

# Computerized Robo-Signing: Is Green Tree Servicing Taking Robo-Fraud to a Whole New Level?

 [deadlyclear.com/2012/10/10/computerized-robo-signing-is-green-tree-servicing-taking-robo-fraud-to-a-whole-new-level](http://deadlyclear.com/2012/10/10/computerized-robo-signing-is-green-tree-servicing-taking-robo-fraud-to-a-whole-new-level)

October 10, 2012

Never let it be said that where there is big money invested, there won't be crooks in the kitchen. It doesn't matter how big you are there's always a short cut that can that can potentially create more wealth – if you don't get caught.



An investigator in the northwest uncovered just such a scam – so big that authorities claim it needs multi-state attention. It appears **Green Tree Servicing** has been flying under the radar and was hardly noticed until a recordation research team began uncovering similarly signed documents – yup, the old robo-signed Assignment of Mortgage trickery again... but this time new and improved via computer, maybe for speed and precision, ya think?

It appears the signatures are in the computer – no dummies needed to sign – just fill in the blanks and push the buttons (as if that wasn't committing an unlawful act)... “Who, me? I just filled in the information and pressed print...” Why bother to use humans when computers will do just the same... and what are they going to do – arrest or sue the computer?” How about the programmer or the button pusher or the boss?!

Take a look at a sampling of the Green Tree Servicing documents recently collected and ripe for forensic examination:

DOC #4106738

04/27/2012 08:07:20 AM

Electronic Recording Requested By

NATIONWIDE TITLE CLEARING

Washoe County Recorder


Kathryn L. Burke - Recorder

Fee: \$15.00 RPTT: \$0

Page 1 of 2

I hereby affirm that this document submitted for recording does not contain a social security number.

Signed:

  
DERRICK WHITE  
ASST. SECRETARY

Parcel#:

When Recorded Mail To:

Green Tree Servicing LLC

C/O NTC 2100 Alt. 19 North

Palm Harbor, FL 34683

Loan #: 68180527

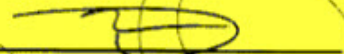
### CORPORATE ASSIGNMENT OF DEED OF TRUST

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS, (ASSIGNOR)**, (MERS Address: P.O. Box 2026, Flint, Michigan 48501-2026) by these presents does convey, grant, sell, assign, transfer and set over the described Deed of Trust together with all interest secured thereby, all liens, and any rights due or to become due thereon to **GREEN TREE SERVICING LLC, WHOSE ADDRESS IS 7360 SOUTH KYRENE ROAD, T314, TEMPE, AZ 85283 (800)643-0202, ITS SUCCESSORS OR ASSIGNS, (ASSIGNEE)**

Said Deed of Trust is dated 08/02/2007, made by: **MICHAEL A MCCALLUM AND PATRICIA M MCCALLUM** and recorded as Instr# 3572097 or Book Page in the Recorder's office of WASHOE, Nevada.

Dated this 26th day of April in the year 2012

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS**

  
DERRICK WHITE  
ASST. SECRETARY

GTSAV 15996804 MIN 100015700084172028 MERS PHONE 1-888-679-MERS EFRMNVI



\*15996804\*


Compare to:

DOC #4106736

04/27/2012 08:04:34 AM  
Electronic Recording Requested By  
NATIONWIDE TITLE CLEARING  
Washoe County Recorder  
Kathryn L. Burke - Recorder  
Fee: \$15.00 RPTT: \$0  
Page 1 of 2

I hereby affirm that this document submitted for recording does not contain a social security number.

Signed:

  
DERRICK WHITE  
ASST. SECRETARY

Parcel#:

When Recorded Mail To:  
Green Tree Servicing LLC  
C/O NTC 2100 AIL 19 North  
Palm Harbor, FL 34683  
Loan #: 68259592

### CORPORATE ASSIGNMENT OF DEED OF TRUST

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR MONEYLINE LENDING SERVICES, INC., ITS SUCCESSORS AND ASSIGNS, (ASSIGNOR),** (MERS Address: P.O. Box 2026, Flint, Michigan 48501-2026) by these presents does convey, grant, sell, assign, transfer and set over the described Deed of Trust together with all interest secured thereby, all liens, and any rights due or to become due thereon to **GREEN TREE SERVICING LLC, WHOSE ADDRESS IS 7360 SOUTH KYRENE ROAD, T314, TEMPE, AZ 85283 (800)643-0202, ITS SUCCESSORS OR ASSIGNS, (ASSIGNEE)**

Said Deed of Trust is dated 07/20/2006, made by: **RICHARD H MERRITT AND CYNTHIA A MERRITT** and recorded as Instr# 3417998 or Book Page in the Recorder's office of WASHOE, Nevada.

