

How To Stop A Foreclosure In 3 Simple Steps...



Even If The
Sheriff Sale is
Already Done
and You're Still
Living In The
Property

by BRAD TIPTON

Got Questions or Comments or NEED HELP
Contact Brad – bradtipton@yahoo.com

About The Author – Brad Tipton



Hi, my name is Brad Tipton. I have helped over 3,000 clients learn to learn how to set up their lives quickly and inexpensively in the Private, including how to successfully stop ANY type of collection activity including foreclosure, repossession, as well as how to Dismiss, Settle, and Win any court case without the need for a Lawyer.

I am a former negotiator for Wells Fargo, I am a former licensed mortgage broker, and I am the former owner of a stock purchasing and selling company.

So, I KNOW what I am talking about as far as the Foreclosure process, Legal Issues, debt removal, Promissory Notes, Private Administrative Processes, legal documentation, CUSIPS, physical & fiat currency, and banking.

Currently my wife and I run three successful businesses.

Why do I share this information about my background? Simple, so you can know the information that I share is “insider” information that you cannot easily get anywhere else.

Please enjoy this book called, *“How to Stop a Foreclosure In 3 Simple Steps...Even If the Sheriff Sale Is Done and You Are Still Living in The Property”*.

Also, I am always available if you have questions or comments. My contact information is below.

Many Thanks!

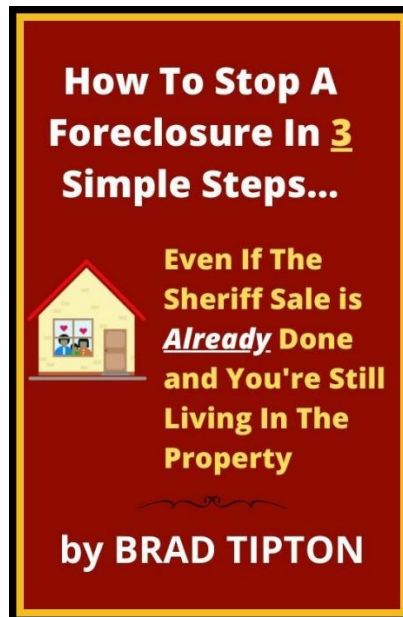
Brad Tipton
bradtipton@yahoo.com

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How To Stop a Foreclosure In 3 Simple Steps... Even If the Sheriff Sale Is Done and You're Still Living in The Property

By Brad Tipton

Most people think stopping a foreclosure is hard and could never be done by the average homeowner. And that is certainly what banks, lenders, and Foreclosure Attorneys want you to think.

But NOTHING could be further from the truth.

The entire foreclosure process from beginning to end is completely dependent upon you NOT knowing how deal with the banks, lenders, and foreclosure attorneys.

The purpose of this book is to Inform you and Empower you by letting you know exactly what step to take to keep your property.

The good news is...

There are only 3 Simple Steps to dealing with banks, lenders, and foreclosure attorneys, when it comes to keeping your property:

1. RESPOND
2. CONTRACT
3. ENFORCE

If you are reading this book then it is likely you, or a loved one, or a friend is facing foreclosure and time is of the essence.

So, LET'S BEGIN!

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Step 1: RESPOND

If you are dealing with a foreclosure the first thing you quickly realize, is they overwhelm you with paperwork: paperwork from the lender or bank, paperwork from the foreclosure attorney, paperwork from the court.

It can feel overwhelming.

It is important to realize this is being done for TWO reasons:

1. They want to create a state of “**Shock and Awe**” in your mind.
2. They are required by law to contact you in writing every step throughout the process.

But do not worry, because both are simply to deal with and overcome.

What is Shock And Awe?

It is a military tactic.

Shock and awe (technically known as rapid dominance) is a tactic based on the use of overwhelming power and spectacular displays of force to paralyze the enemy's perception of the battlefield and destroy their will to fight.

Their goal is to overwhelm you with an avalanche of paperwork to make you mentally submit and give up, so they do not have to work so hard to win against you and take your property.

How To Overcome Shock and Awe

Simple. Education and Preparation. Once you get educated about their tactics, and get educated about how to respond, then instead of feeling overwhelmed, you feel at rest.

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Why? Because you “get it.” You can see through their game. And since you can see clearly what they are trying to do, then you do not feel overwhelmed or afraid.

Instead, you feel Empowered.

They Are Required by Law

The other reason they send you an avalanche of paperwork in the mail is because it is required by law.

Here is where it gets interesting. **So, listen closely.**

If you look at all your foreclosure documents, you will quickly realize that the entire foreclosure process is being brought against you by a business or by a corporation, and NOT by a particular person.

