

Avatar Update

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A subscription newsletter
to bring you bits and pieces
that clarify understanding
as I come to learn more
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Star Whackers

In my June issue (2010) I talked about how the Powers That Be make and break celebrities, each new star someone to grab our attention and lead us, like a Pied Piper, toward some engineered fad or goal. I still think those of us who did not try to learn to moonwalk *a la* Michael Jackson or bob our hair like Dorothy Hamill have a hard time *not* glancing at the tabloid headlines at the supermarket, if only because they're so lurid and insane. Who has destroyed whose happiness and whose baby is an alien this week? ... *Do people really pay for this stuff?* you wonder, and the answer is clearly yes, or it wouldn't be there and you wouldn't be looking at it, even for five seconds.

It turns out they milk *us* for our curiosity (the aggregate pennies we drop into their piggybanks for busloads of outrageous manufactured nonsense) and they also milk the *stars* of their fortunes, their homes, their royalties and residuals, thanks to conniving managers and lawyers ostensibly lined up to counsel and protect. Perhaps when you have that much money you don't want to bother with counting it yourself, and if some of it dribbles through the cracks into someone's waiting lap you will not notice, perhaps not even mind, until it all spills out and you find yourself homeless and on the run like Randy Quaid.

The mere theft of wealth is one thing, and if the victim protests, a smear campaign begins in the tabloids and eventually makes its way to mainstream TV. If the victim resolves to retaliate or expose the theft more aggressively, abrupt suicides, overdoses and car crashes occur, with the media shedding copious crocodile tears. This is what Quaid calls *star whacking* – the act of offing someone, also known as murder. Watch the video (http://www.youtube.com/watch?v=_5ebrBszoI&NR=1) in which you will hear Quaid deliver a shocking press statement about the systematic depletion and theft of his wealth by a circle of advisors and managers, the likes of which surround just about every celebrity or star. Here it is, in text form:

For the past 20 years my wife Evi and I have been the victims of criminal activities perpetrated by a small network of individuals who are out to destroy us personally, professionally and financially. This network of individuals is manipulating the banking system and the criminal justice system for the purposes of sabotaging our credit and our credibility. Three of these individuals are Hollywood lawyers and a business manager, all of whom I hired 20 years ago to handle my legal and business affairs. ... These three, along with a few others whose professional services I have engaged over the years have conspired together to steal my property, my money, and with the aid of specific individuals at two major studios ... have gained access to my royalties [and] revenue streams. These people have been able to do these things through the creation of a phony probate file, phony living trusts, secret bank accounts, fake loans, bogus corporations, smear campaigns, and false arrests of my wife and me.

They have been aided and abetted in their schemes by the entertainment division of City National Bank's Roxbury branch in Beverly Hills. This particular branch is a major financial hub for the entire Hollywood industry. With the cooperation of certain individuals within City National's entertainment division, business managers, lawyers and agents have been able to misappropriate my assets, life insurance policies and royalties through various client trust accounts and bogus loans taken out in my name without my knowledge. The president of the bank's estate planning division told my wife that the bank prefers dead actors because they "don't get in the way."

These former employees of mine have further reached out to their relatives and contacts in Santa

Barbara County to take civil disputes and turn them into criminal complaints against us. To be clear, we did not defraud an innkeeper and we did not trespass on our own property. Up until a year ago, Evi and I had never had any run in with the law whatsoever. We are not criminals, nor are we fugitives from justice, nor are we crazy. We are simply artists and filmmakers who are being racketeered on. We believe there to be a malignant tumor of *star whackers* in Hollywood. How many people do you know personally who have died suddenly and mysteriously in the past five years? I have personally known eight actors, all of whom I have worked with and was close to. Heath Ledger, Chris Penn and David Carradine among them. I believe these actors were whacked, and I believe many others such as Britney Spears, Lindsay Lohan and Mel Gibson are being played to get at their money. In the meantime, many a celebrity's image and marketability is being co-opted and destroyed.

...

In my own case, my ex-attorney Lloyd Braun has joined this tribe of bottom-feeders by creating his own celebrity gossip website. What is wrong with that picture? When your own attorney starts defaming you, [to whom] do you turn to defend you? Lloyd Braun also claims to have come up with the idea of *The Sopranos*, so he's obviously familiar with the ways and means of organized crime. Unfortunately, my brother Dennis has made matters worse by buying a house from Mr. Braun on property Braun originally bought with money he embezzled from me. I recently discovered, much to my surprise, that Dennis is also on the deed to my Santa Barbara property. This is also the work of Mr. Braun, further confounding the validity of the transfer of my fully furnished property in 1992 to Mr. Bruce Berman.

