

MERS Bifurcation Negotiable Instrument Security Instrument

It's Called Bifurcation

MERS can file a "Notice of Assignment" of the "Security Instrument" but MERS cannot negotiate the Negotiable Instrument since MERS never came into possession of the Negotiable Instrument. The fact here that MERS assigned the Security Instrument verifies that bifurcation (separation) of the Security Instrument from the Negotiable Instrument has taken place. Since this was done, the Negotiable Instrument no longer has a "Secured" status and as such the Negotiable Instrument is now an "Unsecured" Indebtedness.

Local Laws of Recordation require the recording of the "Notices of Assignments" that reflect the negotiation of the Negotiable Instrument, but failure to file in public records does not render the the Negotiable Instrument invalid. The failure to file establishes bifurcation of the Security Instrument from the Negotiable Instrument, and renders the Security Instrument a nullity.

Once there is nullity of the Security Instrument it can never be regained as the Negotiable Instrument has been rendered to be an "Unsecured" Indebtedness.

The link between the Negotiable Instrument and the Security Instrument can be proved up by following the Uniform Commercial Code or the states equal by showing the properly filed chain of Endorsements, which might possibly prove "Holder/Holder In Due Course" status, and if such is proved

up then possibly there is a method to achieve a legal collection action of a money judgment but the right to trigger a foreclosure contained within the Security Instrument is out of reach.

The best you can get if there is bifurcation of the Security Instrument from the Negotiable Instrument is a money judgment, you cannot foreclose....

According to CNN people who fight their foreclosures
are staying in their houses for years...

http://money.cnn.com/2011/12/28/real_estate/foreclosure/index.htm

“the people i signed with are not here nor are they being represented here“

- this document is not a substitute for the advice of an attorney -

We are all too well aware of the current state of the economy, and more importantly, we understand where you are financially. Our help, these facts, illustrations and examples are available for the price of a donation. To promote our works and continue to help others. We simply ask that you remember us when you have finally stopped them from taking your home. An honor system of sorts, pay us what you think its worth. With your consent, we will add your case success story for others to follow. We feel that everybody needs to know the facts to be able to make informed and educated decisions concerning their homes.

Please feel free to contact any one of us for help. Our expertise is in the examination and evaluation of mortgage loans. Moreover, we will expose the fraud in any case. We have a huge database that can supply any needs. We can provide custom charts to fit your case. We will work with you or your attorney of choice to help to make your case a success. The data collected from the mortgage company can and will be used detrimentally against them in your defense.

This is the way towards a winning plan!

Allen Carlton
uf1@netzero.net

Jeff Wilner
jeffwilner@myway.com

Other related postings here on Scribd...

Assignment Fraud

<http://www.scribd.com/doc/18775420/Assignment-Fraud>

Assignment Fraud Example

<http://www.scribd.com/doc/28185884/Assignment-Fraud-Example-01>

MERS Litigation Example

<http://www.scribd.com/doc/28186623/MERS-Litigation-Example-01>

Survival – how to

<http://www.scribd.com/doc/26860891/Survival-How-To>

May Shall Must

<http://www.scribd.com/doc/28539964/May-Shall-Must>

Copies and the Affidavit Trap

<http://www.scribd.com/doc/36600683/Copies-and-the-Affidavit-Trap>

FDCPA Fraud

<http://www.scribd.com/doc/30626451/FDCPA-Fraud>

FDCPA Litigation Example

<http://www.scribd.com/doc/30625273/FDCPA-Litigation-Example-01>

This is a “MUST READ”

From the St. Petersburg Times

Good article here concerning some of the more notorious offenders ...

<http://www.tampabay.com/news/business/realestate/article997375.ece>

And

<http://www.tampabay.com/news/business/realestate/when-bryan-j-bly-became-nb-did-he-know-what-he-was-signing/1103508>

In Trouble? Need help? Don't know where to begin?

How to Fight Mortgage Foreclosure and Keep Your House!

This book is just what you are looking for!

<http://www.scribd.com/doc/94378979/Fight-Mortgage-Foreclosure-and-Keep-Your-House>

Tell them you heard it from Jeff

There is enough information here without downloading the whole works to help most people that may be in trouble. We understand the problems all too well and believe wholeheartedly the necessity of immediate relief to preserve your assets. Foreclosure can be stopped in some cases with just a well-timed and appropriately written letter. Other cases will require critical, in depth forensic research. We are not attorneys, but do work hand in hand with experienced Real Estate Counsels. We do not offer opinions, just cold facts.

