

OCTOBER IS #HomeOwnersEmpowerment MONTH –
#2015BankSHARK COMPETITION

(Prepared by Carolyn Bailey; posted on October 1, 2015 to HurtingHomeOwners.com)

The 2015 Theme is: **#ZuckerGoldbergOnBLAST !**

The Motto is: **“An Informed Consumer Base Produces An Empowered
Advocacy Base !”**

[See instructions for TwitterVoting on page 4.]



General Overview on #FRAUDclosure

*Sinister visions of America in crisis: Hollywood finally gets foreclosures right in
“99 Homes”*

By David Dayen (Salon)

http://www.salon.com/2015/09/22/sinister_visions_of_america_in_crisis_hollywood_finally_gets_foreclosures_right_in_99_homes/

[TwitterVote Identifier: #2015BankShark001 @HurtinHomeOwner]

Why we need to keep covering the foreclosure crisis

By Anna Clark (Columbia Journalism Review)

http://www.cjr.org/united_states_project/foreclosure_crisis_housing_recovery.php

[TwitterVote Identifier: #2015BankShark002 @HurtinHomeOwner]

Why the foreclosure crisis isn't over yet

By Paul Solman (PBS News Hour)

http://www.pbs.org/newshour/making-sense/foreclosure-crisis-isnt-yet/?utm_source=twitter&utm_medium=pbsofficial&utm_campaign=newshour

[TwitterVote Identifier: #2015BankShark003 @HurtinHomeOwner]



Background

The blood from #FinancialMurder is in full display on the palm prints of #ZuckerGoldberg's current and former attorneys/sworn Court Officers, too many staff members, collaborators, etc. For dozens of years, now bankrupt, #ZuckerGoldberg attorneys served/serve as the #NewJerseyUNIQUE's sanitizers and "Hit Men" for predatory lenders #WellsFargo, #USBank, et al. But all bad things must come to an end, and this, this is the end, for #ZuckerGoldberg !

On June 23, 2015 #ZuckerGoldberg filed its New Jersey WARN Notice.

NJ Foreclosure Firm Still Operating but Winding Down

By David Gialanella (New Jersey Law Journal)

<http://www.njlawjournal.com/id=1202738625423/NJ-Foreclosure-Firm-Still-Operating-but-Winding-Down#ixzz3nIQmUGrv>

<http://webcache.googleusercontent.com/search?q=cache:qurzcV01zPMJ:www.njlawjournal.com/id%3D1202731244098/Foreclosure-Firm-Pins-Pending-Demise-on-NonPaying-Clients-+&cd=1&hl=en&ct=clnk&gl=us>

[TwitterVote Identifier: #2015BankShark004 @HurtinHomeOwner]

"Zucker Goldberg has about 30,000 active files that would have to be transferred in the event of a closure." (per Daniel Stolz, Esq.)

http://www.nj.com/business/index.ssf/2015/06/nearly_300_employees_of_nj_law_firm_facing_layoffs.html

[TwitterVote Identifier: #2015BankShark005 @HurtinHomeOwner]

<http://www.njbiz.com/article/20150624/NJBIZ01/150629923/law-firms-closure-could-result-in-nearly-300-job-losses>

[TwitterVote Identifier: #2015BankShark006 @HurtinHomeOwner]

<http://www.globallegalpost.com/global-view/new-jersey-foreclosure-law-firm-to-shut-with-loss-of-300-jobs-86764118/>

[TwitterVote Identifier: #2015BankShark007 @HurtinHomeOwner]

On August 3, 2015 #ZuckerGoldberg filed a Chapter 11 Bankruptcy petition. But, but, but, #ZuckerGoldberg took care of a little “housekeeping” business before that filing. In the years leading up to its bankruptcy #ZuckerGoldberg made in the neighborhood of \$30M annually. That’s a lot of mula-mula just to float up into the atmosphere and out into space. As it turns out, the primary beneficiary and successor-in-interest to all that filthy lucre will be none other than an outfit that now calls itself by the name KLM Law Group PC. But not so long ago, KLM was known by a less euphonic name - Goldbeck McCafferty & McKeever. (Search engine to get the dirt.) But then was then, and now is now. KLM Law Group is the likely recipient of #ZuckerGoldberg’s cherry-picked cases. All other law firms were/are stuck with The Duds and The Zonks. But those all other law firms should not sulk too much but, like KLM Law Group, should don Haz-Mat outfits before handling any of #ZuckerGoldberg’s 30K highly toxic case load. Everyone, including KLM, has received a bill-of-goods, if you get my drift.