I have earned approximately 40 million dollars throughout my career. I have profit participation in some of my films. I am being embezzled from by this monstrous ring of accountants, estate planners and lawyers who are mercilessly slandering me and trying to kill my career – and I believe murder me – in order to gain control of my royalties. I wish to return to only one thing—work. For the past four years I have successfully worked in Canadian productions, and I would like to announce my availability and desire to do so immediately. Legally, of course.

Monetizing You

I recently went to a presentation on the fraud of credit-card debt and mortgages going on throughout the country. It seems that the majority of our mortgages are stained with what is referred to as “clouded title,” meaning that the chain of [property] title is broken or unclear as a consequence of many things: loan-swapping conducted without paperwork, droves of intermediaries, robo-signers, lack of signers, undocumented transfers and more. Apparently, what gives our banker friends the heebie-jeebies is that homeowners will someday unite around a powerful thing called *knowledge*, and that the people united, empowered by their knowledge, will bring these so-called “lenders” down.

For they are actually not lenders. They are *monetizers* who have figured out how to put each of us to work in the pursuit of our dreams, and how to steadily siphon the money we produce as we hoe our particular dreamed-of row. Randy Quaid was monetized and surrounded the way something on the kill encircles its prey. You see, each of us has the potential to enrich someone as those upper layers of someones systematically stack the deck against us – each decade the deck getting higher and more unwieldy – to make us lose, relinquish and cough up what we have been able to “claim” as ours. Each of us is thus a *commodity*, able to generate “numbers” (standing for money or wealth), a part of which is handily sucked up the pyramid, adding to the top players' stash. *Your professional life*: a commodity that someone taxes, and thus you funnel \$\$ up to them. *Your purchases* on so-called credit cards: a source of interest and penalties (staggeringly high) that funnel \$\$ up to them. Your activities, hobbies and indulgences result in expenditures that, as small businesses continue to truncate, confer \$\$ to them. Depopulation? Not yet, my friends! We're producing too much lucre and successfully transferring the world to them; it's far more useful to work us and bleed our wealth slowly than to spoil the fun and knock us off.

When the average Joe buys his house, a gaggle of real-estate professionals surrounds him and coos, “Congratulations, Joe, on the biggest purchase of your life!” If Joe is like most people, he can only afford such a purchase with a loan, which is promptly pooled with other loans into a variety of investment products that are then marketed and sold. *What's wrong with that?* you ask. What's wrong with it is that Joe's house (the “real asset” with its own *parcel number*) is separated from the money it produces (the cash payments), which money flow is then turned into a variety of nonexistent “products” that are securitized, inflated and hyperinflated, until they have no value at all. Because the original down payment is literally taken out of (extracted

from) the “investment products,” the mortgage being sold and resold contains no collateral, as it was in fact *separated* from the Deed of Trust by the assignment of that innocent thing called a “loan number.” Nifty, huh?

In addition (and this is not a small aside), the hand-over-fist selling and inflating of the mortgage-related “products” has the effect of falsely inflating real-property “values” until the thing originally borrowed on (the biggest purchase of Joe’s life – his *home*) has no more value, for inflation, as you know, is simply devaluation, and as something becomes infinitely diluted there will one day be almost nothing there.

What recourse does poor Joe have? He’s a flyspeck in a whirling tornado that’s totally out of his control. As his loan is swapped among merging and disappearing banks, he finds himself writing checks to successive new “lenders.” The wheel keeps turning profits for the players until the economy turns on Joe and he can no longer make his house payments, at which point the current bank forecloses on him and swipes his house – along with any equity Joe has in it. *Poof!* Gone. (It’s not like they cut you a check for your down payment or the value of the property with the loan subtracted from it and are nice enough to give this to you.)

True, Joe did not make his down payment to that particular bank in the first place. But the fact that Joe’s share in the property *doesn’t count at all* is what should bother him, and it will unfortunately only do so when he loses it – not before. How many people imagine that their share of their “house pie” is not going to matter if and when the re-possessors come stomping around?

Show Me the Law

Untitled transfer of property happens to be against the law. Each county in America has a registry (kept at the County Recorder’s office) of real-property ownership, and each time a deed changes hands it has to be officially recorded. The banks, however, did not want their mortgage monetizing strategies and loan swaps bogged down by the nuisance of recording new “owners,” and thus invented the Mortgage Electronic Registration Service (MERS) to get around the problem. This was creatively done in the mid-1990s. (A slightly unpleasant reality is that counties all over America were effectively robbed of millions in recording fees, but when the banks are the robbers, it’s business as usual.)
Writes Charles Koppa of www.HersID.com:

MERS is a straw man that stands in place for an unknowable person from an investment trust in the title records at county courthouses all across the

country. This closed the loop establishing the [cash flow] pipeline and enabled the ready market in securitized debt obligations. But in the process, by using MERS as a stand-in at the courthouse, the banks separated the mortgage from the deed of trust, leaving a non-enforceable piece of paper and, because ownership is obliterated, a much muddied title.

