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Scams > message board > Mortgage Scams
User Name Name Password

Bella Homes, LLC
Password

Mark Forums Read

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09-07-2011, 03:36 PM

Join Date: Sep 2011 Location: Atlanta Ga.

Posts: 15

MsDelpiano Junior Member

Bella Homes, LLC

Bella Homes, LLC is a scam!

Please take a look at this.

http://www.wix.com/myvideotalk/bellahomes#!vstc1=contact/vstc0=the-culprits also look here....

http://www.wix.com/myvideotalk/bellahomes#!

Rick Walsh, Daniel David Delpiano

and Sunil Wadhwa....

Are Crooks, thieves, and liars!!

Run.... RUN for your Life.

http://bellahomesreview.com/

I put a lot of people in that deal, now my reputation is on the line.

I know Rick and Sunil from Trump Network and Sisel so I should have known to steer clear when I found out that they were at the Top.

Consider this your warning!!!

They will take over your House. Never do any of the back end work (Forensic Audit) and they pocket the rent payments that you're required to pay them.

It's ALL a scam!!

Bella Homes, LLC is a scam!

09-08-2011, 09:45 AM

Join Date: Apr 2009

Posts: 5

<u>carusobiz</u>

Junior Member

Re: Bella Homes, LLC

This is a different David Delpiano.....The Delpiano associated with Bella Homes is in his early 20's, so this is NOT his mug shot. He doesn't have a mug shot.

Also, the reason why MsDelpiano is posting all of this, is because as I understand it, he tried to extort money from Bella. They wouldn't play ball so he's slandering the company. I have been researching the company and the people up high in the company. It is NOT a scam. The real

David Delpiano is on LinkedIn and is located in GA, not FL

I'm not thrilled that this guy posting here in scam.com is trashing the company because Bella won't pay him money to keep Bella's confidential information to himself. Especially since he makes it sound like he's doing the world a favor.....please David Will....earn your money like everyone else does, and keep your hair brained schemes to yourself. Some reps will not be happy with the comp plan as it is structured. But, I am more comfortable with that than some extortionist with a "Help the Reps" facade. It doesn't take a whole lot of insight to see this guys

agenda.

Last edited by carusobiz: 09-08-2011 at 03:41 PM.

Join Date: Sep 2011 Location: Atlanta Ga.

Posts: 15

MsDelpiano
Junior Member

Re: Bella Homes, LLC

Say what you want Sunil.

But the TRUTH is the Light.

The information is here.... Let the people choose.

- 1. Bella Homes does NOT have a hedge fund.
- 2. They DO Not perform forensic Audits
- 3. They do NO back end work to save houses.
- 4. They expect people to Deed their house over to them... While You Sunil pocket ALL the money.
- 5. The Daniel "David" Delpiano that owns and operates Bella Homes is the same guy you see in the mug shot.
- 6. I know Rick Walsh is already working another deal. He will continue to jump around from deal to deal (LOL).

Sunil, I guess you want to go down with the Ship!!!

By the way... I watched David's video's and they are awesome. Finally someone pulled the curtain.

I sure David is Man enough to use his real name if he decides to post on here.

Trust me, he NOT scared of you Sunil.

Bella Homes, LLC is BAD news!!!

Bella Homes, LLC is a scam!

FST36

Posts: 83

Join Date: Apr 2011

Member

Re: Bella Homes, LLC

Quote:

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Bella Homes, LLC is BAD news!!!

I have a buddy who claims he investigated Bella Home. The way he describes it if your home is about to go into foreclosure Bella takes the home and then leases it back to you for 3 to 7 years for about half what your mortgage payment was. Then when the lease is up you can buy back your home for 90% of its appraised value.

So yes, you do deed your home to Bella - <u>so you don't lose it and can still live in it for 3-7 years!</u>

All the other stuff you listed isn't necessary to this process.

Im actually interested in Bella now (thanks to your post here). Unless you can tell me what Im missing.

09-09-2011, 06:02 PM

Join Date: Jul 2010

Posts: 12

GodSend

Junior Member

Re: Bella Homes, LLC

Bella Homes, LLC is BAD news. Someone needs to stop them.

It's horrible how they keep getting away with this.

Mark Diamond, Rick Walsh, Daniel David Delpiano and Sunil Wadhwa are crooks!

http://www.georgia.gov/00/press/detail/0,2668,43414745_166508814_171223252,00.html

http://manhattanda.org/node/736/print

(Lot's of AKA's for Daniel David Delpiano) http://www.veromi.com/Daniel-D-Delpiano.aspx

9375 Chandler Bluff Atlanta, GA

Building value: \$1,407,100

Total value for property: \$1,637,700

Assessments for tax year: 2009
Building area: 7,798 square feet
Land area: 38,184 square feet
Land use: Residential 1 Family

Number of stories: 2

Exterior wall: Masonry & Frame

Basement: Full

Total number of rooms: 16 Number of bedrooms: 6 Number of family rooms: 2 Number of full bathrooms: 7 Number of half bathrooms: 4

Date: 12/11/2001

Price: \$0

Old owner: MARK DIAMOND

New owner: PAMELA L DELPIANO

Read more: http://www.city-data.com/fulton-county/C/Chandler-Bluff-

2.html#ixzz1XVwbgJkj

http://www.mugshots.com/US-Counties/Georgia/DeKalb-County-GA/P/Pamela-Lenora-Delpiano.html

09-17-2011, 09:23 AM

Join Date: Sep 2011

Posts: 3

willpower2011
Junior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by carusobiz

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early 20's, so this is NOT his mug shot. He doesn't have a mug shot.

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guys agenda.

Well, I guess you have NO IDEA what you're talking about at all. Because I am David Will... And I did NOT put up that post! And as far as me trying to extort anything from anyone??? Think again dummy. I also have NEVER accused anyone of anything. Simply asked questions... Like anyone else should do. And if you don't believe this is me making this post... Feel free to call me. My number is... 952-232-1991.

09-25-2011, 07:41 AM

Join Date: Feb 2010

Posts: 24

Article_Info

Junior Member

Re: Bella Homes, LLC

I will preface this post with the fact that I am not affiliated with any of this, Bella Homes, LLC or otherwise. The postings were enough to peak some curiosity and this is what one average person can find out over the course of a few hours research with public information.......

Quote:

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You are right, it is a different person. David Delpiano is a convicted felon with a (public) criminal history that includes associated jail time. The Daniel David Delpiano is not the same person......it is his son. Who, under a quick search, has the same registered address as David, his father, as well as close relatives. Right off the bat, under the guise of doing good business,

would you not want this to be mentioned? It is also worth noting that the same address in GA where Bella Homes is based (along with the phone number and Daniel's Bella Cell Phone) is in foreclosure, is being marketed for sale, was subject of a frivolous federal law suit (1:2010-cv-03041) that now appears to be dismissed. If anyone takes the time to read that filing, it is the most laughable argument for mortgage defense ever seen. It follows the same basis of other mortgage rescue scams in which the bank/equity source/mortgage entity had "investors" put up the money for the company to operate, it was not really theirs to loan and therefore, not an enforceable mortgage. Forget the fact the parties signed the mortgage and promissory note agreeing to all terms and that obviously the money was dispersed according to the terms of the contract (yes a mortgage and note are contracts). Secondly, they claim that they did not know the true interest rate blah blah blah whatever, I'm sure you get it. The case was recently dismissed by both parties so the end result is not currently known. I guess if nothing happens to the property VIA the foreclosure action, they were successful, if the action moves forward and the property is sold VIA short sale or ends up a REO, it says something else.

It is also worth noting that during this time frame, Daniel D Delpiano (the son) has filed for chapter 13 bankruptcy not once, but twice (cases 1:11-bk-52248 & 1:11-bk-71792) in 2011 in which both cases were dismissed for failure to make plan payments. Both cases were delayed because of failure to timely file documents. The only debt listed in the filings was the mortgage associated with the property in question, which is the same one as in the federal lawsuit, which is the same one where Bella is/was registered. Since the case was self filed, it seems to make sense that the quick succession filings were used to take advantage of the automatic stay of the creditors and removal of the 60 day stay entitled to mortgage holders. A reputable bankruptcy attorney would not do this. Either way, he either cannot or willingly choose not to make payment as agreed to the trustee....both times....where HE came up with the payment plan....which is another broken contract.