We are here to help and will do whatever we can. The point being that we have experience and data, the pertinent information required to guide any attorney, government official, investor/stock holder, homeowner, pro se, real estate agent, etc. to

effectively and permanently stop most Foreclosure Proceedings or to recoup losses already incurred through fraudulent Foreclosure. This information exposes the fraud and conspiracy at levels yet unheard of. In order to protect future investments or prevent future fraudulent actions from local county land records all the way up to and including retirement funds, this information, in the appropriate hands, is absolutely devastating.

If you are an Investor, Attorney, or Pro Se, a homeowner, a real estate investor; if you are about to buy a home or have recently been foreclosed on or about to be; if you are a county official dealing with budget issues or involved with land records; if you want to know more about one of the biggest secrets in modern history, a major contributing reason for the current state of our country's economy, - - -

This data, our personal one on one help and all the facts and examples are available for the price of a donation.

We update regularly and include cases with pleadings, oral arguments and transcripts as well as hard to get data, facts and examples.

We are all too well aware of the current state of the economy, and more importantly, we understand where you are financially. Our help, these facts, illustrations and examples are available for the price of a donation. To promote our works and continue to help others. We simply ask that you remember us when you have finally stopped them from taking your home. An honor system of sorts, pay us what you think its worth. With your consent, we will add your case success story for others to follow. We feel that everybody needs to know the facts to be able to make informed and educated decisions concerning their homes.

Please feel free to contact us for help. Our expertise is in the examination and evaluation of mortgage loans. Moreover, we will expose the fraud in any case. We have a huge database that can supply any needs. We can provide custom charts to fit your case. We will work with you or your attorney of choice to help to make your case a success. The data collected from the mortgage company can and will be used detrimentally against them in your defense.

This is the way towards a winning plan!

Allen Carlton
uf1@netzero.net

Jeff Wilner
jeffwilner@myway.com

later

Copyright © 2010

About:

Stop Foreclosure by showing fraud in the Land Records. Fight Foreclosure Fraud. Assignment Fraud in the Land Records. Mortgage Servicing Fraud becomes Wrongful Foreclosure - AAA Foreclosure Fraud.

Texas rules of civil procedure rule 735 and rule 736 expedited foreclosure. Explained in easy terms includes examples and cases to follow. Separation of note and mortgage - bifurcation.

Bryan Bly, Crystal Moore, Bobbie Jo Stoldt and many others. Nationwide Title Clearing. Florida Notary Public rules. Multi-hat wearing dummies. Vice President of two different mortgage lenders at the same time, and two months later, Vice President of yet another company, and on and on.

MERS for dummies. Learn how to sever the collateral link. Business records affidavits and how to destroy them. Clouded titles. Power of attorney and their significance.

Land records recordings and their importance. Broken chains of assignments and their importance in a court of law. The importance of jurisdiction and standing explained. TILA and RESPA violations are a long and drawn out battle. Specific laws with charts and graphs. Our system takes them out by the ankles. Standing or lack thereof is the answer. We show you how.

Wrongful Foreclosure, foreclosure scams, Land Records Fraud, Indenture fraud, it's all just another fraud. Notary Fraud is a big problem. Judicial and non judicial foreclosures and how they work. Assignment Fraud is national and rampant! Business record affidavits and what they mean. Mortgage Servicing Fraud, Clouded title, Bogus Assignments, broken chain of assignments, securities fraud, deceptive practices, Separation of note and mortgage, Bogus business records, investment fraud, Bank Fraud, TILA violations, RESPA violations, FDCPA violations, bifurcation.

Learn how to sever the collateral link.

... common fraud schemes - Assignment as an instrument of fraud - fair debt collection and practices act - truth in lending act - Fannie Mae - Freddie Mac.

Explained in easy terms includes examples and cases to follow.

... produce the note - breach of contract - standing - jurisdiction.

Mers for dummies.

... Texas rules of civil procedure rule 735 and rule 736 expedited foreclosure.

Business records affidavits and how to destroy them.

... stop foreclosure - Power of attorney - promissory note assignment - pooling and servicing agreement - Prospectus supplement - Bogus power of attorney.

... Deed of Trust - quiet title - Bailee letter - Securitization - chain of title - trustee - Notice of Assignment - Assignment of Mortgage.

Power of attorney and its significance.

... Stop Foreclosure - custodian - alleged fraud in the assignment - mortgage electronic registration systems.

TILA and RESPA violations create a long and drawn out battle.

Specific laws with charts and graphs.

Our system takes them out by the ankles.

Standing or lack thereof is the answer.

"Your Honor, the people I signed with are not here, nor are they being represented here."

Copyright © 2010