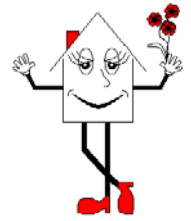


Homekeepers, LLC

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Seniors CAREFUL – Some want Originators want their dreams so bad they will turn yours into a nightmare

Do not fall for the sweet voice, oh she/ is just like my daughter or son and I just liked them so.....

FACTS plus EDUCATION are the deciding factors in getting you loan.

Here is the skinny:

There are three (3) types of Reverse Mortgage:

1. H.E.C.M. – large MIP fees considered a high cost loan – Do not take this loan unless you have education to believe there is no other choice
2. Cash Advantage – This loan goes up with each year in respect to the appraised value of your home, thus you can gain or tap into the equity again.
3. Guaranteed Equity – This loan the Senior decides how much equitable value they would like to leave in the home for their heirs. (This loan is guaranteed to pay out even if the Senior out live the loan possibilities.)

There are three (3) ways to collect your money:

1. Lump Sum
2. Monthly Payments
3. A Check Book to write against the home

Remember, Seniors this loan is a good product if you get the proper education and demand the right product.

Tricks of the Credit Trade

The H.E.C.M. loan given out the by originators or loan officers because it pays the most dividends.

If it does not feel good – make a phone call to us. We are whistleblowers we will tell you if it is or not.

**RSS Trainer:
Rena' E. Starks, Founding Trainer**



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For the Unique You! © TM***

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Exhibit S
Senior Citizens and Veterans (A.C.R. 35)
Document consists of 11 pages.
Entire Exhibit Provided.
Meeting Date: 5-7-08

MESSAGE OF SORROW:

Dear United States Veterans,

You have served our country and you think you are one of the protected class groups privileged in the mortgage banking industry to like in the days of old can qualify for a loan under this status only. Well, sorry to say this period and time has been over for at least 15 years. No longer does a proud U.S. Veteran have the opportunity to own after war. Now, it is all about the fleecing of Veterans in the U.S.

You think you are a protected class and special because of benefits and laws.

You are not - You Should be!

When I have Veterans telling me they want to do a loan and they want to give me their status. I quickly say, "Sh-h-h."

Veterans need to STAND to update informational benefits given by our Government. Veterans also, need to sh-h-h, for the necessary cushion of protection against today's Acts of predatory lending.

This is where the IAMB Inc., Association of Whistleblowers intentions of commitment to help by providing correct and proper education to Veterans.

The IAMB Inc., members are licensed RESPA professionals who in return need your supportive help to receive protection as we whistleblow against our banking, brokering, and lending industry.

Lawmakers and Legislators have been slack by trusting the mortgage banking industry. Attention needs to be paid to the programs that are suppose to be beneficially supportive to those who have risked their lives (or worked all their lives) to support to protect us. Loss of Credit and income benefits should be a factor, but they are not!

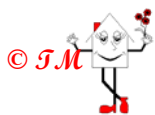
Veterans are continually targeted unsuspecting victims of predatory lending acts, as soon as you say your status, it is on for the money.

I wish I had better news for you. But, we can change this for our young people at War today. Support the efforts of the whistleblowers at the IAMB Inc., because with support you would not have this important information presented today to stop the predatory acts that are happening to add to the loss of homes.

DO NOT disclose to the Mortgage Banker or the Correspondent Lenders you have a VA status for purchasing or refinancing your home. When you say, "I am U.S. Vet," it is a bankers/lenders door to charge higher fees. (see attached) VA Status means absolutely nothing to the lenders in the scope of approving your loan. **You must qualify for your home loan as well as any other non-Veteran consumer.**

There is **only** difference between a consumer and a VA loan processing: (FEES)

The VA system for lending to Veterans has failed because a lack of attention by Legislators to update the laws correctly as they expire. (The Legislators did not know things had changed!)



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Rena' E. Starks, Founding Trainer

DEED In Lieu of Foreclosure

Can't afford the house and life, I am walking away!



