Court records, mortgage recordings, etc. are all public records, therefore, when these geniuses file their counterfeit documents with the court, the recorder of deeds it's like the Columbian drug cartel filing documents with the court clerk about their drug smuggling operations. However, we all know that the columbian drug cartel are too intelligent to do something stupid like that, unlike, these geniuses. Once a person knows what valid versus counterfeits documents looks like, the law and how to interpret the law. All they have to do is review the public records. Can we say world's dumbest criminals. I swear you can't make this stuff up!

Using counterfeit documents to trick individuals or businesses into believing that they have to pay back a non-existent mortgage is a class B felony. Further per state, local and federal law prohibits anyone from doing so.

18 U.S. Code § 514 - Fictitious obligations

- (a) Whoever, with the intent to defraud—
- (1)draws, prints, processes, produces, publishes, or otherwise makes, or attempts or causes the same, within the United States;
- (2)passes, utters, presents, offers, brokers, issues, sells, or attempts or causes the same, or with like intent possesses, within the United States; or
- (3)utilizes interstate or foreign commerce, including the use of the mails or wire, radio, or other electronic communication, to transmit, transport, ship, move, transfer, or attempts or causes the same, to, from, or through the United States, any false or fictitious instrument, document, or other item appearing, representing, purporting, or contriving through scheme or artifice, to be an actual security or other financial instrument issued under the authority of the United States, a foreign government, a State or other political subdivision of the United States, or an organization, shall be guilty of a class B felony.

Because counterfeit mortgage loan agreements, deeds, etc were used examples of Fictitious obligations would be: (1) tricking you into paying for a mortgage that does not legally exist (2) tricking you into paying for counterfeit real estate transfer tax stamps. (3) Charging closing slash settlement fees that could not be legally charged. (4) paying high property taxes, based on forms that the appraiser used to trick you into believing that a valid appraisal was conducted. In addition the so called appraiser usually lives in another state and not 30 miles away from the property being appraised as required by law. (5) Paying attorney fees when your attorney failed to tell you that counterfeit documents were used, did not but his or her legal registered name on the documents, etc. (7) tricking you into to paying for

Private Mortgage Insurance (PMI) (8) tricking you into refinancing on a mortgage that does not legally exist (9) In furtherance of the scheme an illegal foreclosure is then conducted. (10) Then a form from the court under the guise of a court order is given to you telling you that your home or business has been foreclosed, and that you must pay court cost, attorney fees, Title fees, foreclosure fees, etc. (11) these fees are then added to the non-existent mortgage.

Most judges take bribes and hear cases that he or she knew they had no power to hear. Because the court is fully aware that they are engaging in felonious acts. The court clerk will give you a form stating that a judgment has been entered by the court clerk and not rendered by a judge. The problem with this is that only a judge has the power to render a judgment. A clerk can only enter a judgment in the court's computer system after it has been rendered by a judge. In addition a judge cannot render a judgment if they are taking bribes, knowingly and willingly using counterfeit court documents etc.

A court clerk just like a store clerk, cannot give you a court order telling you what you can or cannot do. Hence their title clerk and not judge. Most physicist are very intelligent but one's intelligence has nothing to do with the judicial authority to issue a valid court order. Therefore, the form that you receive from the court clerk that told you that judgment as been entered is void without legal effect. Ask any competent judge or attorney to get on TV and say that I am lying. People who do not know the difference between the entry and the rendition of a judgment are easily tricked into believing that they received a legal and valid court order and therefore comply with the void order. Look closely at the alleged Order that you received from the court 98% of them will say Judgment has been entered.

If you still want to believe the court after hearing what I have to say, more power to you have fun paying those fictitious obligations. There is a fool born every minute! The criminals enterprise relies on fools and cowards to keep their criminal enterprise going!

18 U.S. Code § 495 - Contracts, deeds, and powers of attorney

Whoever falsely makes, alters, forges, or counterfeits any deed, power of attorney, order, certificate, receipt, contract, or other writing, for the purpose of obtaining or receiving, or of enabling any other person, either directly or indirectly, to obtain or

receive from the United States or any officers or agents thereof, any sum of money; or

Whoever utters or publishes as true any such false, forged, altered, or counterfeited writing, with intent to defraud the United States, knowing the same to be false, altered, forged, or counterfeited; or

Whoever transmits to, or presents at any office or officer of the United States, any such writing in support of, or in relation to, any account or claim, with intent to defraud the United States, knowing the same to be false, altered, forged, or counterfeited—

Shall be fined under this title or imprisoned not more than ten years, or both.

For those of you who do not know the law very well, a mortgage agreement is a contract.