In fact, many of the documents you receive will not be signed by anyone. Their signature will be completely missing.

Why is Their Signature Missing?

The signature is missing because the foreclosure action is NOT being done by a human man or woman, but instead by a “business” or by a “corporation.”

That is bad news for them and good news for you!

Here’s why...

Corporations and Businesses are not like you and me. Corporations and Businesses are not alive. They do not have breath in their lungs. In fact, they do not have lungs at all. They cannot walk or move. They are

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entities that were created and only exist on paper. Corporations and Businesses cannot fall in love, or hurt, or feel. They are dead.

In a way, they are like vampires, who need someone else's blood to live.

In the same way, those who are coming after your property do not have any Power or Authority of their own to take your property. Instead, they need YOU to give it to them.

Let me say that again...

They are dead. They do not have any Power or Authority to take your property. So, they NEED you to give them the okay to take your property.

And they use the mail to obtain your approval – your okay- your permission for them to take your property.

The way the Postal System works is, all business documents are CONTRACTS.

And if you fail to properly respond to their avalanche of letters, then according to Post Law, you have agreed to a contract that gives them the Power and Authority to take your property.

Remember? They are like vampires. They do not have Power or Authority of their own. They MUST get it from you.

And they use the mail system to make you to afraid, anxious, confused, intimidated, and overwhelmed to respond.

And by your failure to respond properly, you walked into their trap, and you have unknowingly created a contract where you give them the Power and Authority to take your property.

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In short, YOU are the one who gives them the Power and Authority to take your property. It is like YOU are using your own Power and Authority to foreclose on YOURSELF!

So, step 1 is to always RESPOND to all their letters and respond on time.

When you respond properly, they do not have the power to take your property.

STEP 2: CONTRACT

Remember earlier how I said their ENTIRE system is a system of CONTRACT?

Well, if they can use the Postal System to contract with you to get Power and Authority to accomplish their goal to take your property, then you can use the exact same Postal System to Empower yourself to accomplish your goal of keeping your property.

You see, the system works both ways! You just have to know HOW to use the system to your favor, to Contract with them.

To use the Postal System in your favor, you must implement what is called an Administrative Process.

Use the Administrative Process to Contract

The Administrative Process is the process of where Person A uses the Postal Service to mail three separate letters over time to Person B.

If Person B does not respond properly and on time, then a binding **contract** is automatically established between Person A and Person B where Person A has authority over Person B's property or money.

You may not have realized it, but it is likely you have already experienced for yourself or seen the Administrative Process at work.

Here is an example where you may have seen the Administrative Process at work by a debt collector:

ABC Debt Collector uses the Postal System to mail you a scary, and intimidating letter that says, *“Hey! Pay us our money within the next 30 days or we will come and repossess your car. But you do not have the cash to pay, and you are afraid, so you fail to respond within 30 days.*

On the 31st day, ABC Debt Collector uses the Postal System to mail you an even scarier second letter. This time the letter says, *“Hey! We have not heard back from you, but we will give you 10 more days to respond. Otherwise, we are coming to repossess your car.”*

But you still do not have the money. Now you are afraid, embarrassed, and overwhelmed so you still do not respond.

When you fail to respond within 10 days, ABC Debt Collector uses the Postal System to mail you a super scary third letter that says, *“We're coming to repossess your car!”*

Because you did not respond to the letters they mailed you, then you automatically agreed with them that they can come and take your car. The reality is they NEVER had the Power or Authority to take your car. So, they used three separate letters and the Postal System scare you so that you would not respond.

It is by your non-response that YOU agreed to their **contract** that says they can come and take your car.

What's The Solution?

When they mail you a letter, simply respond back with a Forensic Evidence Analysis of their letter.

A Forensic Evidence Analysis is where you go through their document and let them know all the parts you do not understand.

Below is a sample of a Forensic Evidence Analysis:

FORENSIC EVIDENCE ANALYSIS

[Syntax Analysis – for the claim – no contract and use of fictitious conveyance of language per 18 USC 1001]

[No definitions given for contract no separate guide given]

[a NO = negative = no contract in syntax meaning, parse applies to verb adverb no language comprehension]

[for NO all errors noted]

Richmond, VA 23285-5899

- 0 = CONJUNCTION
- 1 = ADVERB
- 2 = VERB
- 3 = ADJECTIVE
- 4 = PRONOUN
- 5 = [PRE]POSITION
- 6 = [AR]TICLE
- 7 = NOUN
- 8 = PAST-TIME
- 9 = FUTURE-TIME
- 9a=MIXED TIME TENSES

Mr. SUN R JE/ [redacted] NDG
9134 [redacted] LN
LA [redacted] CA 92040

Capital One

Dear Mack:

We received your correspondence to Richard Fairbank, CEO, dated [redacted] requesting information or that we take action on your account.