If you have weighed all choices and feel, you do not have any other choice, than to walk away:

Before you do save your credit by taking these

Three steps:

1. Make a phone call



2. Write a letters of Hardships with your intensions -



3. Comply to end of your decision and save your credit history!



Whistle Blowers Offer Insider Secrets to Tricks of the Trade
Foreclosure “Credit Relief”

“Deed in Lieu of Foreclosure”

Evaluation/thought process:

If you have now made the decision that you cannot afford your current property and/or you do not have the resources necessary to save your home from “Default” or “Foreclosure” – then make a wise credit decision that will be the right credit move for you to do to save your credit! Turn in the Deed --

Defined:

A “Deed in Lieu of Foreclosure” is a physical act performed by the consumer to the lender to save the lender from legal trials, longevity, and tribulations of the legal take over of the house. Dually this will save your consumers’ credit from suffering the actual filing by the lender of a Default or Foreclosure thus, no further seven-year damage to you. Repairing of the credit can begin after you comply.

“How To Perform This Act and Comply to Save my Credit?”

1. Contact the lender to let them verbally know your intentions of a “Deed in Lieu of Foreclosure.”
2. Send a letter of hardship explaining what have caused your situation Add to the letter of “Intent to Vacate the Property” 30 days from turning in this package. Add to the letter that you are turning over your “Deed In Lieu” of Foreclosure
3. Inform the Lender **a)**you do not intend on fighting their actions to reclaim the property and **b)** that you will be moving and date you intend on **c)**turning all rights and **d)** keys to the property over to them or to their Attorney. If you have received a letter from the Attorney that is this is the Attorney you need to turn over the key.)

Call to ensure compliance was kept to all arrangements made with the Foreclosure Attorney-in-Fact (**important**) and/or the lender. Confirm that the “Deed in Lieu” Package was received.

Taking these positive actions in a negative time will add a token of a benefit no Foreclosure filed, thus none is filed on your credit.

Follow through on your words to the Lender and/or Attorney:

What next:

4. Keep a copy of all information and documents that you turned in your ‘Deed in Lieu’ of the lender filing a Foreclosure
5. If possible ask the Attorney for a letter of that no Foreclosure was filed
6. 90 Days Contact a Credit Repair Source
Update and rescore credit this is to prepare for a “fresh credit start,” so that the next credit card or purchase at a lower rate.

**IMPORTANT LENDER NOTICE
CEASE & DESIST ALL FORECLOSURE ACTIVITY**

ENCLOSED: **“Deed in Lieu of Foreclosure”**

To Whom It May Concern:

This is to inform you that as of the surrender date of **June 21, 2008** we:

Mr. Joe Consumer, dob 07/03/1971, SSN# 222-55-6336 and **Mrs. Josephine Consumer** (spouse), dob 05/06/1975 SSN# 555-80-1888 concede to surrendering the Property Address:
82 Lost Lane Ave., Las Vegas, Nevada 89105

1st Mortgage Liens: First Horizon #0049677777
2nd Mortgage Lien: Chase Home Finance LLC #1888888888

Surrender Date: 7/1/08

I will add a signed/endorsed Deed to the said property to the 1st Mortgage Holder First Horizon in order to complete a **“Deed in Lieu of Foreclosure”** a 2nd letter of Deed in Lieu has been enclosed and is for Chase Home Finance LLC a 2nd mortgage.

Thank you for stopping all adverse actions against us and not adversely reporting a foreclosure on our credit report.

Professionally,

Mr. Joe Consumer ____ - ____ - ____ (SSN)

Mrs. Josephine Consumer ____ - ____ - ____ (SSN)

Contact: Phone _____ -

NOTE:

There is a LOCK CODE BOX ON THE GARAGE THE CODE IS ____ .

The following Realtor has the keys to the property and is waiting contact from you:



Answers to the Foreclosure Problems that will keep Americans in their homes:

The “Short Pay”

By Rena' E. Starks, Expert Witness, Master Trainer, Master of Mortgage Lending

The Short Pay is not the same nor is it to be confused with the Short Sale.

The Short Pay is when the Consumer Borrower wants to keep their home or their rental properties but just cannot stay afloat, in foreclosure, needing a bail out of their current loan scenario.

The Short Pay is:

- A residential 1st mortgages up to 60%

No Worries, every one is going through a credit crisis and is in the same boat paddling with credit and issues of today. Some facts that makes this product a good benefit to the borrower and a good loan scenario:

- No score requirement
- F/C and B/K bailout

Underwriting requirements:

- Full doc and stated available

Property Restrictions:

- Primary and NOO

This is the information that a consumer needs as an overview of what the procedures are involved in a “Short Pay.”

“Who does this Short Pay?”

You must have a Short Pay trained Licensed Mortgage Broker to negotiate you through the process of a Short Pay deal with your current lender.