Sunil Wadhwa is doing the exact same with his Eldorado Hills home right now. He self filed for chapter 13 bankruptcy protection on 8/1/2011 (case 2:11-bk-38859) and it was dismissed 8/31/2011 for failure to provide information. Case 2:10-cv-03361 was their first bite at the apple to have their mortgage thrown out, but it was dismissed due to subject matter jurisdiction. Case 2:11-cv-01525 was a duplicate case in which they were acting pro se and that was dismissed. Case 2:11-cv-01784 was filed on 7/6/2011 and is their current attempt. This case has a few odd things in it, like serving the mortgage company subject to this matter directly instead of to known counsel of record in order to get a TRO against the company from selling the property. According to the declaration of the mortgage company's attorney, a unlawful detainer was filed against the Wadhwas on 11/3/2010, but the trial was continued to 11/7/2011 after the Wadhwas declared bankruptcy. There is a motion to dismiss and a opposition to the motion, but the case is quiet as of 9/12/2011. I'm not one to guess on which was cases will go, but the initial demand for a jury trial is telling. If anyone wants quite a laugh, feel free to read those cases and the basis for their arguments.....HILARIOUS. I'm sure once counsel for the defense finds outs the BK action was dismissed, they will move swiftly to do something.

To add to this, there is a current Order to Cease and Desist against Bella Homes in Georgia, you can find it on states Dept. Of Banking and Finance website. The order went final, that's it FINAL. No misunderstanding, no "they didn't understand what we do", no "we are working

with them to correct this", no nothing. The order is final, they were served with plenty of notice per state law to come on in and respond, work things out, explain whatever perceived misunderstanding there was and stop the order from moving forward. They did not do this. It is incredibly hard and the bar is quite high to get a order such as this overturned once final. Competent legal representation would know this.

Lets look at other things quickly....

1. There is no hedge fund backing. I would find it hard to believe that any fund would back this group based on any of the above that would come up in a standard back ground check for anyone who was looking for money. Let's review:

Dad a convicted felon for financial crimes and large, large, LARGE judgments against him. Side note, Mark S. Diamond was affiliated with the travel company and law suit that generated one of the judgements;

CEO (Diamond) connected in past businesses to the dad, which again has been convicted of financial crimes.

Son (a high up person in the business) losing his house, filing frivolous law suits, and multiple bankruptcy actions;

Sunil (a high up person in the business) losing his house, filing frivolous law suits, and in bankruptcy;

The company itself subject to action in it's home state.

Hedge Fund: Sure, come on in, here is tons of cash, you look like honest folks who honor their commitment & contracts and in no way would file frivolous law suits if we had a "misunderstanding".

Here are some other quick things that is the basis for Bellas program:

There is no need to deed over a property. Under most states with redemption laws the homeowners can stay in the home until the end of the redemption rent free. Why in hell would you pay someone to live in your house when by law you can do it for free?

Most states with homeowner protection laws make it illegal to collect advance fees until the job stated is done. I know you are going to respond that it's "rent" and it goes to cover costs. That is fine, but unfortunately rent can be considered an advance fee. Especially since none of it is refunded and a portion of it, if not all, is retained for operating expenses. The minute the forensic audit fails and the law suit is tossed out, you have failed in your contract and guess what, all of that prior was an advance fee. Not to mention that if their payout structure is anywhere near the structure in David Wills video there is nothing left for anything.

Also note that under the Mortgage Assistance Relief Services Rule any company providing

these services must have attorney's licensed in the state providing services to perform their work. Does Bella have this?

Oh, but they have a lease and are protected under the Protecting Tenants at Foreclosure Act of 2009. No, sorry, the 2009 Act clearly states that "the protections of the Protecting Tenants at Foreclosure Act of 2009, apply only to bona fide tenants who have a written contract, the lease was the result of an arms-length transaction, and the rent is not substantially less than the fair market rent for the property. Under any conditions, tenants may still be evicted if they violate the lease terms". Yes, that is a quote, it is directly from the passed house bill. The Bella lease is not a arms length transaction. You are deeding it to them with the sole intent of renting it back. Arms length is arms length, no relatives, neighbors or anything. Meant to protect true tenants of truly rented properties. If this was easy to do, and it was at one point, a person would just deed the property to a relative they know and trust, sign a sham lease and stay in there as long as the law allows. All it would cost is the filing fees and time. Why the hell would you pay an outside party? If the mortgage law suit and audit they provide is anything near what they have attempted (and failed) on their own behalf, well, I don't know, you make the call. The amended parts of the act in 2010 only serve to strengthen the language.

In the end, you have people within the company that have relatives that are convicted felons, which is not disclosed anywhere I can see. You have people in the company filing bankruptcy, which again is not disclosed anywhere that I can see. That in conjunction with everything else does not paint a pretty picture.

Again, this is all public information that can be looked up. The cases and the information can be found by anyone with the time to do so. You can go ahead and attack this post on any area you deem as opinion, but federal & state case law and filings are fact, as well are the associated cases. The Tenant Act of 2009 and it's wording is law, and therefore prima facie fact.

From there, I leave it to you, scam.com

Last edited by Article_Info: 09-25-2011 at 08:45 AM.

09-26-2011, 03:50 AM

Join Date: Jan 2010

Posts: 333

jimb6387

Senior Member

Re: Bella Homes, LLC

First off, my hat goes off to you for doing extensive homework. Not many people do and there is/was an extortion ring proliferating wrong information.

You got quite a bit right and quite a bit wrong. And you found some that I didn't find so I will look at that tonight when I have more time.

The most obvious thing that I found is the son's name is David .. not Daniel .. so the quoting of bankruptcies and such is inaccurate (as concerning the son). David does have a role in the company but I would not call it 'high up' though.

The company has been in business for 1.5 yrs. Sunil Wadwha and Rick Walsh have only been involved the past few months. I don't know Sunil's personal financial situation nor is it any of my business. But if someone is filing bankruptcy and it is on and off .. that usually means the person is finding ways to pay their creditors and avoiding bankruptcy. Being they just got involved in this .. that would make sense.

Your comment about them not giving any of the rent back is 100% WRONG! They give back 60%! (It surprised me that with all the extensive investigation you did that you missed an obvious one)

Here is a link to a YouTube video I did to show Bella Homes is actually suing companies like they say .. and it is not pro se .. lol (though Sunil may be, I don't know, for his personal stuff .. I'll look later).

As far as the hedge fund ... I don't know either way. What I do know is there are MANY investors buying NPLs (Non-Performing Loans) at 30-40% so the money is available abundantly.

I've got to run now but I'll look into the info you posted. Thanks for the research. I would only caution to make absolutely sure you have the correct information before posting so that people looking into ANY opportunity can make informed decisions based on accurate information.

Here's the YouTube video .. http://www.youtube.com/watch?v=WvEKdoCuInw It costs WAY more to sue a bank than what they are collecting for rent so they must have money from somewhere. Common sense says if they have offices, furniture, web design, etc in order to get started that they MUST have had investors.

Hope this was helpful and if I've posted anything inaccurate .. please point it out.

Quote:

Originally Posted by **Article_Info**

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You are right, it is a different person. David Delpiano is a convicted felon with a (public)

criminal history that includes associated jail time. The Daniel David Delpiano is not the same person......it is his son. Who, under a quick search, has the same registered address as David, his father, as well as close relatives. Right off the bat, under the guise of doing good business, would you not want this to be mentioned? It is also worth noting that the same address in GA where Bella Homes is based (along with the phone number and Daniel's Bella Cell Phone) is in foreclosure, is being marketed for sale, was subject of a frivolous federal law suit (1:2010-cv-03041) that now appears to be dismissed. If anyone takes the time to read that filing, it is the most laughable argument for mortgage defense ever seen. It follows the same basis of other mortgage rescue scams in which the bank/equity source/mortgage entity had "investors" put up the money for the company to operate, it was not really theirs to loan and therefore, not an enforceable mortgage. Forget the fact the parties signed the mortgage and promissory note agreeing to all terms and that obviously the money was dispersed according to the terms of the contract (yes a mortgage and note are contracts). Secondly, they claim that they did not know the true interest rate blah blah blah whatever, I'm sure you get it. The case was recently dismissed by both parties so the end result is not currently known. I guess if nothing happens to the property VIA the foreclosure action, they were successful, if the action moves forward and the property is sold VIA short sale or ends up a REO, it says something else.

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From there, I leave it to you, scam.com

09-26-2011, 08:08 AM

Join Date: Feb 2010 Posts: 24

Article Info
Junior Member

Re: Bella Homes, LLC

Thanks for the reply. Please don't look at this response as an attack against you, it is not. I am only responding to the points that you brought up with a mild attempt at humor. I understand your initial points and wanted to counter in kind.