The Federal Housing Administration (FHA), also known as the Office of Housing within the Department of Housing and Urban Development (HUD), is a United States government agency.

The FHA insures mortgages made by private lenders for single-family properties, multifamily rental properties, hospitals, and residential care facilities. FHA mortgage insurance protects lenders against losses. If a property owner defaults on their mortgage, FHA pays a claim to the lender for the unpaid principal balance.

It is different from the Federal Housing Finance Agency (FHFA), which supervises government-sponsored enterprises.

Peter J. Birnbaum, the banks knowingly and willingly submit counterfeit documents to HUD, Freddie Mac, Fannie Mae, etc to get money from the federal government.

Again the use of counterfeit documents is prohibited by law.

In order for mortgages to be sold to Freddie Mac and Fannie Mae which are under the control of the FHFA, a United States government agency, the mortgage contracts, deeds, etc have to be recorded. Therefore, the counterfeit

mortgage agreement contracts, deeds are unlawfully recorded with the County Recorder of Deeds.

There are people who are intellectually challenged who believe that it is perfectly ok for Title Companies, the banks, Real Estate Brokers, etc. to use counterfeit contracts such as contracts to purchase real estate, mortgage agreements and deeds. Including people who went to all white schools to get away from schools with a high or small percent of Blacks in them. Don't ask me how these people graduated from second grade. Not only can a person slash entity be fined 1,000,000 or three times the value of the thing given, but they can also be sentenced for up to 30 years in prison. Do not take my word for it. Here is the Federal law that prohibits anyone from doing so.

18 U.S. Code § 495 - Contracts, deeds, and powers of attorney

Whoever falsely makes, alters, forges, or counterfeits any deed, power of attorney, order, certificate, receipt, contract, or other writing, for the purpose of obtaining or receiving, or of enabling any other person, either directly or indirectly, to obtain or receive from the United States or any officers or agents thereof, any sum of money; or

Whoever utters or publishes as true any such false, forged, altered, or counterfeited writing, with intent to defraud the United States, knowing the same to be false, altered, forged, or counterfeited; or

Whoever transmits to, or presents at any office or officer of the United States, any such writing in support of, or in relation to, any account or claim, with intent to defraud the United States, knowing the same to be false, altered, forged, or counterfeited—

Shall be fined under this title or imprisoned not more than ten years, or both.

Judges, et COPY BRINBAUM AND THE BANKS GIVES LOANS

18 U.S. Code § 215 - Receipt of commissions or gifts for procuring loans

(a)Whoever—

(1) corruptly gives, offers, or promises anything of value to any person, with intent to influence or reward an officer, director, employee, agent, or attorney of a

financial institution in connection with any business or transaction of such institution; or

(2)as an officer, director, employee, agent, or attorney of a financial institution, corruptly solicits or demands for the benefit of any person, or corruptly accepts or agrees to

accept, anything of value from any person, intending to be influenced or rewarded in connection with any business or transaction of such institution; shall be fined not more than \$1,000,000 or three times the value of the thing given, offered, promised, solicited, demanded, accepted, or agreed to be accepted, whichever is greater, or imprisoned not more than 30 years, or both, but if the value of the thing given, offered, promised, solicited, demanded, accepted, or agreed to be accepted does not exceed \$1,000, shall be fined under this title or imprisoned not more than one year, or both.

18 U.S. Code § 201 - Bribery of public officials and witnesses

(a) For the purpose of this section—

(1)the term "public official" means Member of Congress, Delegate, or Resident Commissioner, either before or after such official has qualified, or an officer or employee or person acting for or on behalf of the United States, or any department, agency or branch of Government thereof, including the District of Columbia, in any official function, under or by authority of any such department, agency, or branch of Government, or a juror;

(3)the term "official act" means any decision or action on any question, matter, cause, suit, proceeding or controversy, which may at any time be pending, or which may by law be brought before any public official, in such official's official capacity, or in such official's place of trust or profit.

(b)Whoever—

- (1) directly or indirectly, corruptly gives, offers or promises anything of value to any public official or person who has been selected to be a public official, or offers or promises any public official or any person who has been selected to be a public official to give anything of value to any other person or entity, with intent—

 (A)to influence any official act; or
- (B)to influence such public official or person who has been selected to be a public official to commit or aid in committing, or collude in, or allow, any fraud, or make opportunity for the commission of any fraud, on the United States; or

- (C)to induce such public official or such person who has been selected to be a public official to do or omit to do any act in violation of the lawful duty of such official or person;
- (2)being a public official or person selected to be a public official, directly or indirectly, corruptly demands, seeks, receives, accepts, or agrees to receive or accept anything of value personally or for any other person or entity, in return for: (A)being influenced in the performance of any official act;
- (B)being influenced to commit or aid in committing, or to collude in, or allow, any fraud, or make opportunity for the commission of any fraud, on the United States; or
- (C)being induced to do or omit to do any act in violation of the official duty of such official or person;

shall be fined under this title or not more than three times the monetary equivalent of the thing of value, whichever is greater, or imprisoned for not more than fifteen years, or both, and may be disqualified from holding any office of honor, trust, or profit under the United States.

