



## How To Check If Your Mortgage Is Compromised

The following is intended to assist you in making an initial determination as to whether or not your mortgage has been controlled, manipulated and compromised by Mortgage Electronic Registration Systems, Inc. electronic management data base.

If the answer to the above question is "**YES**," then your property's Chain of Title is likely "**Broken**" and there will be no way for you to obtain a clean and perfectible Deed to your property at the point of payoff of what you think is the owed debt on your Promissory Note.

This initial review is just that, Initial. However, it is highly indicative that you may have been the unknowing victim of fraud during the course of your home ownership which likely began at, or prior to, the loan closing.

It has been shown over the last four (4) years that this initial review has been 100% accurate in pinpointing broken Chains of Title and has been continually corroborated by a complete analysis of the mortgage documents for members of Mortgage Endgame.

The most complete known listing of all 5200 "MERS Members" has been provided for your use under the Nav Icon called "**MERS Member ID Numbers**" located on the right side of the third Nav Icon bar from the top.

You will need to refer to this listing to determine the entities represented by the MIN number listed on your mortgage.

1. Refer to your Mortgage/Deed of Trust
2. "MERS" refers to "Mortgage Electronic Registration Systems, Inc."
3. "MIN" refers to "MERS Identification Number."

**This number is of the utmost import and is the controlling number for your Mortgage/Deed of Trust and Promissory Note from the date of closing through the termination of the loan period. There is no more important factual indicator that your Mortgage/Deed of Trust has been compromised.**

4. Look for a MIN on the first page of your Mortgage/Deed of Trust. This is an eighteen (18) digit number and is styled "MIN XXXXXXXXXXXXXXXXXXXX." The first seven (7) digits refer to the lender registered with MERS. The second eight (8) digits reflect your loan contract number. The last one (1) digit is a check digit. You need not be concerned with the check digit at this point. It may come into play upon further review and analysis.
5. The first section of the Mortgage/Deed of Trust is the Definitions section. Locate the paragraph that specifies the definition of "Lender."
6. If your Mortgage/Deed of Trust is a "MERS Mortgage," there will be a definition either immediately before or after the definition of "Lender" which gives the definition for MERS. The definition generally begins with the sentence "MERS is Mortgage Electronic Registration Systems, Inc."
7. Check the section in definitions that explains the "Note." In most cases, the loan number for the "Promissory Note" will be listed in this section. If the loan contract number is not the same as digits 8 through 17 in the "MIN Number," your mortgage has been compromised and likely was sold "**Prior To**" filing with the County Recorder's Office.
8. Check the first seven (7) digits in the "MIN Number." Refer to the list of 5200 "MERS Members" by clicking on the "**MERS Member ID Numbers**" icon.

**You are looking to see if the name of the mortgage company you think you have dealt with is listed on the list of 5200 and additionally, if the first seven (7) digits in the "MIN Number" match the seven (7) digit "MERS Member" number shown adjacent to the name of the mortgage company you think you have dealt with.**

**In many instances, these numbers do not match. This means that the mortgage company you think you borrowed the money from was not the true lender and was simply sitting at the closing table as a "Table Funder." This is a MAJOR PROBLEM.**

9. If your loan contract number begins with one or more leading zeros (0's), there likely is a major problem.
10. If, on the first page or so of your Mortgage/Deed of Trust is the statement "(Your State Name) - Single - Family - Fannie Mae/Freddie Mac," this means that both your Mortgage/Deed of Trust and Promissory Note have been prepared in adherence with guidelines specified by Fannie Mae or Freddie Mac to streamline the securitization and sale of the Promissory Note by turning that Promissory Note into "**Bearer Paper.**"
11. If the phrase "UNIFORM INSTRUMENT WITH MERS" OR "MERS Modified Form" follows the statement in #10 above, the Mortgage/Deed of Trust and Promissory Note have been prepared in accordance with guidelines specifically dictated for MERS by Fannie Mae or Freddie Mac to facilitate the securitization and sale of the Promissory Note as "**Bearer Paper.**"
12. Go to the MERS website at <https://www.mers-servicerid.org/sis/index.jsp> to see if the Mortgage/Deed of Trust is a MERS mortgage. "MERS Members" have the option to purchase Non-MERS Promissory Notes and integrate them in the "MERS System."
13. Type in the CAPTCHA code on the screen to gain entry. The letters are case sensitive.
14. Left mouse click on the "logon" button.
15. On the next screen, left mouse click on the radio button to the left of the phrase "Search Property Address/Borrower Details."
16. Next, single left mouse click on the radio button to the left of the phrase "Borrower Name, SSN and Property Zip Code."
17. Next, single left mouse click on the radio button to the left of the phrase "Search by Individual Borrower, SSN and Property Zip Code."
18. In the form box that appears, enter the first and last name of the primary borrower, his/her Social Security Number and the property Zip Code.
19. Next, single left mouse click on the "Search" button.
20. **After receiving the search results, read the screen carefully. It should tell you how to identify the current investor.**

21. There is an extraordinarily high percentage of mistakes in the MERS database, so this information must be further corroborated to insure the highest degree of comfort as to its' accuracy.
22. Next, look at your monthly billing statement.
23. If your account number is a ten (10) digit number, you may be a MERS-controlled loan customer.
24. If your account number is a ten (10) digit number with one (1) or more leading digits being zero's (0's), you are either a MERS-controlled loan customer or are highly likely the victim of an in-house securitization and sale by your mortgage servicer.
25. Next, check your cancelled checks used to pay the monthly mortgage bills.
26. If the name of the business to which you have been paying your monthly mortgage bills changes from one name to another, your Mortgage/Deed of Trust has been securitized and sold unless the change can be verified as having been due to a corporate merger.
27. Check the front and back of all checks to identify the "ABA Check Routing Number," the account number and/or the "ACH Routing/Transit Number" of the account depositing your payment.
28. If any of these three (3) numbers change, you are a victim of securitization and the likely destruction of your legal Chain of Title. This means you will not own your home after you make the last payment. This means all the money invested in the property has been paid as rent and not as the equity purchase of the property.
29. **Bank of America, Wells Fargo, Citibank, JP Morgan Chase and many other lenders are shareholders in MERSCORP, Inc. and Mortgage Electronic Registration Systems, Inc. (MERS). These entities, in some cases, have separate internal residential mortgage securitization divisions which do not deal with MERS. As with MERS, these securitization divisions keep all of their activities privately internalized. They are especially adept at bypassing and failing to make the statutorily required filings at the County Recorder's Office. MERS is not the only organization securitizing and selling Promissory Notes and therefore breaking the "Chain of Title" on millions of properties.**