
page-title: A call recived on Meta's (Facebook's) Messenger app from a local property developer.

url/uri:

date: 2023-06-02 13:02:00

tags:

- Audio
- Trustee/Sale
- Conflicts-of-interst
- Transcribed

parties:

- Jeremy Bass
- Glenda Morlan

type: Recorded Audio

![[230602_0285.mp3]]

#Transcript

Notes:

Processed with OpenAI's Whisper AI model. Recording was delayed in the conversation stating, and cut off when the battery died.

J. Bass *(00:00:00):**

I'm sorry, can you hear me now?

G. Morlan *(00:00:00):**

Yeah, I can hear you.

J. Bass *(00:00:00):**

Okay, can you, I'm sorry, I, all I heard was something Rolodex, something other.

G. Morlan *(00:00:00):**

Okay, so all attorneys, every closing in Idaho,

J. Bass *(00:00:00):**

UhHuh?

G. Morlan *(00:00:00):**

Has to be,

J. Bass *(00:00:00):**

yeah,

G. Morlan *(00:00:00):**

the paperwork has to be run by an attorney.

J. Bass *(00:00:00):**

Yeah.

G. Morlan *(00:00:00):**

Okay? So, other than the title work paperwork that the title page the title company has to do, all the rest of that contract is done set up by an attorney.

J. Bass *(00:00:00):**

Okay.

G. Morlan *(00:00:00):**

So, you're on a Rolodex, That is why attorneys can't represent you against a foreclosure because it is a conflict of their interest.

J. Bass *(00:00:00):**

So?..

G. Morlan *(00:00:00):**

I mean, there's lots more smarter ways to skin this cat. I don't know what financial situation you're in, because I know you've lost your job over a bunch of this crap and stuff, but um.

J. Bass *(00:00:00):**

I didn't lose my job over any of this stuff. I got fired for having PTSD from a state job, which I was supposed to be suing them, and then my lawyer disappeared on me and then completely ghosted me after taking my retainer, even though it was a slam-dunk case against Washington State University. I was fired for having PTSD.

G. Morlan *(00:00:00):**

Yeah. Well, listen to me, okay? Here's the deal. If you're financially in a situation where you could finance that house out with somebody else, like Freedom Mortgage or Mains Mortgages or someone like that, you know, you would be a lot better off. You could still fight them because of everything they've done to you, and stress and the whole bit. Do you see what I mean?

J. Bass *(00:00:00):**

I'm not quite.

G. Morlan *(00:00:00):**

It's a fear of the past.

J. Bass *(00:00:00):**

Okay. I don't quite follow, because what you're saying is I'd have to get a new loan in order to facilitate fighting them for the fraud that they committed?

G. Morlan *(00:00:00):**

Not a loan. Now, wait. You don't have to get a loan from the big corporation. All right? Like, there are about LewisClark credit unions here in town. You know, that was started by the school district here in town. It is owned locally. You know that, right?

J. Bass *(00:00:00):**

Yeah.

G. Morlan *(00:00:00):**

Okay. Freedom Mortgage, that is an Idaho-owned mortgage company. That's not like everywhere you go.

J. Bass *(00:00:00):**

Yeah.

G. Morlan *(00:00:00):**

Right? And they can do land loans. Most big corporations don't do land loans. Okay? Even so, to the smaller companies that are big corporate companies and refinance their homes. You know that, right?

J. Bass *(00:00:00):**

I understand that that's a possibility.
I don't see how they would do it, though. It's a problem.

G. Morlan **(00:00:00):**
Do you have income coming in, Jeremy?

J. Bass **(00:00:00):**
I'm self-employed. Do you have income coming in?
I do, yeah.

G. Morlan **(00:00:00):**
Okay. Do you have income coming in? You have over 50% equity in your home, wouldn't you say?

J. Bass **(00:00:00):**
Yeah.

G. Morlan **(00:00:00):**
On today's market. So all you would have to pay for would be closing costs.

J. Bass **(00:00:00):**
I don't have closing costs now. And plus, that's still they would have to go in and run through the same paperwork.
Again,

G. Morlan **(00:00:00):**
no. No, none at all. All they would have to do. How much do you owe on your house, according to your paperwork?

