



Prepared by [Dr. DaBeth Manns](#) P.O. Box 75655 Washington, DC 20013

Legal Liability Waiver

TL Consulting International “Dr. DaBeth Manns” is not an attorney and I am not providing legal advice. Rather, today I share reference data useful in understanding our nation’s [debt-based economy](#) while emphasizing residential housing finance and consumerism.

Please contact your local, state, and national legal advocacy groups to identify a qualified attorney who can assist with your specific legal needs (e.g., foreclosure defense litigation, bankruptcy, and loan modification review). As well, learn about the various attorney discipline organizations in the event you deem it necessary to register a concern or complaint.

Background

The scope of data references enclosed is varied with a primary focus on the national subprime mortgage and global financial crisis. Recall the crisis exposed TARP* era mortgage-backed securities debts originated by [shadow banks](#) and the systemic abuses by their: large bank investors, subsequent trust funds, contracted debt servicing companies, and contracted foreclosure debt collection law firms. The ensuing faulty constructive possession of title claims via Mortgage Electronic Registration Systems, Inc. were accompanied by suspect real estate auction sales from which the foreclosure mill law firms continue to profit.

My encounter and practical experience with this subject consist of being a [pro se litigant](#) having fended off these entities for 13 years and counting. Official filings are documented within court records. Requests to address [inquiries](#) are welcomed as I pursue case evaluation and legal representation before the United States Supreme Court once it becomes a necessity.

At present, conscientious self-representation has been my shield as the attorneys and multiple legal clinics I vigorously pursued cited caseload and complexity of litigation, along with litigation cost, as prohibitive.

Undoubtedly, I remain insufficient counsel lacking quality legal representation and the appropriate skills to present legal discourse, but I am not bereft of my obligation to tell the truth and to share my experience in service to others.

Objective

My aim is to popularize the concept of debt minimization by encouraging [responsible borrowing](#) (i.e., if you must borrow) and by encouraging vigilance to know your rights as a borrower especially when indebted to [predatory lenders](#) and their assigns.

* = *Emergency Economic Stabilization Act of 2008* Division A, Pub. L. 110–343, 122 Statute 3765 / *Troubled Assets Relief Program (“TARP”)* along with the accompanying *Dodd–Frank Wall Street Reform and Consumer Protection Act of 2010* Pub. L. 111–203



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Striving toward an economy, wherein all individuals are financially empowered and diligently saving money while living within their means, is a lofty goal. It would be a phenomenal utopia indeed were institutionalized and systemic disenfranchisement nonexistent.

However, reality is an acute reminder that internal culpability and external circumstances can (and do) lead to late or missed payment history, low consumer credit score and low insurance score, adversarial monetary judgments, liens, foreclosure, and bankruptcy.

Internal culpability includes but is not limited to the following: insecurity, excessive pride, avoidance, avarice, and a propensity toward taking risks. External circumstances include but are not limited to the following: death of a loved one, change in housing needs, transportation and health concerns, investing in educational pursuits or business endeavors, merging finances for companionship or cohabitation, marriage, deciding to create or become responsible for dependents, and divorce. On a macro level, historic [theft](#) is a major cause of generational debt because of institutionalized racism and systemic disenfranchisement.

No matter the cause, making the decision to borrow money then subsequently being vilified when that debt contract goes awry, causes a chagrin that can roil the most imperturbable human beings. The public records, available online by mere taps of the keyboard, make debt shaming an insurmountable obstacle that thwarts efforts to obtain gainful employment, maintain healthy relationships, and acquire additional funds to supplement necessary housing and transportation costs, healthcare costs, educational aspirations, or business pursuits.

Resolution

Be determined to acknowledge honestly what led to the desire or need to borrow and what caused the inability to perform in the debt contract. Be resolved that you cannot change the past, but you can learn from it to avoid making the same mistake. Seek local, state, and national resources in person and online for financial literacy as well as credit and reputation repair.

Seek help from licensed professionals or reputable support groups that offer substantive advice on relinquishing unhealthy attachments to debt or the purchase of tangible and intangible goods and services that cause a drain on your budget. Relevant to this discourse are online resources such as [The Balance](#) which offers comprehensive strategies for budget success and [Credit Stacker](#) which offers tremendous gaming tutorials with an emphasis on managing your credit profile.

As per recent economists reporting, consumer debt hit record highs throughout the past two years. Even as credit card balances declined with consumers adjusting to the coronavirus pandemic, educational borrowing and automobile loans increased. To wit, household debt balances through March of 2020 totaled \$14.3 trillion, a 1.1% increase from the previous quarter and \$1.6 trillion more than the \$12.7 trillion in 2008 during the national subprime mortgage and global financial crisis combined.



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Remember that you and those you cherish are not alone. With substantive information, we all succeed in reaching our goals. Know that I am an empathetic supporter no matter the reason you decided to peruse this correspondence.

