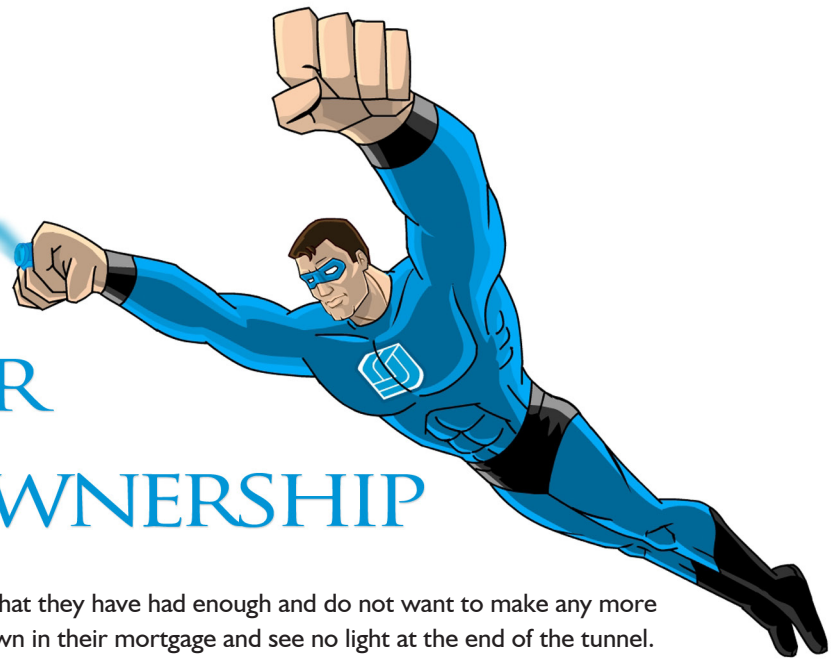


Ticor



THE DEFENDER OF HOMEOWNERSHIP

This story begins with a property owner who decides that they have had enough and do not want to make any more mortgage payments because they are totally upside down in their mortgage and see no light at the end of the tunnel.

The property owner then decides to prepare and record several new (illegal) "Deeds of Trust"; ones which are more to their liking and include various fictional case laws and believe that these case laws will free them from their burdensome prior loans. They also make remarks within the new (illegal) Deeds of Trust, that they are modifying their previous loans in order to lower their loan amount to a more tolerable "zero" balance, all however, illegal and without the knowledge of the unsuspecting lender. However, the lender has other plans, and therefore proceeds to begin the foreclosure process, which the property owner anticipates and thereafter records a fraudulent release of the foreclosure proceeding.

Shortly after that, the owner plans their next move, which happens to be a lawsuit against the lender who recorded the prior two loans, they allege in their suit that the lender has shown "criminal intent" against them, and that they are but humble and innocent victims, and believe they are entitled to damages and rewards. This is when the property owner decides to record their own creative "releases" for these two prior loans, thereby completing their creative plan for freedom from all debt.

"The Moral of The Story"

Use a competent Title Company, such as Ticor Title, where the Title and Escrow professionals who discovered this true and eventful story have an average tenure of over 30 years per member. Don't become a victim, and inadvertently allow a felony like this to spoil your transaction; use Ticor Title for your next transaction!

Our motto is:

"A more discerning and accurate process the old fashioned way, by experienced, dedicated and courteous professionals".

Consequently, what is good for Ticor Title becomes good for our clients.

