

Story Overview

Bayview Loan Servicing is stealing my home!!!!!! I for 7 years was with M&T mortgage (credit report will show) NEVER LATE and no problems, then my note gets transferred to Bayview Loan Servicing, LLC and problems started 2 months into having them with payments jumping up 150+...

Story Details **Story Of:** Homeowner in Phoenix Arizona USA

Bank Involved: Banks in General

Bank Malpractice Type: Predatory Lending

Incompetent Business Practices

Corruption

Powermongering & Greed

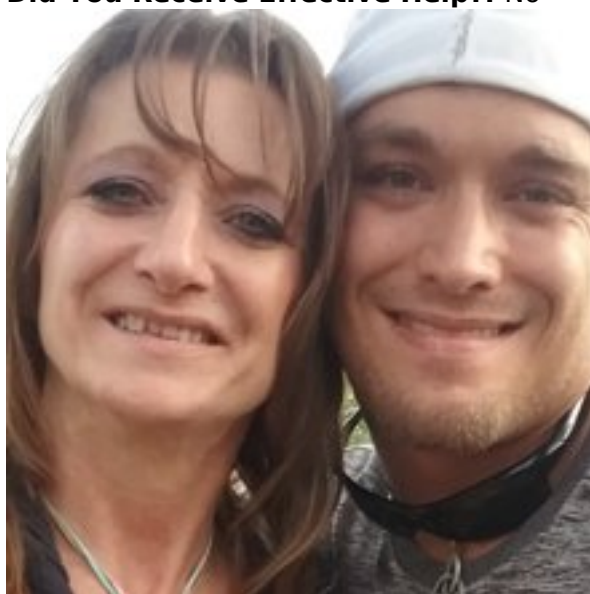
Unconscionable Conduct

Other Bad Banking Behaviour

Year Trouble Began: 2011

Government Involvement: Other Government Agencies

Did You Receive Effective Help?: No



Bad Banking Experience - Full Story:

I purchased my home in July 2005. My note was transferred to Bayview Loan Servicing in 2011. In September of 2011, due to some hardship in my life I filed chapter 13 bankruptcy. This was the same month that Bayview took over. Bayview took advantage of my situation and added a plethora of fees and other charges to my loan and never informed me of any kind of default or trouble with my loan. They also claimed they couldn't send me anything regarding my loan bc of bankruptcy.

Then in July of 2016 I paid my last bankruptcy payment (I completed my ch. 13 successfully) and get a letter from Bayview stating that I owe them 6000.00 or they're removing me from my vacation of stay.. I was dumbfounded bc I made all my payments! I, of course, tried to dispute this and finally got help with a "Notice of Error Resolution" letter from a lawyer calling them out on their mountain of errors and to fix them and get back with me with a correct payment and payoff.

They cancelled the foreclosure they had on me in November of 2016, put 30,000+ into the suspense account to redo the payments and correct their wrongdoings. I thought my financial nightmare was over.....WRONG!!! They are foreclosing again and the auction date is 04/27/17....as they are supposedly suppose to be working on a loan modification with me.....They still have not credited my



account for anything and I am left to either do another chapter 13 or sell, which if I sell I won't get what I should bc of the timeframe and also the payoff that Bayview has for me is outlandish to say the least. They have an additional 10,000.00 in their fees added that SHOULD NOT be on my loan whatsoever.

I have written to many agencies, called FBI local office as white collar crime fraudulent mortgage lenders and have also called the FBI headquarters to no avail, have seen many lawyers...NOBODY SEEMS TO WANT TO HELP....VERY SAD AND VERY CORRUPT SYSTEM...They act as if I am either crazy or just telling a story....you can go to jail in America for stealing something from a grocery store - but our big bankers can steal 160,000.00 from me (a number to them) and they don't even get a slap on the hand.

I have a conventional, fixed 30-year mortgage....If you ask me, Bayview knew I was in bankruptcy and found me to be the perfect client to not have to send any paperwork to and mess with my loan to set me up for foreclosure.....which they did, because I may have been naive, but all I knew because of some other hardship going on in my life (i.e., my father dying in 2009, my son getting kicked out of the army, my son delving deep into the world of drug addiction, my job loss, my nervous breakdown), but I through all of this adversity, still managed to keep my home and most of my bills paid).

