

8 Tiers of Fraud

Below is a schematic to help understand the Pyramid of Fraud involved in this situation.

As you will see, the presentation of the documents from Agents to buyers and sellers is in the middle.

There are in fact different fraudulent schemes being run at each of the different levels

All the fraudulent schemes are harmful to those who “trust” regulated licensees, government oversight agencies, and for profit companies. In the Case of Attorneys, Licensed Professionals are not overseeing themselves with integrity. In the case of everyone else, it's government oversight failures beyond imagination of most. They were engineered to look the other way decades ago with very clear themes.

At each level, they had all just learned over time there were no consequences for fraud for themselves or their peers, “for one reason or another”. It is apparent those engaging in fraud at one level were not aware of the full extent of the frauds at the other levels.

The CAR* referenced below, in step 2, is the California Association of Realtors...

- 1) Attorneys Created Fraudulent Transaction Documents - 1985-ish
- 2) CAR* owned the fraudulent docs and then distributed and mandated them
- 3) California Real Estate Brokers Accepted them for use and foisted them on Agents
- 4) California Real Estate Agents accept them for use and foisted them on Sellers and Buyers
- 5) Termite Inspectors, Home Inspectors & others provided fraudulent services to support seller fraud
- 6) Attorneys led harmed buyers/sellers to believe Contracts in use Represent State Law, when they do not
- 7) Confidential Mediation with participation of Licensed Attorneys and ex Judges as Mediators were used to keep the scheme under wraps for decades.
- 8) Every Attorney who ever bought a home in California and actually read the standard transaction documents would have known the scheme was in play, but that's a big pyramid to topple...

At the top of the Scheme, in this view were Attorneys. It may have gone higher. The top may be related to Insurance companies and/or those laundering money in real estate who got the Attorneys to implement this.

There are numerous very different reasons the scheme may have been originated/created, including the idea it was just a legacy that actually started long before 1985 and everyone just kept kicking the can down the road.

Without talking to those involved in its creation personally, if any are still alive, it may be impossible to guess which motivation factors were primary, which were secondary and which were accidental outcomes.

At the Bottom of the Scheme were/are Attorneys, Mediators, ex Judges and possibly even some Judges, to keep it all suppressed.

Also, there are attorneys engaged in “side schemes” with California oversight bodies, Contractor and Inspector Bond companies and likely elsewhere that are not exposed above.

I do have “evidence” for everything mentioned above, including fraud in all the CA oversight bodies as well as 2 Bond Companies, all of whom were using various forms of deceit to avoid doing their job and/or paying out.

Some had been engineered in for decades other just seemed manipulative.

We’ll get into that later as needed.