...

What does this mean to those who are delinquent or are being foreclosed upon...? It means there is a way to fight back. The only [entity] who can foreclose on a mortgage is the [entity] who holds the mortgage and the deed of trust. Since the mortgage has been separated from the deed of trust and the ownership has been obliterated, who can stand in front of the court and foreclose? The answer, ultimately, is *no one*, and indeed, this strategy is being used all across the country to stop the foreclosure process dead in its tracks.

To some, it means they can go back to the courts and demand the foreclosure be rescinded and ownership of the property returned. This will undo and threaten to undo all foreclosure sales that have taken place in the last three years. Restitution for foreclosure fraud has no statute of limitations.

I met Charles Koppa at the event I attended; he was a presenter. Charles is co-founder of the HersID service (visit www.HersID.com), which stands for *Homeowners’ Examinations of Recordations, Securitizations, Intermediaries and Documentations*. Did you know that if your loan has a MERS number, even if you are current on your payments and don’t foresee financial problems and are actually lucky enough never to have any ...

If no person owns the underlying mortgage in order to foreclose, is there anyone who can deliver clear title once the mortgage obligation is complete? The answer appears to be ... *No*. There is not; there is no one. That means there are over 60 million homeowners [today] who are buying into *nothing*. They are just paying expensive rent.

This is bad news, folks. If after 30 years of making mortgage payments, with interest added on that amounts to our paying *two to three* times the original property price ... if, AFTER ALL THIS, there is no clear owner who can actually claim the house, it can easily be scarfed up from under you by some devious future incarnation of the money-lenders-who-don’t-lend-money-but-invent-the-scams-around-it.

Quiet Action on Clouded Title

Ready for some good news? The remedy for a clouded title scenario is a legal proceeding known as a *quiet title action*. <http://legal-dictionary.thefreedictionary.com/Quiet+Title+Action> defines a quiet title action as:

A proceeding to establish an individual's right to ownership of real property against one or more adverse claimants. An action to quiet title is a lawsuit filed to establish ownership of real property (land and buildings affixed to land). The plaintiff in a quiet title action seeks a court order that prevents the respondent from making any subsequent claim to the property. Quiet title actions are necessary because real estate may change hands often, and it is not always easy to determine who has title to the property.

A quiet title suit is also called a suit to remove a *cloud*. A *cloud* is any claim or potential claim to ownership of the property. The cloud can be a claim of full ownership of the property or a claim of partial ownership, such as a lien in an amount that does not exceed the value of the property. A title to real property is *clouded* if the plaintiff, as the buyer or recipient of real estate, might have to defend her full ownership of the property in court against some party in the future. A landowner may bring a quiet title action regardless of whether the respondent is asserting a present right to gain possession of the premises. (My italics)

I hope you're gobbling all this up with rapt interest, and not skipping parts just because (1) you don't own a home, (2) you don't like legal mumbo jumbo, or (3) it won't ever happen to you. You can go to Charles's website and find out if your house or your brother's house or your best friend's house has a MERS number. The service is totally free for a limited time (a normal cost of \$595). MERS is the effort of the banks to sanitize their messy linguine of broken title and, if Congress approves it, an instant legalization of the turnover process. MERS numbers will be the new national mortgage ID numbers, legitimizing the money games being played with loans. And a MERS number may be used against you as the rightful owner of your property at the end of the loan-repayment road.

So What Do We Do, Tonto?

In case you haven't figured it out, the piranhas at the top are not only monetizing us, but are big-time land grabbers too.

By pitting small farmers against agribusiness for a few generations, they emptied out the heartland/breadbasket of the United States, creating ghost towns in Kansas and sending people scurrying for survival to the cities and the coasts. This is known as *population dislocation*. In the cities and on the coasts, they gave us new suburbs and renovated downtowns, and told us sadly about the threatened environment with its vanishing bald eagles and silver wolves. They sold us attractive tote bags and memberships to environmental defense groups, and we felt so good about supporting a such worthwhile cause. It made us feel "connected to nature," but it was only clever marketing: We were clustered and easy to reach by magazines and TV. On the planetary chessboard this is known as *population concentration*, making it all the more easy to disseminate propaganda. Plus, we tend to be copycats, quickly following trends. (*You don't recycle? For shame!*) With our full support and money, they created wildlife refuges – all over the world. We could be pleased to think that animal species now had places to live in freedom and safety while we enjoyed the urban/suburban housing boom with shiny hardwood floors, granite countertops and stainless steel appliances.