Quote:

Originally Posted by jimb6387

The most obvious thing that I found is the son's name is David .. not Daniel .. so the quoting of bankruptcies and such is inaccurate (as concerning the son). David does have a role in the company but I would not call it 'high up' though.

The names of the two seem to be interchanged depending on where you look. The case numbers for the bankruptcy are there, so it can be looked up. Let's for fun say it is all on the dad, the fact still remains there is connection between the two, the address, Bella, prior judgments, Travel Club USA, LLC, etc. All of which should at least make you raise an eyebrow. The street name in the bankruptcy has "bella" right in it.....and the name of the company is Bella Homes? Come on! The Travel Club deal is mentioned in case 2:2006-cv-14184 which is a civil case against the older Delpiano, but is interesting because of the connection back to Mark S. Diamond. The company (charter # LLC4079-1998 in NV) has a permanently revoked status and has Mr. Diamond as a managing member. With this alone you have a connection going back to at least 2006 between Diamond, the older Delpiano and questionable activity. Now the younger Delpiano just happens to be involved in a company with the same people? As far as not being a higher up, that is a shame, because with a title of "Director of Acquisitions" as listed in the last screen capture on linkedin, you would tend to believe different. Aside from it all, this is to be expected if your father has this type of history. You will always be subjected to the "sins of the father" in some way, shape, or form. In a situation where you are apparently attempting to raise capital for a business where people are handing you the keys to their house, you wouldn't think it is out the realm of normalcy to ask for an explanation.

Quote:

Originally Posted by jimb6387

But if someone is filing bankruptcy and it is on and off.. that usually means the person is finding ways to pay their creditors and avoiding bankruptcy

No, this is using the bankruptcy court to avoid debt while you try to move you mortgage law suit forward. You find ways to pay creditors up until you have no choice but to file for protection. We are not talking about working through the process, filing motions with the court to delay the filing while working with creditors. This is filing a petition and not filing supporting information in a timely manner, case getting dismissed, and starting all over again. If you were serious about it, you would retain an attorney that specialized in bankruptcy law so the case would not be dismissed for trivial and quite simply amateur reasons. I know the case

was self-filed, but self-help packets are quite clear on what needs to be done. Sunil, btw, has not shown this pattern as of yet, though it is a duplicate of what Delpiano is/was doing.

Quote:

Originally Posted by **jimb6387**

Your comment about them not giving any of the rent back is 100% WRONG! They give back 60%!

I choose not to focus on this because the amounts and percentages are irrelevant. It does not matter if they take a dollar and give back a dollar. The minute it is paid up front and even one cent is retained, you have paid an upfront fee. Giving the dollar back may get the AG of whatever state off your back, but I'm pretty sure at that point you won't be doing business in that state unless the practice is changed.

Quote:

Originally Posted by **jimb6387**

Here is a link to a YouTube video I did to show Bella Homes is actually suing companies like they say .. and it is not pro se .. lol

Just for fun an entire search of the federal court calendar was run and as far as this incarnation of Bella is concerned, there is 4 cases.

1:2011-cv-00969 was filed on 3/25/11 and closed on 6/17/11. The case was closed with a Notice of Voluntary Dismissal in which the homeowners and Bella Homes dismiss all claims against the bank, Wells Fargo in this case. If there was a side agreement or not, who knows, I would demand to know the outcome of this case. Time will tell though, if the property is lost, obviously it was not a favorable outcome for the owners.

1:2011-cv-02126 was filed on 6/30/11 and is currently on hold while the judge decides on the motion to dismiss by the defendants filed 7/7/11. The motion is pretty funny, here is an exact quote from the docket

Quote:

As a threshold matter, Plaintiffs'1 Complaint ("Complaint") is virtually identical to other complaints filed by another plaintiff's counsel in at least four other lawsuits filed in the Superior Court of Fulton County and currently pending in the United States District Court for the Northern District of Georgia, Atlanta Division. Right down to the typos and formatting irregularities, Plaintiffs' counsel in this case has filed a substantively identical complaint, without any efforts to tailor it to any legitimate dispute.

How embarrassing, let's have another look.....

Quote:

In other words, HOMEOWNER seeks to hold Defendants liable for her acknowledged inability to make the loan payments that she admits she contracted to make.

Quote:

Compounding the problem caused by the dearth of factual contentions, lack of organization, and typographical errors, Plaintiffs' Complaint appears to contain allegations that relate to completely different cases. For example, Plaintiffs' Complaint is replete with references to (i) both fixed rate and adjustable rate loans. See and compare Compl. ¶6 (reference to thirty year fixed); ¶12 (reference to loan with an interest rate change); and ¶30 (reference to an interest rate that would adjust dramatically). Also, Plaintiffs reference defendants that are neither named in the Complaint nor in any way identified as being related to Plaintiffs claims. See, e.g., Compl. ¶21 (referring to unknown defendants without including John Does in the caption); see also ¶11 (reference to "Provident *******" as underwriter for the loan). Moreover, large portions of the Complaint are copied from complaints found on the internet, making it clear that Plaintiff's allegations do not relate to any legitimate dispute.

Wow, that one is not good.....

Ouote:

In sum, Plaintiffs' Complaint is comprised of nonsensical and boilerplate legal assertions which were culled, often verbatim, from other complaints and internet resources without any meaningful attempt to adapt the allegations to any real or legitimate dispute between the parties. Plaintiffs' counsel magnified this deficiency by filing a substantively identical complaint as previously filed against BACHLS in four other cases originally filed in Fulton County Superior Court. Finally, to the extent Plaintiffs' Complaint attempts to enumerate specific causes of action, those claims are either incognizable as a matter of law, or suffer from a dearth of factual allegations. Plaintiffs' Complaint falls short of the requirements necessary to properly set forth a claim against Defendants and cannot survive a motion to dismiss.

Case 1:2011-cy-02815 was filed on 8/24/11 and is currently under a time extension.

Case 1:2011-cv-02832 was also filed on 8/24/11. This one is interesting because not only does it reallege everything in the 02126 case, it makes a new allegation which looks to be a prevailing argument moving forward, and I quote....

Quote:

Plaintiff Bella Homes lacks standing to bring some or all of the claims alleged in Plaintiffs' Complaint.

Meaning that Bella has no right to bring action on behalf of the mortgagor. The transfer of a deed does not give Bella the ability to claim harm on a mortgage they have no involvement in.

Is this the service the homeowners know they are signing up for? Do they know that in 75% of the cases showing up as of this response to Bella's complaint's (I should say complaint because they are really all the same one) are being openly mocked in court and are basically being

called incompetent?

Quote:

Originally Posted by jimb6387

As far as the hedge fund ... I don't know either way. What I do know is there are MANY investors buying NPLs (Non-Performing Loans) at 30-40% so the money is available abundantly.

Most hedge funds are divested of that asset class and are moving to other areas. That aside, there has virtually been no movement in the secondary market for performing and non-performing note pools (NPL is incorrect) due in large part of the foreclosure situation, potential litigation, unwinding of bonds, etc. Even with the above stated, the hedge funds, investors, et el that are still active in the market do not need to go to Bella Homes to put their money in to play. They are accredited investors with cage numbers and the ability to make phone calls to other like minded individuals to put a trade together. What could Bella possibly provide outside of members with questionable legal and financial history with 75% of the their business model being torn apart in court?

The concern with the names of the Delpiano's is minor. The fact is they are related and David Daniel, Daniel David and other combinations are out there, intentional or not. It does not change the underlying facts.

I do have one more thing to add though, just because you have an office and the ability to buy and/or rent all the trappings of a working office does not make you legit. There are plenty of high and low profile cases making their way through the courts that support this.

09-26-2011, 08:10 AM

Join Date: Sep 2011 Location: Atlanta Ga.

Posts: 15

MsDelpiano Junior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by Article_Info

I will preface this post with the fact that I am not affiliated with any of this, Bella Homes, LLC or otherwise. The postings were enough to peak some curiosity and this is what one average person can find out over the course of a few hours research with public information.......

You have done a fine job in researching this Company.

I truly appreciate you.

The information your provided is very GOOD. I've known all along that the company was a Scam.

I hope those STUPID people that refuse to believe it finally wake up.

Theirs a few people in particular that are really REALLY dumb (or they are being

PAID by Sunil or Both).

After reading ALL of this, if he/they wants to continue making videos, and trying to convince people this company is legit just so he can make a quick buck.

