 5 separate individuals to minimize the possibility something will get past us. While we can probably push the sale date we need to discuss clients NOT calling or emailing me when something comes up or they have questions and contacting you instead. This is the sort of thing that Pam Glass can point to and suggest we're "working together" which, apparently, she has done. While we've talked about having a presence there because of the significant number of clients we have in the AV I just don't have any attorneys I can persuade to keep hours there for me. We can discuss this in some detail tomorrow. Perhaps we can setup a couple of computers in an office somewhere so that clients without Internet access can reach us via email. Though nothing is 100% reliable I generally receive all of the messages sent to me electronically.

Do you know why the fax was sent to Tom's number instead of mine?

Thanks,

Walter

Walter Hackett

Attorney at Law

Ofc. 800-764-8138; Fax. 626-737-8553

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"Today we are witnesses to the first Class war in our nation's history. Not fought in streets or valleys; instead the battle rages in courtrooms across the land. We who fight for those with less must do our utmost to ensure every Judge in every Court KNOWS, America herself is at Stake!"

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**Forensic Loan Auditor <forensicloanauditor@gmail.com>****Fri, Jul 17, 2009 at 8:46 PM**

To: Walter Hackett &lt;whhackett3@hackettslaw.com&gt;

The fax number apparently came from an old court brief the night Ana came over. Anyway I have placed your fax number on our machine. Your idea of having a workstation so people without internet won't knock on our door at 9:00 pm is a very good idea. We rented a small office space and it would be perfect if you had a computer there for people to have access to email and receive their documents (pdf downloads and burned to cds- paperless, huge capacity for a cheap price).

By the way, we had a client that had no money for Attorney representation and we helped her in our usual way (September 08) she already had a Sheriff scheduled eviction nevertheless she still went on with our service. The Sheriffs did their job, and she had to move out to a motel. 3 days ago she called and told us how grateful she was. We could not understand how she can be grateful for being kicked out of her home. It came as a big surprise that the FDIC stepped in and ordered an LA County Judge to facilitated her move back home. No questions asked, and all based on a simple concern brought to all their attention. We will update you on who the Judge was. Nevertheless the door has been opened by paper + truth + persistence + blood +sweat + tears.

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for public safety and awareness please visit: <http://www.avenue-s.us> <http://avenue-s.info>

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**Walter Hackett <whhackett3@hackettslaw.com>****Fri, Jul 17, 2009 at 10:37 PM**

To: Forensic Loan Auditor &lt;forensicloanauditor@gmail.com&gt;

Thanks for the info. I would very much like details of the FDIC's involvement. Normally we're fighting them along with the lenders. I don't think they ordered the Judge to do anything but certainly could have told whatever lender was involved to let a homeowner back into her home. On a related note, I recently filed a complaint against Countrywide/B of A. They literally lied to us and told us they were going to place our client into a workout program (their usual 3 – 5 month gibberish which we typically recommend turning down). This has ALWAYS meant they will not conduct a non-judicial foreclosure sale. Now they're telling us this so we won't file a suit or advise our client to file for BK protection. We found 4 cases in about a 3 week period, ALL were Countrywide/B of A. Accordingly we are now recommending our clients just sue CW/BOA. I interviewed 3 attorneys today so we will be able to ramp up our litigation practice. We've been more than patient with them but it's clear they're just jerking us around. On the upside we have LOTS of evidence of bad faith and promissory fraud.

BTW – I found out some VERY interesting information about the “attorney” the Glasses went to. I will share it tomorrow.

Walter Hackett

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"This very day we are engaged in a war pitting heartless, soulless institutions against America herself. It is a war we MUST win and by the grace of God we shall, else the dream that is America shall cease to be."

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**From:** Forensic Loan Auditor [mailto:[forensicloanauditor@gmail.com](mailto:forensicloanauditor@gmail.com)]  
**Sent:** Friday, July 17, 2009 8:47 PM  
**To:** Walter Hackett  
**Subject:** Re: Ana Lopez

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**Forensic Loan Auditor <[forensicloanauditor@gmail.com](mailto:forensicloanauditor@gmail.com)>**

**Sat, Jul 18, 2009 at 3:17 AM**

To: Walter Hackett <[whhackett3@hackettslaw.com](mailto:whhackett3@hackettslaw.com)>

Now your sounding more like the person we first met. We already have accumulated a few CW / BofA homeowners here whose qualified written requests we sent out have been routinely disregarded, no response within 20 days and no attempt whatsoever to resolve within 60.

Whats interesting are clients we have that had Attorneys like this one: <http://www.howardnassiri.com/lawyer-attorney-1420588.html>. They signed a retainer agreement on September from a promising flier and emphatic staff. 8 months and \$8,000.00 later ended up in court to face an Unlawful Detainer. In court her Atty advised her to sign off a default judgement in favor of HomeEq/Barclays or she would not be "considered" for a loan modification. A week later she received a letter from the above aforementioned experts that her modification was denied from "unknown" reasons and that they are filing a motion to relieve themselves as counsel because she failed to pay \$3,000 more on top of the 8. Frankly, if she paid all that money to her bank she wouldnt be late as much to warrant a UD. She was specifically told not to pay the bank, only the monthly fee required by the Attorneys so they can proceed with modification and or litigation.

It only got worse... in her desperation she meets another clown only known as "Mr. Bernard" with an "unknown" address as well as Ca State Bar License. For a very expensive price he filed cases without her knowing that she is representing herself- prose. He even made briefs ready for Federal court of which she had any questions in the middle of a hearing she can excuse herself to go out of the courtroom... and he will be standing by on his cell phone.

I must have apologized a million times to her because I rolled on the floor laughing. I just told her to go to the cleaners. You. Her name is Emertha N. Jones, a very spiritual lady who had her day in court.- I think its best she tells you that story.

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**Walter Hackett <[whhackett3@hackettslaw.com](mailto:whhackett3@hackettslaw.com)>**

**Sat, Jul 18, 2009 at 9:20 AM**

To: Forensic Loan Auditor <[forensicloanauditor@gmail.com](mailto:forensicloanauditor@gmail.com)>

I remember we were trying to arrange a meeting with her but, for some reason, couldn't make it happen. I checked out this Nassiri character, based on the amounts you say he was charging it's

no wonder he supports the new legislation that will deprive homeowners of the right to be represented by an attorney. He's probably got a couple hundred thousand dollars in the bank. While I understand that the new law is aimed at attorneys like Mr. Nassiri, we're very concerned it will also mean people won't even be able to hire attorneys for litigation. While it won't affect any existing clients it actually encourages homeowners to call their lenders.

We estimate less than 10% of all "loan mods" are, in fact, life of loan interest reductions and many of those include very oppressive terms such as the waiver of all rights to sue. While we can probably have the "agreements" set aside it will only increase the costs and, worse, the loan mod companies typically lie about a homeowners income to get them approved. For example, we know that CW/B of A will decline a homeowner who has more than a \$500.00 surplus each month. In California that figures is ridiculous. They will also decline any homeowner who is in the red by a single cent. That's how we know these companies are manipulating figures. Worse, if it were actually possible to obtain a solid loan modification in a matter of days there's no way to justify a fee of more than a few hundred dollars.

I have contacts with the Attorney General's office if Emertha wants me to report this Nassiri. The other is more difficult as it sounds as if she never met the person.

Walter

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**From:** Forensic Loan Auditor [mailto:[forensicloanauditor@gmail.com](mailto:forensicloanauditor@gmail.com)]

**Sent:** Saturday, July 18, 2009 3:18 AM

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