J. Bass **(00:00:00):**
According to the original paperwork, I should owe somewhere around, like, 80. I'm not entirely sure. It should be about 80 right now. What they did was they, when they tried to, they kept trying to tack on money, and we gave a loan. That's part of the problem, is that they added money to the loan. Like, in 2012, the papers that they were doing, they just tacked on another 10 grand.

G. Morlan **(00:00:00):**
In that case, they're foreclosing on you on \$145,000, almost \$146,000.

J. Bass **(00:00:00):**
I know.

G. Morlan **(00:00:00):**
That's what they say in their own.

J. Bass **(00:00:00):**
Yeah, I know. That's part of the problem, too. I mean, they tacked on, sort of like when they did that second loan, they tacked on five grand. When they tried to get me the best-buying block in the state, they tacked on another 10 there. And so they keep tacking on money without anything actually occurring for no reason, and they keep hiding these little add-ons. And the last one that they were trying to do, because they suddenly didn't need to have that one that they were trying to so hard to bribe me to back-sign. Back-sign is the backdated one. All of a sudden, it's not necessary if I just go ahead and refinance with an end of forbearance, which they sent me on the forbearance, mind you, because they didn't know what to do. They sent me on for another six months just sitting past what the federal guideline was, or not the guideline, but what the standard was. So I was supposed to be off forbearance six months prior to when they said, okay, well, we're done, we're just going to go ahead and refinance, or you need to refinance, which they tacked on more money there. And we set it to 30 years. So basically what they were doing is they were just trying to strung on people into longer loans because they earned more money off of them. But, yeah, they just kept adding money on to it. So, yeah, they can put out a number, but that number isn't even accurate. I mean, they could say whatever they wanted to as

far as it goes, but when it comes down to, and that's part of the reason why I was going to court and have been going to court with them, which is why the original sale was supposed to be in December.

G. Morlan **(00:00:00):** Okay, do you have a receipt when Countrywide has taken over? Do you now still owe stuff?

J. Bass **(00:00:00):**

I do, yeah.

Okay, and?

J. Bass **(00:00:00):**

It was one month after I bought the house to begin with. So it got sold one month afterwards. That's part of the reason why I should raise some flags for you. One month after I got the loan from Zion, they sold it to Countrywide. Bank of America took them over at the same time. I got a notice from Bank of America, so I got both of them, said that there's an assignment of trustee and an assignment of new trust, Bank of America, and then a year later they went and added a, they took out a new loan for me, a new deed of trust, and so that's part of the reason why it strikes. Okay, their first argument when they came at me was that, oh, well, this was just part of a transfer of a loan. Well, why was it part of a transfer of a loan a year later? And why would you have to do a new deed of trust and a full reconveyance, and why wasn't I privy to it when it said very clearly on the full reconveyance that I should get a copy of it, which I didn't. And so none of that made sense, and why is my signature on something that I never signed? It would have been pointless to have had me sign that, just as you said, it's not necessary. That's not how it goes. And so, yes, somehow I decided, and this is where it's really ludicrous, somehow I decided a year later after I bought my house to go ahead and get a new loan on it and pay off the first loan with a loan, which is not real to begin with, but I decided willingly to take a loss on this new loan a year later for no reason at all. I'm just going to take a loss of five grand there and pay all the fees and everything that is involved with closing it, willingly, for no reason, on my own. It doesn't make no sense.

G. Morlan **(00:00:00):**

So you didn't do it.

J. Bass **(00:00:00):**

I didn't.

G. Morlan **(00:00:00):**

But that's what they wanted you to.

J. Bass **(00:00:00):**

Yeah, and so they forged my signature, and so you remember back when the crash happened, they had all those robo signatures, people just signing. Well, that's what, so there's another, there's a couple other cases that went.