



# The Due Process Advocate

*"No Person shall be . . . deprived of life, liberty, or property without the due process of law"  
- Fifth Amendment of the United States Constitution*

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## HOMEOWNER ALLEGES HIS FIRST MORTGAGE WAS SECRETLY PAID OFF TO COVER UP A "FORECLOSURE MILL" CRIME

In July of 2016, Jim Daneau wrote a letter to New Hampshire Attorney General Joseph Foster requesting an immediate investigation and prosecution of a crime related to the foreclosure of his home. Below are the first few paragraphs of Daneau's letter:

*Dear Attorney General Foster:*

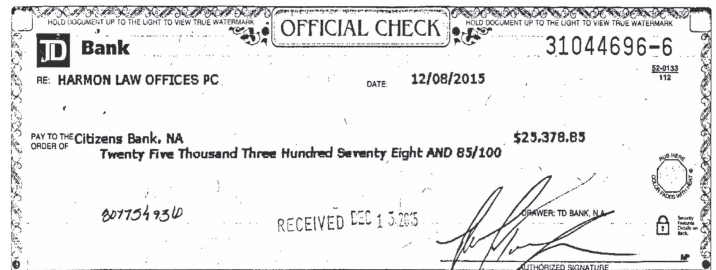
*I am writing this, on behalf of my wife and myself.*

*On December 29, 2015, after a very long and very contentious litigation involving a foreclosure proceeding originally begun by CitiMortgage, a \$30,000 mortgage we gave*

*to Citizen's Bank was "mysteriously" paid off by an unknown party who gained unauthorized access to our account at Citizens.*

*The transaction was discovered when a \$25 fee for the "pay-off quote" showed up on our Citizen's Bank statement.*

*Citizen's Bank investigated, and traced the identity theft to a number at Harmon Law Offices, P.C. Further investigation revealed that the unauthorized pay-off was orchestrated to "clean-up and cover-up" the fraudulent foreclosure and possessory actions that had already taken place. After all, who goes around paying off mortgages without telling the borrowers? ...*



The Daneaus were extremely concerned because they were aware that Harmon was a well-known foreclosure mill that was, in recent years, also investigated by former Massachusetts Attorney General Martha Coakley's office.

After exchanging correspondence, it was clear that the NH AG's office was reluctant to conduct any investigation. They wrote to Daneau on September 8, 2016 saying they needed "copies of any and all correspondence, as well as copies of all of the paperwork that you received or signed regarding your foreclosure. If we do not hear back from you within ten (10) business days, we will assume you no longer want to pursue your complaint and your file will be closed."

On September 15, 2016, Jim Daneau wrote a final letter back to the AG's office which included the following:

*My wife and I gave the \$30,000 first mortgage to Citizens Bank on April 21, 2004 (recorded at Book 4290, Page 2466 on 05/13/2004). The mortgage has always been kept current. There has never been a late payment. The Citizens first mortgage was not foreclosed!*

*However, the Citizens \$30,000 first mortgage, (as I related in my July 19, 2016 letter, but which I believe you misunderstood) was "mysteriously" paid off in full by an unknown party who gained unauthorized access to our mortgage account at Citizens through Harmon Law Offices (by Harmon stealing our identity and posing as us to get a payoff). We believe CitiMortgage was the party who conspired with Harmon to get the payoff by posing as us. Their motive, we believe, was to help a "fellow foreclosure mill" cover up their "disastrous mistake" of having foreclosed a second mortgage on our home after selling our second mortgage to Freddie Mac as a first mortgage.*

*Instead of choosing to investigate this obvious crime, you've chosen to close the file by and through our default on the all-but-impossible task that we make copies of thousands of documents related to the "mistaken" foreclosure of our second mortgage over the past five years (if that is what you were asking for). You win.*

The Daneaus were forcefully removed from their home of 45 years on February 10, 2017.

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