

Fraud Claim Flowchart: Mortgage & Title Irregularities

This flowchart presents the sequence of irregularities and fraudulent indicators identified in the mortgage/title documents. Each step builds on the prior, showing how fake notaries, signature mismatches, jurisdictional errors, and tampering form a systemic chain of fraud.

Step	Observed Issue	Implication
1	Step 1: Fake Notaries	Names such as D.D. Bailey, Kaylynn McDaniel, Carolyn Henkel not found in
2	Step 2: Signature Mismatches	Same notary shows different handwriting/signatures. Suggests forged or falsi
3	Step 3: Wrong Jurisdiction	Calaveras County notaries on Tuolumne property documents. Raises jurisdic
4	Step 4: Staple Tampering	Originals showed staple holes; copies re-stapled separately. Evidence of alte
5	Step 5: Beneficiary Contradictions	County of Tuolumne listed as Beneficiary instead of Freedom Mortgage. Sug

Summary: The evidence forms a fraud chain: Fake Notaries → Forged Signatures → Wrong Jurisdiction → Document Tampering → Beneficiary Contradictions. This sequence supports a systemic case of mortgage/title fraud.