Why: It is an open conflict and frowned upon for a Mortgage Banker, a Correspondent Lender, or any unlicensed “exempt” lender to offer a short pay deal to each other.

Consumers, Legislators, and neither the President does not fully understand that today there are very few banks that lend their own money. You cannot negotiate this deal at a bank. No bank-originating officers are licensed, thus they hold no accountability to you. Again, remember, most banks today do lend their own moneys. Most banks are acting as Correspondent Lenders bundling to bundle and sell off your loan.



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The “exempt status” of bankers and correspondent lenders are not accountable.

Licensed mortgage professionals are accountable to the State Mortgage Lending Division and its’ Commissioner. You have recourse!

Thus, make sure as a consumer you ask to see a copy of the license and the education certifications for the “Short Pay” Seminar given to the Licensed Mortgage Brokers. The licensee should be proud to show you.

Once you have decided on the Licensed Mortgage Broker, you must supply the following items to them:

- Any and all notifications you have received from the lender in their quest to motivate you to pay or relinquish the property
- Your closing package from your previous deal that went south
- Information to construct a “Letter of Hardship”

“The Process”

Understanding that your situation did not occur in one day that it will not be fixed in one either. This is a tedious process and it takes a skilled and trained license negotiator to conduct this negotiating business transaction.

The lenders have a respect for a package deal put together by the Licensee for the lender. The “short pay”, “bail-out”, or the CC Rational Programs presented gives the lenders a level of confidence that the deal will close and the current lender will have the possibility of some gain of money after the transaction. It also gives leeway for the lender/s.

The Licensed Mortgage Broker will take you through an approval process. The professional will have to pre-qualify you for this loan to receive a hard copy of the lender approval, remember the criterion is both limited and easy as previously shown above.

Important Note: The lender must be able to encumber the property with a 1st mortgage lien. The property cannot have liens that will stop the lender from paying off the old liens. Remember, as long as the property will have a clean title after the short pay closes there will be no glitches.

Armed with this information the Licensed Mortgage Broker will make contact with the current lender to inform them that you (the consumer) would like by all intensions to keep the home that you currently occupy. This same scenario will also apply to your non-owner residents.

The Licensed Mortgage Broker will then inform the current lender that they have you process and pre-qualified for a loan that will pay off the bad loan at a discounted amount. (Refer to 55-60% Loan to Value as the above information states, which mean you must have a current appraised value to show value.



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An Independent Appraisal will be ordered of the property from an Independent Appraiser because of the need to establish value.

In this process RESPA sensitive product it is important to receive a true value, thus there will be no amount asked for by the licensee in the appraisal ordering process.

This is because no one but the State Licensed Appraisers should have the ability establish a value for accountability against fraud. The training received by these professionals before licensing makes this their job and they are accountable to the State.

Therefore, for added security and compliance the appraiser will have a free drawing board to establish a “true value” for the lenders. This will free the Independent Appraiser to not be under the restraints of having, to consider the homes that have been inflated for equity stripping.

IMPORTANT: The appraisal cost is the only out of pocket expense amount that you should be asked to cover by an out of pocket charge. Pay the appraiser at the door for the service this fee is credited back to you at closing and no other out of pocket should apply prior to closing.

The Licensed Mortgage Broker professional will then put together the collected package of the information required by the lender. They will complete to submit all submission forms at which time the lender evaluates the possibilities of cutting their losses by letting you acquire a new loan or the lender will decide to move forward to foreclose. Either scenario frees the consumer borrower and the lender.

If the lender does not comply with the short pay or short sale, then we strongly suggest that seek help with the “Deed in Lieu” of Foreclosure process. If you cannot save your property save your credit in order that, you may purchase another home later.

The normal wait period for the lender to conduct their due diligence is about 120 days waiting period or less.

Sit idle!

Do nothing while this wait period is on, you may decide this is a good time to seek education on credit repair.

Do not call daily the Licensed Mortgage Broker; they will contact you as soon as they receive lender information. No one will take your home or put you out during this process.

Once the lender states you have met the lenders criteria for the loan and the “short pay,” the Mortgage Broker coordinates all to the closing.

Closing: Unlike, some horror stories, you will not have to come out of pocket with money to close. The Licensed Mortgage Professional has handled your transaction



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properly you will not have to pay any out of pocket costs (besides the appraisal) for either a short pay or a short sale product.

“Expectations to not to be Over Charged”

The IAMB Inc., Licensed and trained negotiating members know how to give you a PAR rate and have the old lender pay the costs on the way out of the old loan product.