Just saying.

Foreclosure Firm Zucker Goldberg Files Chapter 11 Petition

By David Gialanella (New Jersey Law Journal)

<http://www.njlawjournal.com/id=1202733782007/Foreclosure-Firm-Zucker-Goldberg-Files-Chapter-11-Petition#ixzz3n5JCOaDr>

[TwitterVote Identifier: #2015BankShark008 @HurtinHomeOwner]

NOTE: Anyone who has a “beef” with #ZuckerGoldberg only has until December 8, 2015 to file a Proof of Claim with the New Jersey Bankruptcy Court. But please don’t get your hopes up too high because many, many hands are grabbing for the few dollars that may be left !

C’est la vie.

Case Name: **In Re Zucker, Goldberg & Ackerman** (A/K/A Yankee Title)

Docket # 15-24585-CMG

<http://www.njb.uscourts.gov/court-info/staff-directory>

<http://www.njb.uscourts.gov/content/proof-claim>

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#CallingForDeepThroat (s)

#NewJerseyUNIQUE is a very wealthy state.

Top earners are N.J.'s fastest growing income group, Census data shows

By Carla Astudillo (NJ Advance Media for NJ.com)

http://www.nj.com/news/index.ssf/2015/09/top_earners_are_njs_fastest_growing_income_group_census_data_shows.html

[TwitterVote Identifier: #2015BankShark009 @HurtinHomeOwner]

So why, why, why are foreclosures in #NewJerseyUNIQUE spiking in the opposite direction of most of the nation ???

Maybe, just maybe, those strange statistics are related to #DEEP6FRAUD A/K/A #RoboSigningPart2. Hmmmm.

Michael S. Ackerman, Esq., was/is Mad Scientist –in-Residence, at #New JerseyUNIQUE’s premier #FRAUDclosureMill, #ZuckerGoldberg. He could provide us with some interesting tidbits, if he were so inclined. In lieu of him sharing enlightenment on Residential Mortgage Backed Securities (#RMBS) #DEEP6FRAUDclosure, some #DeepThroat (s) can serve that role.

Consider it your good deed for the century. Also investigate the possibility of a really enticing Securities and Exchange Commission (SEC) Whistleblower’s Award. The SEC is super eager to uncover #RMBS fraud.

Advisory: Consult a lawyer. <http://www.sec.gov/answers/lawref.htm>
<http://www.sec.gov/whistleblower>

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October 30, 2015 is Voting Day for the #2015BankSHARK Competition.
9am-5pm EST.

TwitterVote for your favorite news article or report; maximum of three votes per person.

Use the article identifier number to vote.

SAMPLE BALLOT – [#2015BankSHARK999 @HurtinHomeOwner]

It would also be really nice if TwitterVoters email/Tweet the writers, to encourage and congratulate them for their boldness, diligence, and insight.



Category 1 - WHAT MAKES #NewJerseyUNIQUE ?

N.J. foreclosure rate again ranks among top in U.S. as repossessions spike

By Erin O’Neill (NJ Advance Media NJ.com)

http://www.nj.com/business/index.ssf/2015/09/nj_foreclosure_rate_again_ranks_among_top_in_us_as.html

[TwitterVote Identifier: #2015BankShark010 @HurtinHomeOwner]

N.J. has highest rate of distressed mortgages in nation, study shows

By Erin O’Neill (NJ Advance Media NJ.com)

http://www.nj.com/business/index.ssf/2015/08/nj_distressed_mortgages.html

[TwitterVote Identifier: #2015BankShark011 @HurtinHomeOwner]

Atlantic County remains country's worst in foreclosure activity

By Michelle Brunetti Post (PressOfAtlanticCity.com)

http://www.pressofatlanticcity.com/business/atlantic-county-remains-country-s-worst-in-foreclosure-activity/article_c3ed292c-46c1-11e5-9a6f-b74e1b7656f0.html

[TwitterVote Identifier: #2015BankShark012 @HurtinHomeOwner]

N.J.'s 'zombie foreclosure' rate highest in U.S.