Dated this 26th day of April in the year 2012

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR MONEYLINE LENDING SERVICES, INC., ITS SUCCESSORS AND ASSIGNS**

  
DERRICK WHITE  
ASST. SECRETARY

GTSAV 16209231 MIN 100158600000025226 MERS PHONE 1-888-679-MERS EFRMNV1



\*16209231\*

Compare to:

Electronically Recorded  
20120426000163

SIMPLIFILE  
Page 001 of 001  
04/26/2012 09:12  
King County, WA

62.00

When Recorded Return To:  
Green Tree Servicing LLC  
C/O NTC 2100 AR 19 North  
Palm Harbor, FL 34683

### CORPORATE ASSIGNMENT OF DEED OF TRUST

Loan #: 68319130

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR LO INC., DBA RELIANCE MORTGAGE INC., ITS SUCCESSORS AND ASSIGNS, (ASSIGNOR)**, (MERS Address: P.O. Box 2026, Flint, Michigan 48591-2026) by these presents does convey, grant, sell, assign, transfer and set over the described Deed of Trust together with all interests secured thereby, all liens, and any rights due or to become due thereon to **GREEN TREE SERVICING LLC, WHOSE ADDRESS IS 7360 SOUTH KYRENE ROAD, T314, TEMPE, AZ 85283 (800)643-0202, ITS SUCCESSORS OR ASSIGNS, (ASSIGNEE)**

Said Deed of Trust is dated 01/19/2007 and executed by **JIAWEN SHI** and recorded in Book page /last# 20070202001584 in the office of the Recorder of KING County, WA.

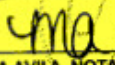
UNIT 203, PARKING LOT NO. 2 & STORAGE SPACE NO. 203, QUEEN ANNE COURT CONDOMINIUM, VOLUME 44, PAGES 23-25  
Parcel ID #: 7013700070

Dated this 25th day of April in the year 2012  
**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR LO INC., DBA RELIANCE MORTGAGE INC., ITS SUCCESSORS AND ASSIGNS.**

  
DERRICK WHITE  
ASST. SECRETARY

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me on this 25th day of April in the year 2012, by **DERRICK WHITE** as ASST. SECRETARY for **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR LO INC., DBA RELIANCE MORTGAGE INC., ITS SUCCESSORS AND ASSIGNS**, who, as such ASST. SECRETARY being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

  
MIRANDA AVILA, NOTARY PUBLIC  
Comm. Expires: 08/22/2014



Document Prepared By: E.Lanco/NTC, 2100 AR 19 North, Palm Harbor, FL 34683 (800)346-9152  
GTS#V 15975454 MIN 100352980000015094 MERS PHONE 1-888-679-MERS EFRMWA1



\*15975454\*

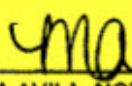
If you'll look closely at **Derrick White**'s signatures – you'll notice they are identical – nifty trick, yeah? But it gets even better. Take a look at the Florida notary, "MA" for **Miranda Avila**. Check out these "notarized"??? documents:

Parcel#:

Loan #: 68259592

**STATE OF FLORIDA  
COUNTY OF PINELLAS**

The foregoing instrument was acknowledged before me on this 26th day of April in the year 2012, by DERRICK WHITE as ASST. SECRETARY for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR MONEYLENDING SERVICES, INC., ITS SUCCESSORS AND ASSIGNS, who, as such ASST. SECRETARY being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

  
**MIRANDA AVILA, NOTARY PUBLIC**  
Comm. Expires: 08/22/2014



Prepared by: E.Lance/NTC, 2100 Alr. 19 North, Palm Harbor, FL 34683 (800)346-9152

Mail Tax Statements to: RICHARD H MERRITT  
6696 ASTON CIRCLE  
SPARKS, NV 89436

GTSAV 16209231 MIN 10015860000025226 MERS PHONE 1-888-679-MERS EFRMNVI



\*16209231\*

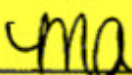
Not much different between these documents except the loan numbers. Can you believe the signatures?! Can you see any difference at all?



Parcel#:  
Loan #: 68180527

STATE OF FLORIDA  
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me on this 26th day of April in the year 2012, by DERRICK WHITE as ASST. SECRETARY for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS, who, as such ASST. SECRETARY being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

  
MIRANDA AVILA, NOTARY PUBLIC  
Comm. Expires: 08/22/2014

Notary Public State of Florida  
Miranda Avila  
My Commission EE019063  
Expires 08/22/2014

Prepared by: E.Lance/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152

Mail Tax Statements to: MICHAEL A MCCALLUM  
321 SKI WAY UNIT 73  
INCLINE VILLAGE, NV 89450

GTSAV 15996804 MIN 100015700084172028 MERS PHONE 1-888-679-MERS EFRMNVI



\*15996804\*

If you will remember the Brian J. Bly robo scandal where he signed with just a “B”, it was determined that Florida law says: **“Once commissioned, the notary must sign precisely as commissioned by the state of Florida, in the exact name appearing on your notarial commission certificate.”** Naughty Miranda – surely she knows better – but do the powers that be at Green Tree? Or do they care?

