

## [Barry Fagan Presses Harder On Wells Fargo](http://livinglies.wordpress.com/2012/02/13/barry-fagan-presses-harder-on-wells-fargo/)

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Posted on February 13, 2012 by Neil Garfield



Barry Fagan v Wells Fargo Bank re: Consumer Financial Protection Bureau Complaint

Information about the company  
Wells Fargo Bank NA  
United States

Wells Fargo Bank has fraudulently altered Barry Fagan's Deed of Trust and the attached expert opinion dated 1/12/2012 from Forensic Document Examiner Dr. Laurie Hoeltzel specifically explains that the handwritten page 4 has been altered on two separate versions of that original Deed of Trust. Barry Fagan has recorded all 3 versions of the same deed of trust with the Los Angeles Registrar Recorders Office on November 29, 2011 as instrument no. 2011-1608398.

The recorded Notice of Pendency of Action showing three different versions of that same July 9, 2007 Deed of Trust as originally recorded under instrument no. 2007-1622100. Judge Tarle, of The Superior Court of California, West District has taken Judicial Notice of that Recorded Document. Barry Fagan has submitted credible evidence from a forensic document examiner with over 20 years of experience that multiple fraudulent alterations have occurred on the "Handwritten Number page 4" which is located on page 3/4 of the Deed of Trust. All of the Deeds of Trust now reflect an entirely different handwritten NUMBER 4, and one of the exhibits also has a snake like line drawn on it, which is not present on the other two exhibits.

C.P.A. Shawn P. Adamo stated: "It is my professional opinion that the altered deed of trust is concealing an irrevocable assignment, and **explains why Wells Fargo is unable to produce loan level accounting concerning Mr. Fagan's loan. Wells Fargo claims that any level of detail relating to Mr. Fagan's mortgage is non-existent.** As a result, CPA Shawn Adamo provided two expert opinions, (one an affidavit signed under penalty of perjury dated January 24, 2012 and the other is a Feb. 6, 2012 complaint letter sent to various regulatory agencies) from C.P.A Shawn Adamo explaining that Wells Fargo Bank has failed to provide a loan level balance sheet accounting and is concealing the fact that they do not own Barry Fagan's loan.

Additionally, forensic document Expert Dr. Laurie Hoeltzel has declared under penalty of perjury on January 2, 2012 that Wells Fargo Bank is robo-signing Discovery Responses by using multiple authors of the name Rhonda Bernard Thomas.(see attached declaration from Dr. Laurie Hoeltzel) I have also attached an affidavit from forensic loan analyst/expert Javier Taboas dated July 14, 2011 who is specifically stating that Wells Fargo securitized/sold Barry Fagan's note and is fraudulently claiming continued ownership without any proof whatsoever.(See attached affidavit of Expert Javier Taboas) Also attached is an illegally prepared Declaration of Default which is not actually signed by a natural person, but is signed by Wells Fargo Bank NA. This is a blatant California Civil Code Section 2923.5 and 2924 violation in that this illegally prepared document set in motion the entire illegal Non-Judicial Foreclosure.

Also attached is a letter from Wells Fargo Bank dated December 5, 2011 and states that Wells Fargo Bank is reviewing Barry Fagan's file and will respond on December 15, 2016 (THAT'S 5 YEARS FROM NOW!). Barry Fagan claims that this was a form of retaliatory contact. Wells Fargo is a criminal enterprise that is attempting to illegally foreclose on my primary residence by way of fraudulently altered documents, robo-signed discovery responses, invalid Declaration of Default, no loan level accounting and Barry Fagan's loan file needs to be investigated at the highest level within your organization to see that a crime has actually occurred! The law offices of Kutak Rock LLP located in Irvine, California needs to have Barry Fagan's NOTE and Deed of Trust subpoenaed so that your own CFPB organization can inspect those documents to see that they have indeed been fraudulently altered and photo-shopped. Please also visit <http://www.fedup99.com/following-barry-fagan/> to see that even Barry Fagan's loan application was fraudulently prepared by Wells Fargo private banker Dalia Warren.

#### Complaint history

A Consumer Financial Protection Bureau specialist is reviewing your complaint and may contact you and Wells Fargo Bank NA to collect additional information. This could be a lengthy process, so we ask for your patience.

Thank you,

Consumer Financial Protection Bureau  
<http://www.consumerfinance.gov>  
(855) 411-CFPB (2372)

**FORECLOSURE IN CALIFORNIA A CRISIS OF COMPLIANCE SAN FRANCISCO  
FEBRUARY 2012 PREPARED BY AEQUITAS COMPLIANCE SOLUTIONS, INC.**

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