That's WRONG on all levels.

Thanks again for the GREAT information. I'll make sure it's posted EVERYwhere. facebook google twitter youtube etc.

You're the Best Article_Info

Bella Homes, LLC is a scam!

09-26-2011, 08:15 AM

MsDelpiano
Junior Member

Join Date: Sep 2011 Location: Atlanta Ga.

Posts: 15

Re: Bella Homes, LLC

Quote:

Originally Posted by **Article_Info**

Thanks for the reply. Please don't look at this response as an attack against you, it is not. I am only responding to the points that you brought up with a mild attempt at humor. I

understand your initial points and wanted to counter in kind.

You are a very very wise man.

thanks again for shedding light on this corrupt company.

Rick Walsh

Sunil Wadhwa

Mark Diamond

David Delpiano

Daniel Delpiano

and their little puppet boy will burn in HELL for scamming people.

Bella Homes, LLC is a scam!

Last edited by MsDelpiano: 09-26-2011 at 08:18 AM. Reason: misspelled words

09-26-2011, 09:04 AM

Join Date: Jul 2010

Posts: 12

GodSend

Junior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by MsDelpiano

You are a very very wise man.

thanks again for shedding light on this corrupt company.

Rick Walsh

Sunil Wadhwa

Mark Diamond

David Delpiano

Daniel Delpiano

and their little puppet boy will burn in HELL for scamming people.

I agree 100%.

Thanks for the information **Article_Info** you did Good!

09-26-2011, 09:36 AM

Join Date: Sep 2011

Posts: 3

willpower2011
Junior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by Article_Info

I will preface this post with the fact that I am not affiliated with any of this, Bella Homes, LLC or otherwise. The postings were enough to peak some curiosity and this is what one average person can find out over the course of a few hours research with public information.......

You are right, it is a different person. David Delpiano is a convicted felon with a (public) criminal history that includes associated jail time. The Daniel David Delpiano is not the same person......it is his son. Who, under a quick search, has the same registered address as David, his father, as well as close relatives. Right off the bat, under the guise of doing good business, would you not want this to be mentioned? It is also worth noting that the same address in GA where Bella Homes is based (along with the phone number and Daniel's Bella Cell Phone) is in foreclosure, is being marketed for sale, was subject of a frivolous federal law suit (1:2010-cv-03041) that now appears to be dismissed. If anyone takes the time to read that filing, it is the most laughable argument for mortgage defense ever seen. It follows the same basis of other mortgage rescue scams in which the bank/equity source/mortgage entity had "investors" put up the money for the company to operate, it was not really theirs to loan and therefore, not an enforceable mortgage. Forget the fact the parties signed the mortgage and promissory note agreeing to all terms and that obviously the money was dispersed according to the terms of the contract (yes a mortgage and note are contracts). Secondly, they claim that they did not know the true interest rate blah blah blah whatever, I'm sure you get it. The case was recently dismissed by both parties so the end result is not currently known. I guess if nothing happens to the property VIA the foreclosure action, they were successful, if the action moves forward and the property is sold VIA short sale or ends up a REO, it says something else.

It is also worth noting that during this time frame, Daniel D Delpiano (the son) has filed for chapter 13 bankruptcy not once, but twice (cases 1:11-bk-52248 & 1:11-bk-71792) in 2011 in which both cases were dismissed for failure to make plan payments. Both cases were delayed because of failure to timely file documents. The only debt listed in the filings was the mortgage associated with the property in question, which is the same one as in the federal lawsuit, which is the same one where Bella is/was registered. Since the case was self filed, it seems to make sense that the quick succession filings were used to take advantage of the automatic stay of the creditors and removal of the 60 day stay entitled to mortgage holders. A

reputable bankruptcy attorney would not do this. Either way, he either cannot or willingly choose not to make payment as agreed to the trustee....both times....where HE came up with the payment plan....which is another broken contract.

Sunil Wadhwa is doing the exact same with his Eldorado Hills home right now. He self filed for chapter 13 bankruptcy protection on 8/1/2011 (case 2:11-bk-38859) and it was dismissed 8/31/2011 for failure to provide information. Case 2:10-cv-03361 was their first bite at the apple to have their mortgage thrown out, but it was dismissed due to subject matter jurisdiction. Case 2:11-cv-01525 was a duplicate case in which they were acting pro se and that was dismissed. Case 2:11-cv-01784 was filed on 7/6/2011 and is their current attempt. This case has a few odd things in it, like serving the mortgage company subject to this matter directly instead of to known counsel of record in order to get a TRO against the company from selling the property. According to the declaration of the mortgage company's attorney, a unlawful detainer was filed against the Wadhwas on 11/3/2010, but the trial was continued to 11/7/2011 after the Wadhwas declared bankruptcy. There is a motion to dismiss and a opposition to the motion, but the case is quiet as of 9/12/2011. I'm not one to guess on which was cases will go, but the initial demand for a jury trial is telling. If anyone wants quite a laugh, feel free to read those cases and the basis for their arguments.....HILARIOUS. I'm sure once counsel for the defense finds outs the BK action was dismissed, they will move swiftly to do something.

To add to this, there is a current Order to Cease and Desist against Bella Homes in Georgia, you can find it on states Dept. Of Banking and Finance website. The order went final, that's it FINAL. No misunderstanding, no "they didn't understand what we do", no "we are working with them to correct this", no nothing. The order is final, they were served with plenty of notice per state law to come on in and respond, work things out, explain whatever perceived misunderstanding there was and stop the order from moving forward. They did not do this. It is incredibly hard and the bar is quite high to get a order such as this overturned once final. Competent legal representation would know this.

Lets look at other things quickly....

1. There is no hedge fund backing. I would find it hard to believe that any fund would back this group based on any of the above that would come up in a standard back ground check for anyone who was looking for money. Let's review:

Dad a convicted felon for financial crimes and large, large, LARGE judgments against him. Side note, Mark S. Diamond was affiliated with the travel company and law suit that generated one of the judgements;

CEO (Diamond) connected in past businesses to the dad, which again has been convicted of financial crimes.

Son (a high up person in the business) losing his house, filing frivolous law suits, and multiple bankruptcy actions;

Sunil (a high up person in the business) losing his house, filing frivolous law suits, and in bankruptcy;

The company itself subject to action in it's home state.

Hedge Fund: Sure, come on in, here is tons of cash, you look like honest folks who honor their commitment & contracts and in no way would file frivolous law suits if we had a "misunderstanding".

Here are some other quick things that is the basis for Bellas program:

There is no need to deed over a property. Under most states with redemption laws the homeowners can stay in the home until the end of the redemption rent free. Why in hell would you pay someone to live in your house when by law you can do it for free?

Most states with homeowner protection laws make it illegal to collect advance fees until the job stated is done. I know you are going to respond that it's "rent" and it goes to cover costs. That is fine, but unfortunately rent can be considered an advance fee. Especially since none of it is refunded and a portion of it, if not all, is retained for operating expenses. The minute the forensic audit fails and the law suit is tossed out, you have failed in your contract and guess what, all of that prior was an advance fee. Not to mention that if their payout structure is anywhere near the structure in David Wills video there is nothing left for anything.

Also note that under the Mortgage Assistance Relief Services Rule any company providing these services must have attorney's licensed in the state providing services to perform their work. Does Bella have this?

Oh, but they have a lease and are protected under the Protecting Tenants at Foreclosure Act of 2009. No, sorry, the 2009 Act clearly states that "the protections of the Protecting Tenants at Foreclosure Act of 2009, apply only to bona fide tenants who have a written contract, the lease was the result of an arms-length transaction, and the rent is not substantially less than the fair market rent for the property. Under any conditions, tenants may still be evicted if they violate the lease terms". Yes, that is a quote, it is directly from the passed house bill. The Bella lease is not a arms length transaction. You are deeding it to them with the sole intent of renting it back. Arms length is arms length, no relatives, neighbors or anything. Meant to protect true tenants of truly rented properties. If this was easy to do, and it was at one point, a person would just deed the property to a relative they know and trust, sign a sham lease and stay in there as long as the law allows. All it would cost is the filing fees and time. Why the hell would you pay an outside party? If the mortgage law suit and audit they provide is anything near what they have attempted (and failed) on their own behalf, well, I don't know, you make the call. The amended parts of the act in 2010 only serve to strengthen the language.