**And just “Whois” Green Tree Servicing?**



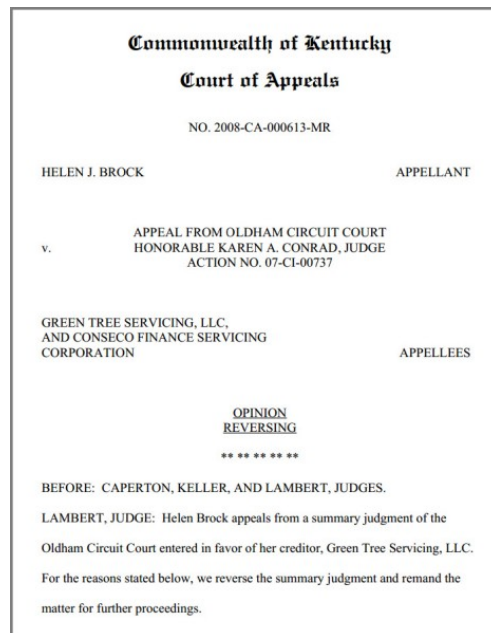
The New York Times wrote that Green Tree was once part of the insurance giant Consecro, which bought the company, then a mobile-home lender, for \$6.4 billion in 1998.

Loan losses at Green Tree, in addition to other missteps, drove Consecro to file for bankruptcy in 2002.

Green Tree was sold in 2003 for \$850 million to the private equity firms Cerberus Capital Management, Fortress Investment Group and J.C. Flowers. Another private equity firm, Centerbridge Partners, bought Green Tree for an undisclosed price in 2007.

More recently in 2010, Walter Investment Management agreed to acquire Green Tree Credit Solutions, a loan servicer, in a deal valued at more than \$1 billion – and guess who put this deal together? Answer according to Bloomberg: Morgan Stanley. Green Tree has about \$175 million of annual earnings before interest, taxes, depreciation and appreciation. Walter Investment planned to issue 1.8 million shares of common stock to the privately held Green Tree and **assume \$20 million of its debt**. Walter Investment also planned to issue **\$765 million of new debt**. Credit Suisse and Royal Bank of Scotland are financing the new debt. Do TARP deals come to mind?

Okay AGs – this is what happens when you make weak deals. There are thousands of documents just like the ones above thumbing their noses at you, at the expense of American homeowners and taxpayers.



Lawsuits, like BROCK v. GREEN TREE SERVICING, LLC, et.al. (Ky 2008) have found that “a genuine issue of material fact exists as to whether GreenTree retained its right to sue when Centerbridge acquired an ownership interest in Green Tree.” Obviously, Green Tree is just another litigious servicer with a lot of new tricks.

And it looks like Berglind et al v. White et. al. (July 2012 – South Carolina District Court) has named Derrick White among the Defendants including Green Tree Servicing and Mortgage Electronic Registration Systems, Inc.

(Ed. note: Wonder if Berglind knows that there is a difference between MERS and MERS®, yet?). No doubt there are, and will be many more lawsuits. So, if you find Green Tree Servicing has entered your world, give a local foreclosure defense attorney a call. Post your Assignment of Mortgage documents – the more the merrier, so other folks can compare signatures and compile data for the courts.

And if you are a state recordation office, AG or state legislator – time to take a sweep through your land records from 2008 – present... You'll see Sand Canyon to Green Tree (yes, after Sand Canyon was closed), lots of Mortgage Electronic Registration Systems, Inc. (acronym "MERS") to Green Tree, Aurora, Bank of America the same old players and progression.

### **Centerbridge Partners Links to President's Council on Jobs and Competitiveness**



*An interesting note:* **Mark T. Gallogly** is a member of the **President's Council on Jobs and Competitiveness** and is Cofounder and Managing Principal of Centerbridge Partners. Centerbridge is an investment firm with over \$15 billion of assets under management. The firm is focused on private equity and credit investing. Prior to founding Centerbridge in partnership with Jeffrey H. Aronson in October 2005, Mr. Gallogly was with the Blackstone Group for 16 years. At Blackstone, he was most recently a senior managing director, the head of private equity and a member of the firm's management committee and the private equity group's investment committee.



**Whether or not you are represented by an attorney understanding the legal system is an asset. The more you learn, the less likely you are to be taken advantage of or scammed. Knowledge is power!**

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