



## Mass Alliance Against Predatory Lending

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**Homeowners/homeowner advocates to reveal systemwide practice of major industry player in publicly verifiable invalid, alleged foreclosures by sale amounting to 10s of thousands of lost Massachusetts homes in last 20 years**

Today, September 5, 2024, Boston, in front of the Massachusetts Supreme Judicial Court, 1 Pemberton Sq., homeowners and homeowner advocates held a historic press conference, revealing documentary evidence of 814 fraudulent foreclosure deeds where the evidence of the fraud is on the deed itself recorded in an example of one of the 20+ Massachusetts registries of deed. This represents some 20,000 fraudulent foreclosure deeds across the state of Massachusetts, used in at least 20-60,000 to untruthfully commence Massachusetts court cases over the last 20 years; these entire court cases were a “fraud on our courts”. They say that this is a wild underestimate.

This was perpetrated not only on the homeowners of Massachusetts, but also the Massachusetts courts by the Federal National Mortgage Association and its Massachusetts law firms and other agents.

“The physical evidence, brief, legal argument, and extensive Fannie Mae published contractual documents demonstrate what may be one of the worst cases in history of what the courts call “an unconscionable scheme/calculated to interfere with the judicial system’s ability impartially to adjudicate a matter by improperly influencing the trier or unfairly hampering the presentation of the opposing party’s claim or defense.”, explained Ms. Grace C. Ross, Coordinator of the Mass Alliance Against Predatory Lending, “If the Massachusetts Supreme Judicial Court will let itself and all our Courts accept argument from those perpetrating such a scheme and ignore the honest homeowners of Massachusetts, they not only fail the wronged homeowners but they role to constitutionally protect the functioning of our judicial system.”

“After 16 years, which started with us on the other side of Beacon Hill, telling Legislators that the predatory home mortgages practices engaged in by the massive U.S. lending industry was going to crash the national markets. Today,” Ms. Ross continued, “we are, perhaps, presenting our second most shocking information that FNMA and its partners also engaged in this same massive pattern of fraud and contractual documents for its agents demanding that they participate in this massive fraudulent conspiracy to steal the homes and lifetime wealth of not just tens of thousands here in Massachusetts, but into the millions across the United States.

“To date, Massachusetts courts have either not understood or looked the other way. We are on the steps of this building to demand that, in the case before the Court right now, *FNMA v. Anthony Branch*, the Court take the opportunity, where this pattern and practice is again being perpetrated by the same Fannie Mae agents, Harmon Law, and embodied by one of Harmon Law’s lead attorneys in this fraud, Thomas Santolucito, to use the Court’s well established own power to end this historic sized fraud on the Massachusetts courts, this Honorable Court, itself, at the otherwise vulnerable and unprotected homeowners of the Commonwealth.

“This matters not only because Fannie Mae had better loan modification offers and percentage complete rates *but if Massachusetts law firms and hundreds across the US signed private contracts to misrepresent the most fundamental ownership of home mortgage loans then their denying they engaged in predatory practices, overpricing loans, forging evidence are no more believable... AND justice will only come when the Courts end this defilement of our legal system...*”

This demonstrates the outcome of the almost universal practice of illegally originated and unaffordable home mortgages “doomed to foreclose” since 2000 by this major industry player. This amounts to billions in lost wealth and even more in spending power.

Grace C Ross

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