In the end, you have people within the company that have relatives that are convicted felons,

which is not disclosed anywhere I can see. You have people in the company filing bankruptcy, which again is not disclosed anywhere that I can see. That in conjunction with everything else does not paint a pretty picture.

Again, this is all public information that can be looked up. The cases and the information can be found by anyone with the time to do so. You can go ahead and attack this post on any area you deem as opinion, but federal & state case law and filings are fact, as well are the associated cases. The Tenant Act of 2009 and it's wording is law, and therefore prima facie fact.

From there, I leave it to you, scam.com

YEY!!!! Someone did their home work !!!! I commend you! I also want to add that I myself have been on the phone 3 times with in-depth conversations with 3 different FBI agents. 2 in Atlanta and 1 in Minneapolis. The last one I talked to was for about 35 minutes. And he is the lead investicator on this case. He would not give me detail... But he said that the investigation was NOT looking good for Bella Homes! BTW... Need I say more?!?!?!?

09-26-2011, 10:03 AM

Join Date: Sep 2011

Posts: 3

willpower2011
Junior Member

Re: Bella Homes, LLC

Ouote:

Originally Posted by **FST36**

I have a buddy who claims he investigated Bella Home. The way he describes it if your home is about to go into foreclosure Bella takes the home and then leases it back to you for 3 to 7 years for about half what your mortgage payment was. Then when the lease is up you can buy back your home for 90% of its appraised value.

So yes, you do deed your home to Bella - <u>so you don't lose it and can still live in it for 3-7 years!</u>

All the other stuff you listed isn't necessary to this process.

Im actually interested in Bella now (thanks to your post here). Unless you can tell me what Im missing.

What you're missing is... The FBI seems to even think their even crooks. It's why there is a BIG investigation going on right NOW!

Join Date: Jan 2010

Posts: 333

jimb6387

Senior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by MsDelpiano

You have done a fine job in researching this Company.

I truly appreciate you.

The information your provided is very GOOD.

I've known all along that the company was a Scam.

I hope those STUPID people that refuse to believe it finally wake up.

Theirs a few people in particular that are really **REALLY** dumb (or they are being

PAID by Sunil or Both).

After reading ALL of this, if he/they wants to continue making videos, and trying to convince people this company is legit just so he can make a quick buck.

That's WRONG on all levels.

Thanks again for the GREAT information. I'll make sure it's posted EVERYwhere. facebook

google

twitter

youtube

etc.

You're the Best Article_Info

I see you are still hiding behind an alias. That alone should tell people something.

Join Date: Jan 2010

Posts: 333

jimb6387 Senior Member

Re: Bella Homes, LLC

I don't take any offense at all as long as it is out of genuine concern. You may want to investigate other people also. There is a lot that is going on that I think you may not be aware of.

I do respect that you are able to have a mature conversation though. If indeed Bella is a scam, I would want to know for I am promoting them. I've come to the conclusion that they are not a scam while the others bashing Bella in a far less mature way are posting false and misleading information. They've even gone as far as posting an altered recording of Rick Walsh. (It is just an awful job at doctoring a tape).

I'd like to respond to a few things for there are always 2 sides of the coin and obviously, those that were trying to extort money from Bella are not of the highest caliper of people.

I still haven't had time to look at the BK cases you showed in detail but would like to point out the reasons bankruptcy exists in our system. The basis is to encourage entrepreneuristic activity. The theory is that if someone can only make 1 go at a business and then be shut down for life, then our whole economic system wouldn't work because the risk takers are the minority. Also, it eliminates the possibility of learning from mistakes and eventually building a successful company that employs many. I don't know Sunil's personal situation or any other person's situation and, quite frankly, it is none of my business. As I assume you know, most successful people have failed 5x more than they've succeeded. I don't know the exact statistics but I do know the majority of businesses fail in their first year. BK is a necessity of our economic system, even for consumers so that they can buy once again and keep money circulating. Enough on that.

Quote:

Originally Posted by Article_Info

The names of the two seem to be interchanged depending on where you look. The case numbers for the bankruptcy are there, so it can be looked up. Let's for fun say it is all on the dad, the fact still remains there is connection between the two, the address, Bella, prior judgments, Travel Club USA, LLC, etc. All of which should at least make you raise an eyebrow. The street name in the bankruptcy has "bella" right in it.....and the name of the company is Bella Homes? Come on! The Travel Club deal is mentioned in case 2:2006-cv-14184 which is a civil case against the older Delpiano, but is interesting because of the connection back to Mark S. Diamond. The company (charter # LLC4079-1998 in NV) has a permanently revoked status and has Mr. Diamond as a managing member. With this alone you have a connection going back to at least 2006 between Diamond, the older Delpiano and questionable activity. Now the younger Delpiano just happens to be involved in a company

with the same people? As far as not being a higher up, that is a shame, because with a title of "Director of Acquisitions" as listed in the last screen capture on linkedin, you would tend to believe different. Aside from it all, this is to be expected if your father has this type of history. You will always be subjected to the "sins of the father" in some way, shape, or form. In a situation where you are apparently attempting to raise capital for a business where people are handing you the keys to their house, you wouldn't think it is out the realm of normalcy to ask for an explanation.

I understand your concern but I think it is unfair to pass judgment on someone because they know someone that did wrong. The <u>FACT</u>! stands that Mr. Diamond was not charged or found guilty of anything. And did it ever dawn on you that the 2 people could be living on the same street and that is why Bella is in the name? I don't know if this is the case but lets keep this to FACTS and not insinuations and inferences. And it could be just plain coincidence.

Quote:

Originally Posted by Article_Info

No, this is using the bankruptcy court to avoid debt while you try to move you mortgage law suit forward. You find ways to pay creditors up until you have no choice but to file for protection. We are not talking about working through the process, filing motions with the court to delay the filing while working with creditors. This is filing a petition and not filing supporting information in a timely manner, case getting dismissed, and starting all over again. If you were serious about it, you would retain an attorney that specialized in bankruptcy law so the case would not be dismissed for trivial and quite simply amateur reasons. I know the case was self-filed, but self-help packets are quite clear on what needs to be done. Sunil, btw, has not shown this pattern as of yet, though it is a duplicate of what Delpiano is/was doing.

That is another possible explanation as well as countless others. Again, lets keep it to facts. Hypothetical could-be's aren't much use to anyone. (And I was just as guilty as you)

Quote:

Originally Posted by **Article_Info**

I choose not to focus on this because the amounts and percentages are irrelevant. It does not matter if they take a dollar and give back a dollar. The minute it is paid up front and even one cent is retained, you have paid an upfront fee. Giving the dollar back may get the AG of whatever state off your back, but I'm pretty sure at that point you won't be doing business in that state unless the practice is changed.

I guess this begs the question as to why Bella isn't shut down in these states since they are 1.5 yrs old. This sounds more like a personal opinion rather than based upon actual law. The fact is the people are living in their homes for about 1/2 price to the bank and they have hope of keeping it at an affordable cost once the lease is over.

You'd be hard pressed to convince me that being kicked to the curb by a bank is better for the family than living in a home at an affordable cost.

Quote:

Originally Posted by Article_Info

Just for fun an entire search of the federal court calendar was run and as far as this incarnation of Bella is concerned, there is 4 cases.

1:2011-cv-00969 was filed on 3/25/11 and closed on 6/17/11. The case was closed with a Notice of Voluntary Dismissal in which the homeowners and Bella Homes dismiss all claims against the bank, Wells Fargo in this case. If there was a side agreement or not, who knows, I would demand to know the outcome of this case. Time will tell though, if the property is lost, obviously it was not a favorable outcome for the owners.

1:2011-cv-02126 was filed on 6/30/11 and is currently on hold while the judge decides on the motion to dismiss by the defendants filed 7/7/11. The motion is pretty funny, here is an exact quote from the docket

How embarrassing, let's have another look.....

Wow, that one is not good.....

Case 1:2011-cv-02815 was filed on 8/24/11 and is currently under a time extension.

There are state courts too. I've found others.

Not to poke fun at your posting about duplicate complaints (VERY common practice to copy and paste .. I have a personal lawsuit and I've seen the same thing from 2 attorneys .. 2 of 4). I'd like to draw your attention to your own contradictions in your posts. You say there are only 4 cases but one of the 4 that you quoted refers to "at least 4 others" which means there has to be at least 5. Kind of minor but my point is we are all human, including lawyers, so mistakes can happen. It's not fair to bash a company because of an error made by an attorney.