Now you have relief by having no payment for the next 2 months and a “Fresh, clean Start,” with a lower payment.

Expectations of amount charged by the IAMB Inc. and State Licensed Mortgage Broker should be to pay a total of 4 points origination fee for this process. You should not expect to pay a lot of junk fees.

Being educated consumers by taking the IAMB Inc., consumer course on Closing Costs vs. No Closing Costs, you should know how costs are calculated.

In the past, this product was given as an ARM, because it is a “band-aid” product and most times after a period of two (2) years in this product with on-time payment, you should have no problems in receiving a conventional loan product.

Before you close or at the closing - Do Not sign a paper labeled **Section 32** this form discloses you are entering into a **high cost** loan product. This simply means that there is an over pay to the Originator, remember the negotiator and the old lender in the deal cover the costs.

This loan is a benefit to the consumer borrower.

This product is out there and has been used since 1997 by the President of the IAMB Inc., and its’ trained Licensed Mortgage Brokers, so we can train on the products that we know exist.

The IAMB Inc., Licensed Member Brokers have had specific “Short Pay”, “Short Sale”, “Deed in Lieu”, program all to avoid or help the consumer through Foreclosure and the loss or recovery of their home.



Important Message to the Seniors:

You are eligible through the H.E.C.M. Loan Product (Remember, the high cost loan scenario product this is a good reason to receive this loan.)

The H.E.C.M. Reverse Mortgage is meant for this bailout purpose, when you need more of a loan amount to “Stop” or <FREEZE> the payment. Ask your IAMB Inc., trained Reverse Mortgage Master, and Licensed Mortgage Brokers for details.



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It is highly recommend by the IAMB Inc., that you ask for and use a Licensed Mortgage Broker Member, because we are accountable elite professionals not out to nickel and dime the public.

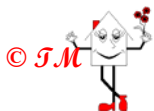
We are the “whistleblowers” education for awareness. We who believe in accountability through State Licensing are tired of getting the bad rap for a great job performed. **Most**, Licensed Mortgage Broker professionals seeks to “Benefit the Borrower.”

Added tip for Consumers - STOP THE FLEECING:

Seniors and Citizens it does not cost more than \$20.00 to set up your homestead account. Stop paying these scammers for concierge services and their due diligent accountable duties performed by responsible agents.

The IAMB Inc., responsible Licensed Mortgage Broker members will set your closing with an IAMB Inc., member responsible independent Title Agency that will help you to establish any account tax, or insurance account that is attached to your home transactions.

See one of our IAMB Inc., Licensed Mortgage Brokers for a menu of services and more educational information.



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We are seeking a “How To” and your Legislative help to resolve soft issues for compliance to benefit the citizens of Nevada:

The current Nevada established and old laws of record will have responsibility of the education of the Licensing of Mortgage Brokers and Originators along with the continuing education courses being the sole responsibility of the Real Estate Division of Nevada. NOT GOOD!

The Mortgage Lending Division and its' Commissioner are responsible and should be the supplier and overseer of all related education and licensing duties of the trained licensed Mortgage Broker professional for full accountability and responsibility to the State of Nevada.

Placing these duties of education to license seems as a no-brainer. Legislators you understand the process of “how to” so this is why I am seeking your help in this service. We do not want to revisit all statutes nor do we wish to open up all statutes. We do not seek to revamp all the laws. Just too simply the process, which will give over this education process to the department it, belongs.

It seems unless this law changes it will cause further frustration to the Mortgage Lending Commissioner. Setting the proper regulations for training, then licensing will combat crimes in the mortgage industry.

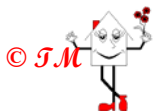
Let us in join together to accomplish success. This change if completed will place to hold proper accountability.

Let us seek “how to” give all authority “immediately” to the Mortgage Lending Division to conduct proper licensing business practices for the State and its' consumer borrowers.

The IAMB Inc., courses are neither State accredited nor are they State approved for CEU purposes in Nevada. The IAMB Inc., courteously supplies all education to the Mortgage Lending Commissioner and the Nevada Mortgage Lending Division in order to show respect and accountability training efforts. A Realtor could not train a mortgage professional at this level.

Thank you for helping us and allowing us to help in the States' quest to secure safe lending and home retention, for the Citizens of Nevada.

Rena' E. Starks
President & Master Level Trainer
Expert Witness
The IAMB Inc.
702.361.8200 (O)
702.542.1323 (Direct)



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