Having emptied and claimed the land in the interior, they began to work on the suburbs. They knew a large number of us would default on our House Beautifuls when they dropped the stock market and yanked the rug from the economy, and these sugarplums they grabbed easily with their scary and shameful mechanisms of foreclosure. And for those that didn't default, they prepared the MERS surprise. *One day the men in suits will get you*. In the absence of clear title, the government may claim the property as arbiter of its ownership at a future date ...

And "the government" is just another placeholder. The day may come that you and I are not even in any position to claim our rightful property because chaos will reign and there will be FEMA camps. I could go on and on, just conjecturing. The question is, *so what do we do now?* Those forming groups to fight illegal foreclosure encourage *us* to take the initiative – go to court to determine title with court-proof paperwork clutched in our in hand. Repeating for your benefit: *A landowner may bring a quiet title action regardless of whether the respondent is asserting a present right to gain possession of the premises.*

Yes, I know. Life is difficult. This week I had a flood in my house, my bathroom was torn up, part of my downstairs was torn out, my phones went dead, I got sick and have been reborn as coughing machine, my throat feels like there's a knife in it and I've just now lost my voice. Who needs to file

court actions in the middle of all that? Better to worry about it only when you have to, but the problem is, that's when it's nearly too late. By then you have even less money (certainly not enough to spare for searches and services) and you're scrambling for bitter survival. *Wouldn't it be nice if enough of us could take such action and expose the fraud and stop the behemoth as it rears up to gobble all the land in America?* It is exposure that they dread the most, these sharkskin-suited pointy-booted wizards of hell.

Citizens Reform Center Dot Com

Meet Mickey Paoletta, a maverick who is described in this email to me from my old friend Les of NY 9/11 Truth (who is now working with him):

He's a small-town guy from western PA who found himself discovering the shocking truth behind the Fed and the corrupt legal system, while simultaneously getting rooted in the principles of Jefferson, the other founders, and the constitution. Between his research on banking and the monstrous global fraud behind it all plus my own realization of the false construct the banks have us under, I've been putting my energy into developing training programs [to fight the banks in court] as well as an overall vision of what people can do. We're working to expose the fraud, expose the debt-slavery agenda, and spread the knowledge that an alternative monetary system is possible with stable values where people don't have to work themselves to death just to try to stay even, never mind get ahead. What I want to see happen is an educational movement that disseminates this information, and just like 9/11 truth, will create the consciousness that will organically bring about change.

Mickey's brainchild is CitizensReformCenter.com, a "legal club," as Les first explained it to me, that educates the Average Joe on how to walk into court and give it right back to the bankers. Les's own story is quite amazing: staggering under credit-card debt with interest and penalties that he couldn't afford, and faced with frightening lawsuits filed by Bank of America, Chase and the like, he applied himself for a year to research in the law library and, coached by Mickey Paoletta, faced off the piranhas three successful times in the courtroom, getting his debt wiped from the slate, all stemming from a simple fact that most of us don't know ...

Which is that a credit card account is considered by the banks to be a *demand deposit* account, in fact a checking

account. The bank operates on the [fraudulent] principle that when it extends you a \$5000 limit on your Visa card, you have deposited \$5000 with that bank. *Here's a simple test of logic:* If a bank has \$10,000 in assets and you approach it to borrow \$1000, how much money does the bank have once it makes the loan? Most people would say \$9000. Some people who are slightly sharper cookies would say \$10,000 – just as though the borrower hadn't received any money from the bank at all. But the real answer is \$11,000, because the bank adds up its assets and its liabilities (your "loan") and considers that number to be a statement of its net worth!

So each time we get a credit card, the bank acts as though we've deposited the limits of said card within its coffers, when the reality is not that at all. The question you have to answer properly when confronted by one of their pompous lawyers in court is: "Did you have this certain credit card account with [Citibank]?" and you will say, *No*. Because you will know that it was not a "credit card" account: it was legally considered a checking account and not only did you not deposit any money in that account, the bank never lent you any money at all. In fact, with the account listed as a "demand deposit" account, *you are the one who is the lender, having supposedly deposited the limit of your "account" in the bank*. Les won because he requested the bank to bring in a witness that could testify that he had actually been lent money by the bank, and no witness could come forth. In the end, the bank lawyers themselves did not show up, because trying to prove this was futile. Even the judge was educated by these revelations.