Quote:

Originally Posted by Article_Info

Case 1:2011-cv-02832 was also filed on 8/24/11. This one is interesting because not only does it reallege everything in the 02126 case, it makes a new allegation which looks to be a prevailing argument moving forward, and I quote....

Meaning that Bella has no right to bring action on behalf of the mortgagor. The transfer of a

deed does not give Bella the ability to claim harm on a mortgage they have no involvement in.

Sounds like defense counsel to me. You failed to mention that Bella was co-complainant with the mortgagors who do have standing. Bella's standing is in the ownership of the deed and wanting to get clear title.

You sound to me to have familiarity with our legal system so not mentioning that is not really fair. I try to be fair in all my posts so people can make an informed decision. I ask you to please do the same. There is enough people here that have ulterior motives as it is.

Quote:

Originally Posted by **Article_Info**

Is this the service the homeowners know they are signing up for? Do they know that in 75% of the cases showing up as of this response to Bella's complaint's (I should say complaint because they are really all the same one) are being openly mocked in court and are basically being called incompetent?

I usually find that the person that has truth on his side doesn't have to stoop to such banter to make their case. Kind of sounds desperate to say such things and, at minimum, is unprofessional.

Quote:

Originally Posted by Article Info

Most hedge funds are divested of that asset class and are moving to other areas. That aside, there has virtually been no movement in the secondary market for performing and non-performing note pools (NPL is incorrect) due in large part of the foreclosure situation, potential litigation, unwinding of bonds, etc. Even with the above stated, the hedge funds, investors, et el that are still active in the market do not need to go to Bella Homes to put their money in to play. They are accredited investors with cage numbers and the ability to make phone calls to other like minded individuals to put a trade together. What could Bella possibly provide outside of members with questionable legal and financial history with 75% of the their business model being torn apart in court?

I don't personally find it odd that 75% of their business model is being torn apart in court seeing that 100% of their business is suing banks. LOL What did you expect from opposing counsel? Milk and cookies?

I'll see if I can find the sites I found talking about NPLs. There were many.

[/quote]

Quote:

Originally Posted by Article_Info

The concern with the names of the Delpiano's is minor. The fact is they are related and David Daniel, Daniel David and other combinations are out there, intentional or not. It does not change the underlying facts.

I do have one more thing to add though, just because you have an office and the ability to buy and/or rent all the trappings of a working office does not make you legit. There are plenty of high and low profile cases making their way through the courts that support this.

09-26-2011, 01:48 PM

Join Date: Jan 2010 Posts: 333

jimb6387

Senior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by willpower2011

What you're missing is... The FBI seems to even think their even crooks. It's why there is a BIG investigation going on right NOW!

So you claim but so far everything out of your mouth as been a lie so it is hard to take this as credible.

There is another thread about to start concerning WillPower Auditing. That should be an interesting thread.

09-26-2011, 01:53 PM

Join Date: Jan 2010

Posts: 333

jimb6387

Senior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by MsDelpiano

You have done a fine job in researching this Company.

I truly appreciate you.

The information your provided is very GOOD. I've known all along that the company was a Scam.

I hope those STUPID people that refuse to believe it finally wake up.

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Thanks again for the GREAT information. I'll make sure it's posted EVERYwhere. facebook google

twitter

youtube

etc.

You're the Best Article_Info

If you want to convince me Bella is a scam then start posting some concrete evidence instead of this childishness.

PS .. You forgot to call me fat. (just a friendly reminder)

09-26-2011, 04:47 PM

Join Date: Sep 2011 Location: Atlanta Ga.

Posts: 15

MsDelpiano
Junior Member

Re: Bella Homes, LLC

I see you are still hiding behind an alias. That alone should tell people something. Quote:

Originally Posted by jimb6387

If you want to convince me Bella is a scam then start posting some concrete evidence instead of this childishness.

PS .. You forgot to call me fat. (just a friendly reminder)

We know who you are because you posted this video.

http://www.youtube.com/watch?v=WvEKdoCuInw

Your user name doesn't say James Bigelow!

I don't think anyone has their name posted here.

We know you're a DRUNK. We know you've been in and out of jail on DUI's (What kind of idiot would get drunk and put the world at risk by getting behind the wheel).

We know you haven't paid your mortgage this year (or 7-8 months... you do the math).

So why should anyone believe a word you say. You're a FAT Lazy Drunk that got in bed with Sunil, Rick, Mark, Daniel & David so you could make a quick buck.

You are garbage.

Bella Homes, LLC is a scam!

09-26-2011, 04:50 PM

MsDelpiano Junior Member Join Date: Sep 2011 Location: Atlanta Ga.

Posts: 15

Re: Bella Homes, LLC

Quote:

Originally Posted by **jimb6387**

So you claim but so far everything out of your mouth as been a lie so it is hard to take this as credible.

There is another thread about to start concerning WillPower Auditing. That should be an interesting thread.

He's more credible than you are.

Bella Homes, LLC is a scam!

Join Date: Jul 2010

Posts: 12

GodSend

Junior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by willpower2011

YEY!!!! Someone did their home work !!!! I commend you! I also want to add that I myself have been on the phone 3 times with in-depth conversations with 3 different FBI agents. 2 in Atlanta and 1 in Minneapolis. The last one I talked to was for about 35 minutes. And he is the lead investicator on this case. He would not give me detail... But he said that the investigation was NOT looking good for Bella Homes! BTW... Need I say more?!?!?!?

Awesome David.

Great work.

Thanks to you, these crooks wont get to scam a lot of innocent people.

09-26-2011, 04:59 PM

Join Date: Jul 2010

Posts: 12

GodSend

Junior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by **jimb6387**

So you claim but so far everything out of your mouth as been a lie so it is hard to take this as credible.

There is another thread about to start concerning WillPower Auditing. That should be an interesting thread.

Thanks David for exposing the Fraud. You are our hero!

Thanks Article_info for your hard work and research.

Jim Bigelow, what is your problem? You really come off desperate. Does pulling off the scam mean that much to you?

Run From Bella Homes, LLC

It's a SCAM!!!

Please take a look at this.

http://www.wix.com/myvideotalk/bellahomes#!vstc1=contact/vstc0=the-culprits

also look here....

http://www.wix.com/myvideotalk/bellahomes#!

Last edited by GodSend : 09-26-2011 at 05:08 PM.

09-26-2011, 08:06 PM

Join Date: Jan 2010

Posts: 333

jimb6387

Senior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by MsDelpiano

I see you are still hiding behind an alias. That alone should tell people something.

We know who you are because you posted this video.

http://www.youtube.com/watch?v=WvEKdoCuInw

Your user name doesn't say James Bigelow!

I don't think anyone has their name posted here.

We know you're a DRUNK. We know you've been in and out of jail on DUI's (What kind of idiot would get drunk and put the world at risk by getting behind the wheel). We know you haven't paid your mortgage this year (or 7-8 months.... you do the math).

So why should anyone believe a word you say. You're a FAT Lazy Drunk that got in bed with Sunil, Rick, Mark, Daniel & David so you could make a quick buck.

You are garbage.

LOL.

I'm don't think this really deserves a response but just so that people can judge Bella Homes in true light I will. What Ms. Vince is talking about is mostly true but as in all things she posts, they are greatly distorted. To answer her question as to what kind of person would drive drunk, I am an alcoholic. I've shared all these things on another site that she deleted me from (or her partner). I am also 17 yrs sober and have done hundreds of talks to groups in lock up for drunk

driving as well as talks to school age children around prom time. I've helped around 50 people get sober and have started self-help groups (so it is probably more like hundreds of people). I'm not quite sure how this is relevant to Bella Homes though.

Next .. I am 8 or 9 months behind on my mortgage. There is a class action suit against my lender which I opted out of. The only way I can sue my bank is at a foreclosure proceeding since the 3 yrs statute of limitations has expired. I stopped paying my mortgage the same month I found out about the class action so they could not claim I accepted the terms of the mortgage by my actions of knowingly paying on it. I've been studying law (RESPA, TILA, UDAP, FRAUD, etc) for over 4 years. It would have been more impressive if she told you about the mortgage I haven't paid for over 2 yrs on a rental property because I am suing the lender. Again, I don't see how this is all too relevant to Bella Homes though.

Next .. I am FAT, lazy Drunk. Well, last beer was 17+ yrs ago and I am so lazy that I am stripping a roof today. If shingling roofs is lazy then she has got a legitimate point. As far as the FAT part .. YUP! LOL.