By Erin O'Neill (NJ Advance Media NJ.com)

http://www.nj.com/business/index.ssf/2015/06/zombie_foreclosure_rate_in_atlantic_city_trenton_h.html

[TwitterVote Identifier: #2015BankShark013 @HurtinHomeOwner]

Top 10 Counties in New Jersey With The Highest Foreclosure Rates

By Max Leone (NJ Spotlight)

<http://www.njspotlight.com/stories/15/07/12/the-list-top-10-counties-in-new-jersey-with-the-highest-foreclosure-rates/>

[TwitterVote Identifier: #2015BankShark014 @HurtinHomeOwner]

U.S. Foreclosure Activity Increases 7 Percent in July as Bank Repossessions Reach 30-Month High

By Daren Blomquist (RealtyTrac)

<http://www.realtytrac.com/news/foreclosure-trends/realtytrac-july-2015-u-s-foreclosure-market-report/>

[TwitterVote Identifier: #2015BankShark015 @HurtinHomeOwner]

New Foreclosure Procedures Put To Test As Number of Cases Climbs In New Jersey

By Joe Tyrrell (NJ Spotlight)

<http://www.njspotlight.com/stories/15/02/02/new-foreclosure-procedures-put-to-test-as-number-of-cases-climbs-in-nj/>

[TwitterVote Identifier: #2015BankShark016 @HurtinHomeOwner]

Foreclosure Numbers Paint Bleak Picture Of Garden State

By Joe Tyrrell (NJ Spotlight)

<http://www.njspotlight.com/stories/13/03/04/foreclosure-numbers-paint-bleak-picture-of-garden-state/>

[TwitterVote Identifier: #2015BankShark017 @HurtinHomeOwner]

Category 2 - GENERIC #FRAUDclosure and #BottomFeeders

Hedge Funds: The Ultimate Absentee Landlords - How Wall Street capitalized on the foreclosure crisis to become the nation's largest owner of single-family homes.

By Peter Dreier & Aditi Sen (The American Prospect)

<http://prospect.org/article/hedge-funds-ultimate-absentee-landlords-fall-preview>

[TwitterVote Identifier: #2015BankShark018 @HurtinHomeOwner]

As Banks Retreat, Private Equity Rushes to Buy Troubled Home Mortgages

By Matthew Goldstein (New York Times DealBook)

<http://www.nytimes.com/2015/09/29/business/dealbook/as-banks-retreat-private-equity-rushes-to-buy-troubled-home-mortgages.html?ref=business&smid=tw-nytimesbusiness&smtyp=cur>

[TwitterVote Identifier: #2015BankShark019 @HurtinHomeOwner]

Suicides Related to Foreclosure and Eviction Doubled During the Housing Crisis

Kriston Capps (TheAtlantic Monthly City Lab)

<http://www.citylab.com/housing/2015/02/foreclosures-related-suicides-doubled-during-the-housing-crisis/385608/>

[TwitterVote Identifier: #2015BankShark020 @HurtinHomeOwner]

Report -

http://static1.1.sqspcdn.com/static/f/1212067/24761746/1398097722647/Houle_Light_AJPH_Final.pdf?token=qwr4nSMCnng9zkbEz0xcV3hXv6M%3D

[TwitterVote Identifier: #2015BankShark021 @HurtinHomeOwner]

The Effects Of Foreclosure On Children And Schools

By Kathryn Pettit (National Neighborhood Indicators Partnership)

<http://www.neighborhoodindicators.org/activities/projects/effects-foreclosure-children-and-schools>

[TwitterVote Identifier: #2015BankShark022 @HurtinHomeOwner]

Lawmakers' Inaction Could Put Homeowners in Double Jeopardy

By Louis Tisler (Mortgage Servicing News)

<http://www.nationalmortgagenews.com/news/distressed/lawmakers-inaction-could-put-homeowners-in-double-jeopardy-1054937-1.html>

[TwitterVote Identifier: #2015BankShark023 @HurtinHomeOwner]

NY High Court rules deficiency judgment properly denied for lack of evidence of property value

By Brady Hermann, Esq. (Maurice Wutscher LLP)

<http://www.lexology.com/library/detail.aspx?g=df14cc73-5184-488a-87da-915ec2e620b9>

[TwitterVote Identifier: #2015BankShark024 @HurtinHomeOwner]

New York Court of Appeals clarifies deficiency judgment affidavit expectations

By David Roth, Esq. and Avery Simmons, Esq.