We confirmed that the account ending in 5298 was opened on November 26, 2014, with a signed application. The following information confirms you are the owner of this account:

- The contact information used to open the account (listed below), has been linked to you by public records
- 23 [redacted] Street, [redacted] CA 921 [redacted]
- We have verified the Social Security Number and date of birth we have on record for this account belongs to you by public records and by your credit report.
- Your account records include notations about calls you made to us regarding this account during which you did not dispute ownership of the account.
- We mailed billing statements to the address we have on file and have no record of having received any returned billing statements or other mail that we sent to this address through the U.S. Postal Service.

Due to the sensitive nature of this document and in an effort to protect your personal information, we are unable to enclose a copy without performing additional verification steps. If you would like to receive a copy of the application or billing statements, please contact me directly to complete the verification process.

Per your request, I added the following phone number to Capital One's Do Not Call list: 781-535-4546. Please allow 30 calendar days for this change to take effect.

Capital One is not required to sign an affidavit or certify its responses made to a customer complaint, request for information, or receipt of documentation.

:Symbol use with the correction.

- ~ = a negative prefix (underlined section of a word) = NO = no contract
- ~ ND = non-defined terms = non defined symbol = no contract.
- NDG = a Nom De Guerre - fiction name, not correct full name, dead ficti
- // - B - Boxing - removed from page section - no contract.
- VC = void continuum = double space/blank space area = No contract

If you do not know how to create a Forensic Evidence Analysis, simply shoot me a quick email and I will be happy to help. My email is: bradtipton@yahoo.com

Got Questions or Comments or NEED HELP
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Why Does the Forensic Evidence Analysis Work?

Remember earlier when we talked about how they try to overwhelm you with an avalanche of paperwork?

Remember how one of the reasons they send so much paperwork is because it is **REQUIRED** by law?

Okay, let's go a big deeper about **WHY** the Forensic Evidence Analysis works so well...

Yes, as required by law, they overwhelm you with paperwork. But did you know that by law you must be able to **UNDERSTAND** the any Notices they mail you?

So, if the Notice is written in a language you do not understand, that means the Notice they mailed you **does not count**, and you have the federal right to demand them to re-mail you the Notice in a language you understand.

For example, if your primary language is Spanish, but they mail you the Notice in English, then you can respond to their notice in writing and say, "*No comprendo ingles. Necesito espanol.*"

By writing to them and letting them know you do not speak English and that you require Spanish, then by law it means the first notice **does not count** because you could not understand it.

It also means they **MUST** re-mail you the Notice in Spanish, so you can understand it.

But in all their Notices, they will **NEVER** tell you what language it is written in.

Instead, they rely on you to ASSUME that it is written in English.

But when you respond back in writing and ask them questions like what language their Notice is written in, they MUST let you know what language it is written in.

The problem is that you will be surprised to find that all their documents are **NOT** written in English.

Instead, their documents are either written in “Legal English” or “Legalese”

What is Legal English?

According to Wikipedia,” Legal *English is the type of English as used in legal writing. In general, a legal language is a formalized language based on logic rules which differs from the ordinary natural language... Legal English has been referred to as a "sublanguage", as legal English differs from ordinary English.*” (“Meaning of "respecting" in "no law respecting an ...”)

Did you hear what Wikipedia said?

Wikipedia says Legal English is a “sublanguage” and it “**differs**” from English!

What is Legalese?

According to Wikipedia, “Historically, legalese is language a lawyer might use in drafting a contract or a pleading but would not use in ordinary conversation. For this reason, the traditional style of legal writing has been labeled reader-unfriendly.” (“Article On Legal Language And Legal Writing [lon7n31v5e23]”)

Did you hear what Wikipedia just said?

Wikipedia says Legalese is a “**language**” used by lawyers and that is labeled as “reader-unfriendly”

In other words, the Notices they mail you are **NOT in English**.

Their avalanche of paperwork is intentionally designed to make you ASSUME it is written in English when in fact it is not.

That means when you write to them and ask them what language their Notice is written in, they WON'T respond and let you know.

Why? Because it is against Federal Law to write to someone and purposely mislead them.

That law is called Title 18 U.S. Code § 1001 - Statements or entries generally.

Title 18 U.S. Code 18 says a debt collector, bank, or foreclosure attorney cannot knowingly and willfully use the Postal System write you and use trickery, or a scheme, or fraudulent language to purposely mislead you.

That means bank, debt collector, or attorney **CANNOT** respond to your Forensic Evidence Analysis.