Next .. making all kinds of quick, easy cash off of Bella Homes. Well, I haven't made a penny yet because I haven't put any deals together. It's ironic because Kate said she was mad at Bella because she got 50 people into the business and didn't make any money off them. (I'd provide a link but she kicked me off the groups). Bella doesn't pay for recruiting .. just production. No sales = No money and she likes it when she can just recruit and not have to make sales.

Now the reason why she is mad at me is because I didn't think it fair for someone to attempt to extort money from Bella under the threat that they would spread lies all over the internet (at the tune of \$250,000). My main concern is the children that will be kicked out onto the street that could have been left at home if it weren't for their little scam.

SOooo ... shoot me for caring about children and fighting against the wrongs of the world. My life is an open book and I've shared all these things in public forums before so I'm not sure what her reasoning was in this post. Am I supposed to cry? LOL

And finally .. yes I did make that video and yes my name is Jim Bigelow. You can see my membership was created long ago and jimb6387 was actually my aol email address. The reason I made the video was so that people can verify that Bella Homes does what they say they do. Another poster stated something about taking profits from the rent. The rent will not even come close to covering a lawsuit. Bella takes money out of their own pockets to do this.

I guess the moral of the story is doubt what everyone says and do your own verification. If someone is telling the truth then they should be able to back it up with tangible evidence. If they are telling lies, then they usually resort to distraction and changing the subject.

Go watch the video, take the same steps as I did, and you'll come to 4 cases where Bella is suing major banks. I've found more too but those were sufficient for me to know Bella isn't a con job. If I were 'in bed' with all those others I would just ask them for a list rather than doing Google searches. Just goes to show you that she is not the best at figuring things out.

For those that are friends of Bill .. feel free to contact me because you know I have to be 'rigorously honest in all [my] affairs'

jimb6387

Senior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by GodSend

Thanks David for exposing the Fraud. You are our hero!

Thanks Article_info for your hard work and research.

Jim Bigelow, what is your problem? You really come off desperate. Does pulling off the scam mean that much to you?

I take it this is Ra. I call them the 3 stooges because it is hilarious what they are trying to do.

My 'problem' is people telling lies in general. It is one thing to be wrong about something and another to be blatantly lying. I don't agree with all the things Article_Info said but it does sound like it is from genuine concern. People are wrong 1/2 the time. Perhaps I am the one that is wrong. Perhaps you are. Half of the 2 of us are wrong. I find and show tangible proof. You make wild accusations such as Bella doesn't sue the banks. That simply is not true yet you never came out and admitted you were wrong. If I find that Bella is a scam, I'll be the first to say. You 2 girls are so bent on Bella being a scam that you won't even look at 15 yr record of scamming that is obvious from court records. You both need to stop and look at the evidence as to whom is doing the scamming.

I stopped to consider what was being said for 3 weeks to see if I was wrong in thinking Bella was legit. I did my homework and realized it was all distractions from the truth. Out of 700+ reps that have done their due diligence, it is only you 3 that think Bella is a scam. And the evidence just doesn't support it.

09-26-2011, 08:42 PM

Join Date: Jan 2010

Join Date: Jan 2010

Posts: 333

Posts: 333

jimb6387 Senior Member

Re: Bella Homes, LLC

Here is a link for all to view so you know what has been going on. Notice the name David Will and the poster here .. WillPower .. they are 1 in the same. If they all continue here (and most likely they will) I will make up a video for all to see so you can put all the ducks in a row for yourself.

Meanwhile, if anyone wants to talk to me, just PM me.

http://www.youtube.com/watch?v=xsAh1XQb-tw

09-26-2011, 09:42 PM

Join Date: Jul 2010

Posts: 12

GodSend

Junior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by jimb6387

Here is a link for all to view so you know what has been going on. Notice the name David Will and the poster here .. WillPower .. they are 1 in the same. If they all continue here (and most likely they will) I will make up a video for all to see so you can put all the ducks in a row for yourself.

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http://www.youtube.com/watch?v=xsAh1XQb-tw

The only person you can bully is David.

I don't care how many videos you make.

Make 100 a day for all I care.

Here's a video for you..<u>http://www.youtube.com/watch?v=xsAh1...?v=xsAh1XQb-tw</u>

You're a LOSER!!!!

Run From Bella Homes, LLC

It's a SCAM!!!

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also look here....

http://www.wix.com/myvideotalk/bellahomes#!

Join Date: Jul 2010 Posts: 12 GodSend Junior Member Re: Bella Homes, LLC Quote: Originally Posted by jimb6387 I take it this is Ra. I call them the 3 stooges because it is hilarious what they are trying to do. My 'problem' is people telling lies in general. My problem is You. You have no idea what your talking about..... Yet you keep on talking and lying. Here's another video or you Jim B (last one for the night). http://www.youtube.com/watch?v=0Kz7Y...e_gdata_player Run From Bella Homes, LLC It's a SCAM!!! Please take a look at this. http://www.wix.com/myvideotalk/bellahomes#!vstc1=contact/vstc0=the-culprits also look here.... http://www.wix.com/myvideotalk/bellahomes#! 09-26-2011, 10:01 PM Join Date: Sep 2011 Location: Atlanta Ga. MsDelpiano Posts: 15 Junior Member Re: Bella Homes, LLC Quote:

Originally Posted by **jimb6387**

LOL.

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SO000 ... shoot me for caring about children and fighting against the wrongs of the world. My life is an open book and I've shared all these things in public forums before so I'm not sure what her reasoning was in this post. Am I supposed to cry? LOL

And finally .. yes I did make that video and yes my name is Jim Bigelow. You can see my membership was created long ago and jimb6387

You are always attacking David. This is Not about David. This is about Bella Homes. That's why I shined the light on you. Who are you to talk about Anyone!! Get a life.

Clean your house before you make the videos. You really look like trash and no one will believe a word you say.

The Loser videos are funny!!!	
Bella Homes, LLC is a scam!	

09-27-2011, 01:29 AM

jimb6387 Senior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by GodSend

Join Date: Jan 2010

Posts: 333

The only person you can bully is David.

I don't care how many videos you make.

Make 100 a day for all I care.

Here's a video for you..<u>http://www.youtube.com/watch?v=xsAh1...?v=xsAh1XQb-tw</u>

You're a LOSER!!!!

She does make it hard to argue when she argues my point.

09-27-2011, 01:40 AM

Join Date: Jan 2010

Posts: 333

jimb6387

Senior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by GodSend

My problem is You. You have no idea what your talking about.....

Yet you keep on talking and lying.

Here's another video or you Jim B (last one for the night). http://www.youtube.com/watch?v=0Kz7Y...e gdata player

I guess this is practice for when my daughters first become teenagers

09-27-2011, 01:46 AM

Join Date: Jan 2010

Posts: 333

jimb6387

Senior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by MsDelpiano

You are always attacking David. This is Not about David. This is about Bella Homes.

That's why I shined the light on you. Who are you to talk about Anyone!!

Get a life.

Clean your house before you make the videos. You really look like trash and no one will

believe a word you say.

The Loser videos are funny!!!

I'm not sure but I think most people would say that 17 yrs sober is pretty much having cleaned my house. And as far as having a life .. 2 beautiful daughters and a wife is having a life to me. Of course I would not take away your opinion of what 'a life' means to you. To each their own.

09-27-2011, 05:26 AM

Join Date: Jan 2010

Posts: 333

jimb6387

Senior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by MsDelpiano

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No, this is about people posting fabricated audios and wild, false accusations about the owners, the marketers, and the company itself.

If setting the story straight is trash then by all means, let me look like trash. You have no idea of who I am and you've never met me. Those that know me are laughing at you because you are making such an ars of yourself.

Make believe you have legitimate points and post something concrete to back up your STORIES. If you can't put up, then shut up. If there is truth behind your accusations, then show the evidence.

You can start by stating your real name!

09-27-2011, 07:45 AM

Join Date: Feb 2010
Article Info
Posts: 24

Junior Member

Re: Bella Homes, LLC

I try to remain civil while interacting, especially on the internet where every conversation seems to be seconds away from falling into a grade school shouting match. I can attack someone ad hominem any time & most likely win, but that just takes the focus off the important things.....to the bat phone!

