

Feed the pig, but slaughter the hog.

The pig has long been [a symbol of our basest instincts](#), including greed and gluttony. The grossest of porcine references is to be called a "hog." This seems to be a universal idiom for the most gluttonous among us, used to brand those who push beyond being sated into the realm of voracious over consumption of limited resources.

We can tolerate a pig, but the true hog among us deserves to be completely eviscerated.



The [Times-Tribune](#), of Scranton, Pennsylvania recently reported the antics of one such hog, Peoples Neighborhood Bank (hereinafter "the Hog"), and a lawsuit filed by it's customer, Sheila Layo.

The Hog loaned money to Ms. Layo to purchase a house. Perfectly normal and expected.

The settlement attorney (a piece of work currently suspended from the practice of law for other transgressions) disbursed the loan, and had Ms. Layo sign all the settlement papers. Perfectly normal and expected.

The settlement attorney failed to record the deed into Ms. Layo, or the deed of trust securing the Hog to the real property. Not normal, and not expected.

The Hog knew it was not secured, and knew that Ms. Layo's deed was not recorded. And the Hog knew this for several years, but continued to accept 42 monthly payments from Ms. Layo. Definitely not normal, and certainly not expected by Ms. Layo.

Ms. Layo tried to refinance, but was denied because she was not the record owner of her house. She also had lost the financial benefit from significant tax breaks, because she did not own her house. When she alerted the Hog, it refused to act, but insisted on receiving her continued monthly payments. It appears from the story that the Hog didn't follow the ordinary course, and make a lender's title insurance claim. The insurer would have then hired outside counsel to record the deed, and the deed of trust. The insurer would have paid the costs to record, even if the money had already been aggregated in the settlement lawyer's accounts before being lost

or stolen. As further insult to Ms. Layo, the Hog told Ms. Layo that SHE would have to pay the costs of a second settlement if she wanted a recorded deed evidencing her ownership of the home.

Oink, oink, snort.

Ms. Layo has a long way to travel on her way to a money judgment, but there aren't many who will shed tears if she dines on a pork chop or two when the case resolves.