Why? Because it would force them to reveal that they **intentionally** used false, fraudulent, and misleading language in a scheme to trick you.

Now that they are caught in their game, it means they cannot keep sending you Notices because ALL their Notices purposely uses fraudulent language.

So, they will stop sending you Notices.

But here is the problem for them...

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Their hands are tied. They cannot mail you any Notices without breaking the law.

But to remove you from your property, they are **REQUIRED BY LAW** to mail you a Notice.

So, do you understand what that means??

It means to remove you from your property they **MUST** mail you a Notice.

But they cannot use the Postal System while knowingly and willfully using fraudulent language.

So, for you that means...

“No Notice. No Removal from your property.”

No removal means you get to stay in your property!

That is the **POWER** of using the Forensic Evidence Analysis.

How To Use the Forensic Evidence Analysis

You use the Forensic Evidence Analysis as part of the letter you write to the debt collector, bank, or attorney.

In your letter you give them 14 days to clarify the things you do not understand in their letter.

Also, ask them to verify which language they are using in their letter, which grammar style they are using in their letter, and what dictionary you should use to understand the letter they mailed you.

Also, let them know that if they fail to respond with the required corrections then they agree that there is no debt owed and that they will immediately cease all collection activity.

By using the Postal System to mail them your request, you have officially activated the Administrative Process where (by their failure to respond properly) you establish an automatic binding contract with them where they agree to cease all collection activity against your property.

They will write you back but if you look closely at their response, you will quickly realize they DID NOT provide what you requested (they never do). By law, this is considered a non-response.

So, you use the Postal System again and send them the second letter where you say, *“Hey! You did not provide what I asked, so let me give you an additional 10 days.”*

Let them know that if they fail to provide the corrections and answer your questions from your first letter, then that are agreeing that they will cease all collection activity against your home.

Again, they will write you back but if you look closely at their response, you will quickly realize they DID NOT provide what you requested (they never do). By law, this is considered a non-response.

Last, you use the Postal System again to mail them your third letter that says, *“Hey! Since you failed to respond properly to both my previous letters, you have automatically agreed that you will immediately cease all collection activities against my home. And if you continue in any way, I will take legal action to enforce the contract you have established with me.”*

Congratulations! With your 3 letters you have successfully established a binding contract where they have agreed to CEASE all collection activity against your home.

Not surprisingly, there are times where the debt collector will ignore the contract you established with your Administrative Process.

And they will contact you again and try to take your home.

That is where you will need to know how to ENFORCE the contract you established with your Administrative Process.

STEP 3: ENFORCE

Not surprisingly, there are times where the debt collector will contact you again and try to take your home.

The difference is NOW you have a binding contract where they have agreed in writing (by their non-response) to cease all collection activity against your home.

Remember earlier how I told you their ENTIRE system is a system of contract?

By contacting you again and trying to collect or take your home, you can go to your local courthouse and ENFORCE your contract by opening a case to get the court to provide a judgement for them to cease collection activity.

The big key regarding step 3 is to realize that your Administrative Process along may NOT stop them from coming after your home.

That is why you will VERY LIKELY have to get your local court involved to ENFORCE the contract you established with your Administrative Process.

WHAT IF THE FORECLOSURE IS ALREADY COMPLETE?

Many wonder how to deal with things when the court has ordered foreclosure, the sheriff sale has already happened, and there is a new owner BUT...the former owner is still living in the property.

Even in that situation, there is still good news for the previous owner!

It is important to remember that the entire foreclosure system is based on the courts and on the rules, guidelines, and statutes of your state.

That means the in most cases, there are laws in your state that REQUIRE the new owner to give you a **30-day Notice** to move out.

So, when they mail you Notice requiring you to move out, simply run a Forensic Evidence Analysis on their document.

Then include it when you use the Postal System to mail them the first of three letters to activate your Administrative Process.

Simply follow the same steps described in the previous section of this book.

By following those steps, you will nullify their Notice to move out AND you will nullify their ability to mail you anymore Notices.

CONCLUSION:

Protecting your home is simple when you know the 3 Simple Steps:

1. Respond
2. Contract
3. Enforce

- **Respond** properly to all their letters.
- **Contract** with them by using the Administrative Process and the Forensic Evidence Analysis
- **Enforce** your contract if needed by involving your local courts

NEXT STEPS:

Need the templates for the Administrative Process letters?

Need to learn how to create a Forensic Evidence Analysis?

Or do you feel like you want 1-On-1 coaching as you go through process, please go ahead, and email me NOW.

My email is: bradtipton@yahoo.com

Many Thanks, and all the absolute best to you!

Brad Tipton

Email: bradtipton@yahoo.com

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Contact Brad – **bradtipton@yahoo.com**