Quote:

Originally Posted by **jimb6387**

I still haven't had time to look at the BK cases you showed in detail but

I understand the purpose of the bankruptcy laws and their evolution from the debtor's prisons of old. People do deserve a second chance to start fresh VIA the bankruptcy code. True, it is in the very fabric of our country to be able to start and fail as many times you are willing to reach for that dream. You are also expected to play fair and not attempt to game the system, that is the purpose for the limits on the bankruptcy code, to prevent abuse. I encourage you to read those cases & then look up debt avoidance, using the bankruptcy code to delay creditors, etc. If these filings were chapter 7, they would be no asset filings because the only thing listed in the petitions is the mortgage. If you do research on mortgage audit scams VIA federal resources you will see this is mentioned as a common delay technique. Also it is worth pointing out how the delays in the cases mentioned line up with specific activity in their attempted mortgage cases. In short, I think you may have focused on what I said a bit differently. I was not condemning them for filing bankruptcy but for the manner in which they did. All of the reasons you mentioned do not change the context of what was said. Additionally most bankruptcy cases are filed because for whatever reason you cannot move forward under your current economic conditions and need to either restructure or shed your debts entirely. In doing so comes the other side of the coin: public perception. Any and all future business should be prefaced with " hey, I had a rough time a few years back and had to file bankruptcy" or something to that degree. This whole business is centered around getting people to trust you with their homes, family, and one of the few things in the American dream that says I have made it. To do this and not point out the issues in their financial affairs comes off as dishonest. You mention several times the families, kids thrown in the streets, etc. How would you like to be one of these families and find this out after the fact? It would shed an entirely different light on things indeed.

Quote:

Originally Posted by **jimb6387**

I understand your concern but I think it is unfair to pass judgment on someone because they know someone that did wrong. The <u>FACT</u>! stands

He was not charged with anything, you're right with that. The fact you are missing is that he associates with known felons and continues to do so. He was the head of Travel Club while it

was being used to shield and hide assets from creditors and siphon cash. He is now directly involved in a company with this man's son not to long after the older Delpiano was released from serving a federal prison term. These people have clear and verifiable connections to each other; this is not an insinuation. It is documented in the federal court case mentioned, the NV Secretary of State, and now VIA Bella Homes. They are the same people knowingly engaging in business together. This is not a simple oversight, major investors would want to know this and it would show up on a background check. In fact, it is part of the older Delpianos release terms that he has to notify the people he does business with of the potential risks and pitfalls in doing business with a felon as well as run the purposed venture past his probation officer. If you want insinuation, I would guess to say that is why the son is involved, to sidestep this little part of the process so Diamond and the older Delpiano operate again. Unfortunately, even as insinuation, it would logically stand to reason that this would be a possible scenario.

Quote:

Originally Posted by jimb6387

That is another possible explanation as well as countless others.

Maybe, but I would challenge you to state other plausible reasons. Debt avoidance VIA the bankruptcy code is common and this fits the pattern. If you research this you will find it is a oft peddled method to avoid and confuse creditors. The fact that it is a one asset chapter 13 case is telling. The cases have not progressed to the meeting of the creditors, so they have not even had a chance to respond, that is telling. How the mortgage lawsuit and the bankruptcy cases seem to coincide seems to point to something as well.

Quote:

Originally Posted by jimb6387

I guess this begs the question as to why Bella isn't shut down in these states since they are 1.5 yrs old.

Cases take time to build, this is fact This is not a traffic stop where illicit drugs were found so an arrest was made on the spot. If you research the evolution of a ponzi scheme, mortgage fraud, and home rescue scams, you see there is a average timeline in which Bella is perfectly fitting. The scam has to develop, *****e, and hurt enough people to garner attention. Since criminal cases have a much larger threshold then civil, you will usually see a civil action once enough information is gathered to enjoin the business. From there the criminal case is built using civil findings. By using your logic, it would stand to say that Bernie Madoff was not a crook because you can look at how long he was in business beforehand. Unfortunately, length of time in business does not absolve you from anything if you knowingly break the law. This is not an opinion.

Quote:

Originally Posted by jimb6387

The fact is the people are living in their homes for about 1/2 price to the bank and they have hope of keeping it at an affordable cost once the lease is over.

Your stated fact violates the HAMP Act as well as the Tenant at Foreclosure Act directly, which are both federal law. Read my earlier posts for as to why, or read the bills directly from the House of Representatives at www.house.gov

Quote:

Originally Posted by jimb6387

Not to poke fun at your posting about duplicate complaints (VERY common practice to copy and paste .. I have a personal lawsuit and I've seen the same thing from 2 attorneys .. 2 of 4).

Then I suggest you seek new counsel. It is common practice for common means, NOT to bring specific action on specific cases. I believe you are choosing to miss the point the other attorneys are making. They are cutting an pasting from the internet legal language from cases that do not apply to the motion before the court.

Quote:

Originally Posted by jimb6387

I'd like to draw your attention to your own contradictions in your posts.

I find it odd that you choose to focus on this instead of the cases themselves. I have read the cases in their entirety and know what she is referring to in that specific case. Have you read the case yet? Also, I did not contradict myself. I clearly stated four cases in the federal system as of this filing. If you read my previous post again, you will see I listed the only four cases in the court system as of that point of time.

Quote:

Originally Posted by **jimb6387**

You failed to mention that Bella was co-complainant with the mortgagors who do have standing. Bella's standing is in the ownership of the deed and wanting to get clear title.

That is the whole point of the argument. The only person that has standing to claim harm from a deed position is the original mortgagor or a junior lien holder with seasoned standing, of which Bella Homes is neither. Simply holding a deed does not give you standing to bring a case on a mortgage contract you are not a party to.

Quote:

Originally Posted by **jimb6387**

You sound to me to have familiarity with our legal system so not mentioning that is not really fair.

That is irrelevant. Whatever my knowledge and experience may be does not change the strength of my argument and the facts presented. I could be a fry cook with a lot of time on my hands and present this the same way.

Quote:

Originally Posted by jimb6387

I usually find that the person that has truth on his side doesn't have to stoop to such banter to make their case. Kind of sounds desperate to say such things and, at minimum, is unprofessional.

We do not have a professional relationship so that does not apply. I have read the cases to see what is being brought before the court. The first case was dismissed voluntarily by Bella and the homeowners. That does not happen when you have the law on your side, the percentage is quite low otherwise. Two of the cases are under a motion to dismiss under the grounds I previously mentioned. The remaining case is on hold because the attorney for the bank had other commitments. That is 3 out of the 4 federal cases I had mentioned, which is 75%. Again, I have read the cases and encourage you to do so before calling what I say into question. Especially when I quoted the court records directly.

Quote:

Originally Posted by jimb6387

I don't personally find it odd that 75% of their business model is being torn apart in court seeing that 100% of their business is suing banks. LOL

I disagree, their business model is suing banks AND prevailing on behalf of their clients per the claims they state. Which clearly they are not doing.

Last edited by Article_Info: 09-27-2011 at 08:55 AM.

09-27-2011, 08:57 AM

Join Date: Sep 2011 Location: Atlanta Ga.

Posts: 15

MsDelpiano
Junior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by jimb6387

No, this is about people posting fabricated audios and wild, false accusations about the owners, the marketers, and the company itself.

If setting the story straight is trash then by all means, let me look like trash. You have no idea of who I am and you've never met me. Those that know me are laughing at you because you are making such an ars of yourself.

Make believe you have legitimate points and post something concrete to back up your STORIES. If you can't put up, then shut up. If there is truth behind your accusations, then show the evidence.

You can start by stating your real name!

Who are you?

No.. please, don't answer that. I honestly DON'T Care to know.

What I do know is...

http://www.youtube.com/watch?v=1QK2Re81_EI&NR=1

You're Always talking about things you don't know.

You think you have it ALL figured out, and you couldn't be farther from the truth! You really think you have a life...

- 1. Morbidly Obese
- 2. Unemployed
- **3.** Broke (about to loose your house)
- **4.** 2 small kids (with no way to support them)
- **5.** wife (another life you've put in danger)
- **6.** Recovering alcoholic
- 7. I could go on & on... so I'll leave it at etc....

http://www.youtube.com/watch?v=1QK2Re81 EI&NR=1

Bella Homes, LLC is a scam!

09-27-2011, 01:14 PM

Join Date: Jan 2010

Posts: 333

jimb6387

Senior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by MsDelpiano

Who are you?

No.. please, don't answer that. I honestly DON'T Care to know.

What I do know is...

http://www.youtube.com/watch?v=1QK2Re81 EI&NR=1

You're Always talking about things you don't know.

You think you have it ALL figured out, and you couldn't be farther from the truth! You really think you have a life...

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You need some professional help.

Page 1 of 4 1 $\frac{2}{2}$ $\frac{3}{4}$ $\frac{4}{2}$

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