Per the following code these criminal activities can be declared null and void by the President of the United States or the head of any department or agency involved

U.S. Code § 218 - Voiding transactions in violation of chapter; recovery by the United States

In addition to any other remedies provided by law the President or, under regulations prescribed by him, the head of any department or agency involved, may declare void and rescind any contract, loan, grant, subsidy, license, right, permit, franchise, use, authority, privilege, benefit, certificate, ruling, decision, opinion, or rate schedule awarded, granted, paid, furnished, or published, or the performance of any service or transfer or delivery of any thing to, by or for any agency of the United States or officer or employee of the United States or person acting on behalf thereof, in relation to which there has been a final conviction for any violation of this chapter, and the United States shall be entitled to recover in addition to any penalty prescribed by law or in a contract the amount expended or the thing transferred or delivered on its behalf, or the reasonable value thereof.

18 U.S. Code § 1033 - Crimes by or affecting persons engaged in the business of insurance whose activities affect interstate commerce

(a)

- (1) Whoever is engaged in the business of insurance whose activities affect interstate commerce and knowingly, with the intent to deceive, makes any false material statement or report or willfully and materially overvalues any land, property or security—
- (A)in connection with any financial reports or documents presented to any insurance regulatory official or agency or an agent or examiner appointed by such official or agency to examine the affairs of such person, and
- (B) for the purpose of influencing the actions of such official or agency or such an appointed agent or examiner,
- shall be punished as provided in paragraph (2).
- (2)The punishment for an offense under paragraph (1) is a fine as established under this title or imprisonment for not more than 10 years, or both, except that the term of imprisonment shall be not more than 15 years if the statement or report or overvaluing of land, property, or security jeopardized the safety and soundness of an insurer and was a significant cause of such insurer being placed in conservation, rehabilitation, or liquidation by an appropriate court.

(b)

- (1)Whoever—
- (A)acting as, or being an officer, director, agent, or employee of, any person engaged in the business of insurance whose activities affect interstate commerce, or
- (B)is engaged in the business of insurance whose activities affect interstate commerce or is involved (other than as an insured or beneficiary under a policy of insurance) in a transaction relating to the conduct of affairs of such a business, willfully embezzles, abstracts, purloins, or misappropriates any of the moneys, funds, premiums, credits, or other property of such person so engaged shall be punished as provided in paragraph (2).
- (2)The punishment for an offense under paragraph (1) is a fine as provided under this title or imprisonment for not more than 10 years, or both, except that if such embezzlement, abstraction, purloining, or misappropriation described in paragraph (B)Any individual who is engaged in the business of insurance whose activities affect interstate commerce and who willfully permits the participation described in subparagraph (A) shall be fined as provided in this title or imprisoned not more than 5 years, or both.

18 U.S. Code § 225 - Continuing financial crimes enterprise

(a)Whoever—

(1)organizes, manages, or supervises a continuing financial crimes enterprise; and (2)receives \$5,000,000 or more in gross receipts from such enterprise during any 24-month period, shall be fined not more than \$10,000,000 if an individual, or \$20,000,000 if an organization, and imprisoned for a term of not less than 10 years and which may be life.

The taxpayers are the one who ultimately pay for the bribes, therefore Judges, senators and other public officials received taxpayer dollars and failed to reported by law, meaning they are guilty of embezzlement.

18 U.S. Code § 645 - Court officers generally

Whoever, being a United States marshal, clerk, receiver, referee, trustee, or other officer of a United States court, or any deputy, assistant, or employee of any such officer, retains or converts to his own use or to the use of another or after demand by the party entitled thereto, unlawfully retains any money coming into his hands by virtue of his official relation, position or employment, is guilty of embezzlement and shall, where the offense is not otherwise punishable by enactment of Congress, be fined under this title or not more than double the value of the money so embezzled, whichever is greater, or imprisoned not more than ten years, or both; It shall not be a defense that the accused person had any interest in such moneys or fund.

