

## **Listeners Forum #2: What the Legal System Can Learn from Our Listeners Regarding Why There Is Increasing Disrespect Among This Nation's Homeowners and Their Families for Our Legal System**

---

**The toxic effects of the Mortgage Crisis of 2008 continue to devastate America's homeowners despite the daily cosmetology of a generally uncaring legal system.**

**There is no greater evidence of this urgent crisis of confidence in our legal system than the barrage of voice mail messages that John and I receive almost daily, detailing the continuing horrific abuses of America's homeowners.**

**Today John and I share with you a representative sample of some of these recorded complaints in the own words of our listeners, detailing the failures of our legal system:**

- 1. There is little if any competent legal help available to homeowners facing foreclosure and those lawyers venturing into this field are frequently met with sanctions, suspension, and disbarment in return.**
- 2. The foreclosure laws and procedures are so complicated that they are incomprehensible to lay persons and often even to system professionals themselves.**
- 3. The legal system is so expensive that most homeowners cannot afford to retain legal counsel even if they could find competent legal counsel, which tips the scales of justice in favor of those who can afford prolonged litigation.**
- 4. America's law schools have not and most still do not train law students in foreclosure defense, as most law professors are themselves ignorant regarding such homeowner rights.**
- 5. Congress and state legislatures fail to monitor the consequences of the consumer laws they enact, despite their assumed best of intentions.**
- 6. Most federal and state court judges are not only ignorant of the inner workings of securitized trusts, but responding to the crush of court backlogs caused by foreclosure calendars appear to believe or want to believe that homeowners in foreclosure are just deadbeats and therefore not entitled to otherwise customary evidential and procedural rights.**
- 7. The American media generally ignores the financial slaughter of homeowners, only occasionally highlighting individual cases represented too often as oddities without reporting how widespread such abuses actually are.**
- 8. Our Judges too often are oblivious to appearances of impropriety when owning directly or indirectly ownership interests in financial entities.**
- 9. Regulators levying billions of dollars in fines as the result of found predatory lending practices, that total however a mere fraction of all of the money literally stolen by investment banks and securitized trusts, make no adequate efforts to ensure that any of the money ever reaches abused homeowners.**
- 10. The foreclosure system often lacks compassion, evicting homeowners without regard to time to move, protection of their personal property, their health, their pets, or their general welfare.**

**Only when homeowners fully understand the widening scope of these underlying problems and abuses and as individual homeowners that they are not alone, and only when they then unite, will needed reforms ever emerge, whether or not in time to save this Nation from internal collapse under the weight of such abuses of mainly America's shrinking middle class. Gary Dubin**