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Here is that quick process one student has had great success with at stopping foreclosure auctions.

This deferral is necessary to have time to complete Phase 1 of our mortgage settlement process.

Here is what to say to the Trustee (the person holding the auction). Make sure at some point you get the person's name who is acting on behalf of the trustee at the auction.

Say...(assuming you are the borrower, if acting as a Power of attorney, have your POA document in hand and indicate who you are in context).

"I am the Grantor on the Deed of Trust (or you represent them as POA), I have first hand knowledge that this note has been satisfied in full". (at that point they may ask for documentation or proof).

You can tell them that you do not have the documentation with you, however;
"As the Grantor of this trust deed (or as he POA for them), I also have first hand knowledge that your assignment is not valid. You were not assigned by the actual beneficiary".

The reason for this last statement is because, 99.9% of the time a clerk in some office filled out the Trustee Assignment paper work, instead of an authorized signor for the Beneficiary – likely the person who created the trust deed or mortgage; the borrower.

Then tell the Trustee, "I am the Grantor and I'm giving you verbal notice of these facts. I now have your name(s) and you do not have any liability protection from me suing you personally as a participant of this fraud". One side note, check and make sure how you are referred to in your trust deed, either as the Grantor, Trustor, or Borrower, then represent yourself as whichever one applies.

At this point, they will generally place the property last on the list while they have someone make a call to the Trustee's office to make a clarification. The office will usually call back within a half hour to an hour, and the Trustee will announce that the sale has been postponed due to mutual agreement.