18 U.S. Code § 656 - Theft, embezzlement, or misapplication by bank officer or employee

Whoever, being an officer, agent or employee of or connected in any capacity with the Federal Deposit Insurance Corporation, National Credit Union Administration, any Federal home loan bank, the Federal Housing Finance Agency, Farm Credit Administration, Department of Housing and Urban Development, Federal Crop Insurance Corporation, the Secretary of Agriculture acting through the Farmers Home Administration or successor agency, the Rural Development Administration or successor agency, or the Farm Credit System Insurance Corporation, a Farm Credit Bank, a bank for cooperatives or any lending, mortgage, insurance, credit or

savings and loan corporation or association authorized or acting under the laws of the United States or any institution, other than an insured bank (as defined in section 656), the accounts of which are insured by the Federal Deposit Insurance Corporation, or by the National Credit Union Administration Board or any small business investment company, with intent to defraud any such institution or any other company, body politic or corporate, or any individual, or to deceive any officer, auditor, examiner or agent of any such institution or of department or agency of the United States, makes any false entry in any book, report or statement of or to any such institution, or without being duly authorized, draws any order or bill of exchange, makes any acceptance, or issues, puts forth or assigns any note, debenture, bond or other obligation, or draft, bill of exchange, mortgage, judgment, or decree, or, with intent to defraud the United States or any agency thereof, or any corporation, institution, or association referred to in this section, participates or shares in or receives directly or indirectly any money, profit, property, or benefits through any transaction, loan, commission, contract, or any other act of any such corporation, institution, or association, shall be fined not more than \$1,000,000 or imprisoned not more than 30 years, or both.

18 U.S. Code § 1010 - Department of Housing and Urban Development and Federal Housing Administration transactions

Whoever, for the purpose of obtaining any loan or advance of credit from any person, partnership, association, or corporation with the intent that such loan or advance of credit shall be offered to or accepted by the Department of Housing and Urban Development for insurance, or for the purpose of obtaining any extension or renewal of any loan, advance of credit, or mortgage insured by such Department, or the acceptance, release, or substitution of any security on such a loan, advance of credit, or for the purpose of influencing in any way the action of such Department, makes, passes, utters, or publishes any statement, knowing the same to be false, or alters, forges, or counterfeits any instrument, paper, or document, or utters, publishes, or passes as true any instrument, paper, or document, knowing it to have been altered, forged, or counterfeited, or willfully overvalues any security, asset, or income, shall be fined under this title or imprisoned not more than two years, or both

A deed, document transferring a controlling interest in real property, or trust document shall NOT be accepted for filing by ANY recorder or registrar of titles unless revenue stamps in the required amount have been purchased from the recorder or registrar of titles of the county where the deed, document transferring a controlling interest in real property, or trust document is being filed for recordation.

Federal law also prohibits the use and recordation of counterfeit: Deeds, mortgage agreement contracts, etc as stated below:

- 18 U.S. Code § 203 Compensation to Members of Congress, officers, and others in matters affecting the Government
- (a) Whoever, otherwise than as provided by law for the proper discharge of official duties, directly or indirectly—
- (1)demands, seeks, receives, accepts, or agrees to receive or accept any compensation for any representational services, as agent or attorney or otherwise, rendered or to be rendered either personally or by another—
- (A)at a time when such person is a Member of Congress, Member of Congress Elect, Delegate, Delegate Elect, Resident Commissioner, or Resident Commissioner Elect; or
- (B)at a time when such person is an officer or employee or Federal judge of the United States in the executive, legislative, or judicial branch of the Government, or in any agency of the United States,
- in relation to any proceeding, application, request for a ruling or other determination, contract, claim, controversy, charge, accusation, arrest, or other particular matter in which the United States is a party or has a direct and substantial interest, before any department, agency, court, court-martial, officer, or any civil, military, or naval commission; or
- (2)knowingly gives, promises, or offers any compensation for any such representational services rendered or to be rendered at a time when the person to whom the compensation is given, promised, or offered, is or was such a Member, Member Elect, Delegate, Delegate Elect, Commissioner, Commissioner Elect, Federal judge, officer, or employee;
- shall be subject to the penalties set forth in section 216 of this title.
- (b) Whoever, otherwise than as provided by law for the proper discharge of official duties, directly or indirectly—

- (1)demands, seeks, receives, accepts, or agrees to receive or accept any compensation for any representational services, as agent or attorney or otherwise, rendered or to be rendered either personally or by another, at a time when such person is an officer or employee of the District of Columbia, in relation to any proceeding, application, request for a ruling or other determination, contract, claim, controversy, charge, accusation, arrest, or other particular matter in which the District of Columbia is a party or has a direct and substantial interest, before any department, agency, court, officer, or commission; or (2)knowingly gives, promises, or offers any compensation for any such representational services rendered or to be rendered at a time when the person to
- (2)knowingly gives, promises, or offers any compensation for any such representational services rendered or to be rendered at a time when the person to whom the compensation is given, promised, or offered, is or was an officer or employee of the District of Columbia;