(Bradley Arant Boult Cummings LLP)

<http://www.lexology.com/library/detail.aspx?g=4478a6df-c681-4407-ace4-936e67b7ee59>

[TwitterVote Identifier: #2015BankShark025 @HurtinHomeOwner]

Homeowners' fight against foreclosure ends with \$264K bill

By Catherine Curan (New York Post)

<http://nypost.com/2015/08/22/homeowners-fight-against-foreclosure-ends-with-264k-bill/>

[TwitterVote Identifier: #2015BankShark026 @HurtinHomeOwner]

Foreclosure Sales and Deficiency Judgments in Tennessee

<http://www.natlawreview.com/article/foreclosure-sales-and-deficiency-judgments-tennessee#sthash.YNwbJRCL.dpuf>

[TwitterVote Identifier: #2015BankShark027 @HurtinHomeOwner]

OCC Is Concerned That Banks 'Continue to Fail' With SCRA Compliance

<http://dsnews.com/news/09-01-2015/occ-is-concerned-that-banks-continue-to-fail-with-scra-compliance>

[TwitterVote Identifier: #2015BankShark028 @HurtinHomeOwner]

Surviving the Zombie Foreclosure

By Robert Massi (Fox News)

<http://www.foxnews.com/leisure/2015/08/08/surviving-zombie-foreclosure/>

[TwitterVote Identifier: #2015BankShark029 @HurtinHomeOwner]

Foreclosure Can Haunt Borrowers for Decades: What to Do if It Happens to You

By Virginia C. McGuire (NerdWallet)

<https://www.nerdwallet.com/blog/banking/foreclosure-deficiency-judgment/>

[TwitterVote Identifier: #2015BankShark030 @HurtinHomeOwner]

Florida court upholds judgment in action on note following foreclosure

By Ralph T. Wutscher, Esq. (Maurice Wutscher LLP)

<http://www.lexology.com/library/detail.aspx?g=a8700231-91f8-474b-bac2-28f4485e352f>

[TwitterVote Identifier: #2015BankShark031 @HurtinHomeOwner]

Category 3 - #EmpoweredHomeOwner

Lancaster woman sells shirts in effort to save her home

<http://fox43.com/2015/07/02/lancaster-woman-sells-shirts-in-effort-to-save-her-home/>

[TwitterVote Identifier: #2015BankShark032 @HurtinHomeOwner]

How an Apple Cake Saved This Woman's Home

By Stephanie Krikorian (Oprah)

<http://www.oprah.com/spirit/Aimee-Morgan-Learning-to-Code-Female-Programmers>

[TwitterVote Identifier: #2015BankShark033 @HurtinHomeOwner]

Donors Save Home of 91-Year-Old WWII Vet

<http://conservativeintel.com/2015/09/15/donors-save-home-of-91-year-old-wwii-vet/>

[TwitterVote Identifier: #2015BankShark034 @HurtinHomeOwner]

Online fundraiser gathers \$14,000 to keep 20 Detroit families in their homes

By Khalil AlHajal (MLive Media Group)

http://www.mlive.com/news/detroit/index.ssf/2015/09/online_fundraiser_gathers_1400.html

[TwitterVote Identifier: #2015BankShark035 @HurtinHomeOwner]

Trying To Keep Home Turns Into Foreclosure Nightmare For Bloomfield Woman

By Joe Tyrrell (NJ Spotlight)

<http://www.njspotlight.com/stories/15/05/11/dream-of-owning-a-home-turns-into-foreclosure-nightmare-for-bloomfield-woman/>

[TwitterVote Identifier: #2015BankShark036 @HurtinHomeOwner]

Mortgage Nightmare: One New Jersey Family's Fight Against Foreclosure

By Joe Tyrrell (NJ Spotlight)

<http://www.njspotlight.com/stories/14/09/15/one-new-jersey-family-s-fight-against-foreclosure/>

[TwitterVote Identifier: #2015BankShark037 @HurtinHomeOwner]

Elderly couple losing home of 64 years to foreclosure

By Camille Amiri , WXYZ

<http://www.newsnet5.com/news/elderly-couple-losing-home-of-64-years-to-foreclosure>

[TwitterVote Identifier: #2015BankShark038 @HurtinHomeOwner]

Sandy victims need help to get banks off their backs

By Mark Di Ionno | (The Star-Ledger)

http://www.nj.com/news/index.ssf/2015/09/sandy_victims_need_help_to_get_banks_off_their_bac.html

[TwitterVote Identifier: #2015BankShark039 @HurtinHomeOwner]

Woman: Bank kept calling about dead mother's mortgage

By Eric Glasser (WTSP 10 News)

<http://webogi.com/S5Xth0>

http://archive.wtsp.com/assetpool/documents/150504034223_HicksWellsFargo.pdf

[TwitterVote Identifier: #2015BankShark040 @HurtinHomeOwner]