I would ask Bayview over the time they had my loan WHEN I COULD GET SOMEONE TO ANSWER THE PHONE, please send me statements or something showing me where my money is being applied, etc). to no avail. I would see in my bank statements that my checks of 600.00 per month were being cashed and had nothing to tell me that anything was wrong with my loan or home, so I took it as well, at least my payments are in and I'll deal with them when my bankruptcy is done and would go on to my next hardship of court with my son every other week it seemed like and my doctor appointments from my nervous breakdown and just a lot of hard trials I endured from 2011 to current.

But I had not one inkling of anything like this was going on with my loan or BELIEVE ME I would have taken care of it. I did a chapter 13 purposely to be able to keep my home and completed the bankruptcy successfully - WHY WOULD I DEFAULT ON MY HOME AND ACT LIKE I DONT CARE??? Bayview Loan Servicing, LLC is a corrupt, fraudulent company stealing my home from me.....

How My Life Has Been Affected:

This deception from Bayview and the toll it has taken on my spirit and believing in my country and who I can trust has fallen apart. I have gotten very depressed and bitter. I don't want to even try to rebuild - WHY - THE BANKS WILL TAKE IT WHEN THEY WANT ANYWAY WITH NO REPRIMAND....its gross negligence, its sickening and WRONG!!!!

I am just a number to the greedy b_stards and they have ruined my spirit, my phchye...Its already done and I cant go back and not know how and why our country is so corrupt. Maybe I was naive. But I wish it would have never happened to me because I will never be the same.....I hope I can believe that life is still good and when you work hard you will get the rewards and enjoy life but this has put me in the middle of the most devastating financial crisis I've ever imagined and it has taken my identity away...

I absolutely right now HATE our government, America and what is going on. I have no drive left. I cry every day and the closer this foreclosure is getting I feel almost suicidal because I didn't do anything to deserve getting my house taken from me. And my home was who I am. It was the best thing I ever did for myself and my son. I was a single mom all my sons life. He is 27. I wanted so badly for him to have my home when I'm gone. It was all I could give him...Plus as a single mom it was the best accomplishment I showed my son and now they make ME look like the bad homeowner and I did everything I was suppose to and should have never been in this position. 13 years in my home and made all my payments and successfully completed my bankruptcy even through some very exhausting hardship.



One of the devastating hardships was my father dying suddenly in 2009, he was very important in my sons and my life, as he was my sons only male model figure. My son took his death very hard and dove deep into the world of drug addiction. He was kicked out of the army and the world of drugs tore him and I apart. He was hard to handle and treated me badly as well as himself. He paid a dear price for his lost soul and drug addiction and is sentenced to 2 years of incarceration starting on March 1, 2017. I hope my son figures out his demons and finds happiness. My son and I haven't been close since my fathers death, but we were getting there right before Bayview socked me with this default on my loan in July of 2016 I knew nothing about!!!!

Then the research and money I spent trying to get someone to help me to make Bayview right their wrongs has been ignored and pushed to the side and that makes me sick. Someone can steal \$20.00 from a gas station and get jailed for it, but our bankers are stealing 160,000.00 from me and NO ONE is stopping it - EVEN WITH proof of forgery on my quiet title that I purchased to try and nail them.....

Again, this has affected me in a way I wish I never would have been involved in this - It has changed me FOREVER and unfortunately not in a good way....They stole my life - sucked the spirit out of me....It's very scary to be where I am - I don't like it and I don't know how to move on or go back.....I PLAIN JUST DON'T CARE ANYMORE!!!

File Attachments:  [Notice of Error Resolution Letter - this is what made 1st foreclosure cancel but BAYVIEW still has not credited my acct.](#)

 [QUIET TITLE - LOOK ON LAST 2 PGS - especially note the forgery ALSO they don't even own my note to foreclose](#)

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