*Reference Data and Services**

Videos

[What is TARP?](#)

by

Crash Course: John Green, Hank Green, Adriene Hill, and Jacob Clifford (2015)

[What is the Credit Crisis?](#)

by

Jonathan Jarvis (2011)

[Duke University Fuqua School of Business](#)

Risky Borrowers Were Not the Cause of the Credit Crisis

by

Manuel Adelino (2019)

[PBS \(Identifying Barriers to Acquisition of Wealth\)](#)

by

Stanley Nelson, John Rogers, and Julieanna Richardson (2019)

[Black Enterprise \(Identifying Barriers to Homeownership\)](#)

by

Alfred A. Edmond, Jr. & Marcia Griffin (2020)

Research Report Compilation

[Urban Institute: Elevate the Debate](#)

by

Jung Hyun Choi

* = See page 7 for legal referral services.



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Books

The Two Trillion Dollar Meltdown: Easy Money, High Rollers, and the Great Credit Crash
by
Charles R. Morris (2009)

Foreclosure Defense: A Practical Litigation Guide
by
Rebecca A. Taylor (2012)

Quiet Title Workbook
by
John Stuart (2012)

Legal Research: How to Find and Understand the Law
by
Stephen Elias (Posthumous) & Editors of NOLO (2018)

Confessions of an Economic Hitman
by
John Perkins (2005 and 2016)

Homewreckers: How a Gang of Wall Street Kingpins, Hedge Fund Magnates, Crooked Banks,
and Vulture Capitalists Suckered Millions Out of Their Homes and Demolished the American
Dream
by
Aaron Glantz (2019)

The Declaration of Independence and Other Great Documents of American History 1775-1865
The speech is also posted online via the UVA Miller Center “Bank Veto of July 10, 1832”
by
John Grafton (2000)



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PDF Files

[Oppenheim Law](#)

Deconstructing the Black Magic of Securitized Trusts: How the Mortgage-Backed Securitization Process is Hurting the Banking Industry's Ability to Foreclose and Proving the Best Offense for a Foreclosure Defense

by

Roy D. Oppenheim & Jacquelyn K. Trask-Rahn (2012)

[Brennan Center for Justice](#)

Pro Se Litigants and Foreclosure Litigation Crisis

by

Melanca Clark & Maggie Brown (2009)

[Center for American Progress](#)

Empowering Pro Se Litigants

by

Joy Moses, Alan Houseman, and Peter Edelman (2011)

Relevant Articles

Bank Impropriety Regarding Rates and Fees

[Black Enterprise \(Homeowner Disparities in Payment\)](#)

by

Dana Givens (2020)

Federal Government Assistance for Homeowners

[Covid 19 Forbearance and Foreclosure Protection](#)

by

The White House Briefing Room / President Biden and Vice-President Harris (2021)

Bank Negligence Regarding Home Loan Modifications

[Brennan Center for Justice Archive](#)

by

Mark Ladov (2012)



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Current Bank Efforts Regarding Reparations
[Washington Post Race and Reckoning in Real Estate](#)

by
Troy McMullen (2020)

Exploring Debt Forgiveness as a Form of Reparations
[Student Debt Cancellation](#)

by
Akin Olla (2021)

[LOC Foreclosure Defense Materials](#)

by
Barbara Bavis and Robert Brammer (2014)

Movies & Documentaries

“The Big Short” (Film adaptation from the book)
by
Adam McKay & Charles Randolph (2015)

“Too Big to Fail” (Film adaptation from the book)
by
Andrew Sorkin (2011)

“Inside Job”
by
Charles Ferguson (2010)

“Wall Street”
by
Oliver Stone & Edward Pressman (1987 and 2010)

“A Raisin’ in the Sun” (Film adaptation from the play)
by
Lorraine Hansberry (1961)



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Organizational Support

1. [Campaign for Housing and Community Development Fund with 70 Affiliates](#)
2. [US Housing and Urban Development with 40 Affiliates](#)
3. [Opportunity Starts at Home](#)
4. [NAACP Fair Lending Data](#)
5. [Consumer Financial Protection Bureau](#) as per US Senator Elizabeth Warren (2011) which preceded the [National Mortgage Settlement](#) (2012) and the [National Independent Foreclosure Review Settlement](#) (2013) also reference Senator Warren's 2018 commentary regarding the [National Action Network](#)
6. [End Homelessness](#)
7. [Addressing Discriminatory Housing Practices and Policies](#) (2021) as per Executive Order by President Biden and Vice-President Harris
8. [NUL Housing Finance Reform](#) (2021) and the 2020 Poor People's Campaign [Priority #5](#)

Legal Referral Services

[Justis Connection](#) "...A trusted advisor who understands your background and culture is essential to navigating the inevitable bumps in the road..." - Kisha A. Brown, Esq. (2018)

[NOLO](#) See the Latin name origin and company history [here](#).

[LSC](#) Legal Services Corporation

[LRN](#) Lawyers Referral Network

[CFPB](#) Consumer Financial Protection Bureau