So it pays to get an education about the real nature of "banking." The CRC website reminds us:

Once the debt collectors realize that you know the secrets behind their deceptive practices, they wind up either wanting to settle or will disappear altogether, rather than be exposed in court. *Furthermore, you can be awarded up to \$1,000 per violation and many cases may contain 30 [violations] or more.* Whether you have a few thousand or hundreds of thousands of dollars of alleged debt, the knowledge you'll gain from our proven system can enable you to eliminate that alleged debt and restore your credit. (My italics)

Don't believe it? In its relatively short history of coaching people like us to stand up to the banks in court, CRC boasts 450 victories and only 11 losses, and the latter because "people didn't follow our guidelines and materials," said Mickey at the recent seminar. The group's goal is now to offer an online training series with 40 hours of educational

video presentations, sample documents, an online legal library, one-on-one support, and regular conference calls.

I was impressed. It sounds like it works. The power of the situation is that once you understand the law and are aware of how illegal the bank's practices actually are, and can show this to a judge (who himself or herself doesn't understand the true nature of the sham called "lending") ... you're in business, as they say. One judge told Mickey directly, "*Teach your people what to do and you will win.*"

So what lies in front of us is the job of teaching and learning. I personally don't see a lot of people hastening into libraries to learn the law, but if they can be convinced of how *easy* it actually is, perhaps they'll run a lap with the proverbial baton! And if it's *happening to you*, you might have a real incentive to study up. The tendency is to breathe a sigh of relief and be glad that someone else's head is under the guillotine, but what if it *does* happen to you? As I said at the start of this newsletter, the bankers' biggest fear is to be exposed, and they are confident that their false language will continue to fool us: *credit card, loan number, lender* ... when all of these terms are fraudulent.

Today's so-called financial professionals advise us to "work with your lender, restructure your payments." The practice of "lending" allows banks to peddle up to ten times their listed "assets" in the form of new "loans," at interest. The reality is that as a cardholder you have never given them any money. You might like to know that if you pay your balance off each month as Mom and Dad advised you to, you are considered to be a "deadbeat" by your bank. Let it be known that the reason they issued credit cards in the mail to ten-year-olds and family pets was because these "assets" enabled them to keep lending like crazy. Remember how many offers poured into your mailbox: *You Have Been Pre-Approved for Podunk Bank of Fraudville \$25,000 Titanium Visa Card 0% Introductory Balance Transfer Rate Until January 2050! Purchases 2% Cash Advances 3% No Fees! No Regrets! Get Whatever You Want!* The nice thing about fractional-reserve lending (telling people you have 10 times your deposits to lend, as our banker friends do) is that life is so rosy on the other side, where dodos lay golden eggs and pigs have wings. Now you know why Wall Street is exclusive: only a few of us have the guts to pay \$500 for a glass of wine and fly first class to Paris for the races.

As long as the river runs, the game is good. You and I keep the water flowing and the golden eggs are funneled into waiting Ferraris at the top of the pyramid. But when the bottom of the pyramid sludges to a halt with the ugly (and intended) details of hardship and the money no longer is running, it's time for the next shenanigan – the bailout! For

all those "bad loans" became what is known as *toxic assets*, and hordes of investors were peeved. Again, luckily, you and I were around to give blood for the rescue. And so it goes. Each time the music stops, not one chair but a million stadiums are yanked out from under the bums of the masses, and a new-and-improved edition of the game begins.

When are we going to wake up to this? How about if we have house parties and use paper dolls to act out this story? How about if we invent a board game (*Bailout* has a catchy ring!). Or perhaps we can wait for some studio to create a television sitcom that acts it out for us? I vote for gathering behind Mickey Paoletta and the HersID people, telling everyone we know the secrets behind banking, and *using those secrets ourselves*. How do we do that, you ask? Well, here's fractional-reserve educating: *I can spread 10 times my own knowledge among others*. Because the subject of money is such an everyday one but is yet imbued with so much envy and mystique, I believe one can interest a lot more people in its nitty gritty than in what flew into the Twin Towers. What you have to get around is the conviction in your listeners that even though the bankers may have been flim-flamming the entire planet for centuries, the tide will never turn and we can never be as good at it as they are and "it will never happen to me." I'm not talking about becoming criminals here. I'm talking about the notion of power, the very concept that *you are, you can and you will*. That's what's missing. And that's what we have to inspire.

Yours in creating that Inspiration,

P.S. To start with, see *Capitalism A Love Story*. I know you hate Michael Moore, but give it a chance! It tells the story more skillfully than I ever expected, and it's cheap, to boot.