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Bella Homes, LLC

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11-08-2011, 01:24 PM

[jimb6387](#)

Senior Member

Join Date: Jan 2010

Posts: 333

Re: Bella Homes, LLC

Here is something interesting. Bank of America said at a conference they are working on putting in place a program very similar to Bella's. I guess Bank of America's attorneys should get a hold of Artificial_info before they go too far .. LOL.

Here's the article ..

LOS ANGELES—Bank of America is working “very hard” on a short sale-to-lease program for distressed borrowers who don't qualify for government-backed refinance programs.

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But the much-maligned bank won't move forward until it gains assurance from regulators that borrowers are being treated fairly.

As outlined by B of A executive Ron Sturzenegger at the Urban Land Institute's fall conference here last week, the bank would regain title to mortgaged properties under a short sale arrangement and then lease the houses back to their occupants for three years for rents that approximate the average for their particular areas.

At the end of the 36-month lease, Sturzenegger said **during a panel session on capital markets** the institution would resell the houses to people who wanted to buy them back. He did not say what price buyers would have to pay to reclaim ownership from the bank.

Sturzenegger, who is managing director of legacy asset servicing at B of A, said **investors are interested in the program**, as are borrowers.

He told the session that regulators have to give their blessing that the bank is being fair to its borrowers. He also said that while the conceptual side of the effort is in place, it will be “a challenge” to get the operating side in place.

On the massive number of foreclosures that are currently in the pipeline nationwide, Sturzenegger said the real issue isn't the overhang but how long the process takes. “It can take an average of 24 months” from the time a borrower becomes delinquent until the house is finally repossessed, he told the conference.

To deal with the problem, the B of A executive would have states allow lenders to take back the 40% of the defaulted properties that are vacant in a quick 30 days.

The other 60% of houses in the foreclosure pipeline are still occupied by their owners, and would continue to slowly wind their way through the process so those borrowers would have every opportunity to remain in their homes, he said. But if lenders can prove the properties are no longer occupied by their owners, they should be able to reclaim those houses in a month, he told the conference.

I doubt very much that BofA will be willing to sell back the property at 90% with 60% of rent as credit.

Don't know of everyone else, but this sure does seem to shoot holes in just about everything Artificial_info has been saying. But of course, perhaps Bank of America doesn't understand the financial markets like Artificial_info does. They must have all idiot attorneys also to have made it far enough to be speaking about it at a conference.

Artificial_info .. you may be able to claim you know more about financial markets than myself (a carpenter) and get away with it but I don't think you will be able to convince people you know more than the entire organization of Bank of America. Of course, you'll come up with something though, I am sure.

www.nowyouknow.whybellahomes.com

You don't HAVE to be in foreclosure but you do have to owe more on the mortgage than the house is worth.

508-963-3024

Last edited by jimb6387 : 11-08-2011 at 01:28 PM.

11-17-2011, 08:22 PM

Join Date: Feb 2010

Posts: 24

[Article Info](#)

Junior Member

Re: Bella Homes, LLC

I guess since I have a few minutes and I was at said panel discussion, I will comment on this....

Quote:

Originally Posted by **jimb6387**

Here is something interesting. Bank of America said at a conference they are working on putting in place a program very similar to Bella's. I guess Bank of America's attorneys should get a hold of Artificial_info before they go too far .. LOL.

It's LOL because it's BoA's debt/mortgage and they don't need to use a Bella or attempt to sue themselves to do anything. In that sense it is not anything close to Bella. It is also funny that Jim did not read this article in relation to Bella, but more as some justification for them, which is wrong. For example..

Quote:

But the much-maligned bank won't move forward until it gains assurance from regulators that borrowers are being treated fairly.

So a big bank like BoA cannot move forward with out regulator approval on the program,

but somehow a little company in GA has it figured out in such a superior form that they don't need any approval from any governmental body (outside of the Cease & Desist order in GA) to do anything. Wow, BoA better hire those "best" legal minds away from Bella to move this program along.

Quote:

the bank would regain title to mortgaged properties under a short sale arrangement and then lease the houses back to their occupants for three years for rents that approximate the average for their particular areas.

If Jim had bothered to research this, he would have found out this would only apply in situations where BoA has the 1st position and any jr. position as applicable. What else is different here.....let's see....Well, right off the bat, it is BoA making the short sale, which of course they can agree to since they are a party to the mortgage, which Bella is not. Secondly, the rents will be average for their specific areas, which would be within the Protecting Tenants at Foreclosure Act guidelines, instead of some 40% - 60% blanket statement that may or may not actually be a number outside of what Bella feels like collecting for "rent".

Quote:

....the institution would resell the houses to people who wanted to buy them back. He did not say what price buyers would have to pay to reclaim ownership from the bank.

No end price eh? Sound like a concept that is not quite ready for prime time.

Quote:

investors are interested in the program, as are borrowers.

Do you know what investors are interested in the program and why? I do, but you can take a guess if you want.....and of course the borrowers are.

Quote:

He told the session that regulators have to give their blessing that the bank is being fair to its borrowers.

Again with those pesky regulators that Bella pays no heed to.....

Quote:

He also said that while **the conceptual side of the effort is in place**, it will be "a challenge" to get the operating side in place.

So a company the size BoA and the resources it has at its command cannot get past the conceptual stage, but again, we are supposed to believe that in light of this, Bella has it figured out? Don't you think that if Bella was the right way to go and their concept was doable, BoA and every other bank would be knocking on their door and/or buying their

intellectual property to push the concept forward?

Quote:

To deal with the problem, the B of A executive would have states allow lenders to take back the 40% of the defaulted properties that are vacant in a quick 30 days.

That's a nice thought, but the reason they cannot is the laws in most states don't allow it unless it is an abandoned or derelict property. Vacant is not just enough. The concept is nice, but good luck getting the government in 50 different states to agree on this.

Quote:

Originally Posted by **jimb6387**

I doubt very much that BofA will be willing to sell back the property at 90% with 60% of rent as credit.

No, they won't, they will sell it at a market price that makes sense and does not violate the laws of the individual states that have sale lease back laws. Something that Bella does not even seem to take into consideration.

Quote:

Originally Posted by **jimb6387**

Don't know of everyone else, but this sure does seem to shoot holes in just about everything Artificial_info has been saying.

Actually Jim, it is quite the opposite. If you read the article in the relation to Bella, you realize that if BoA cannot get past the "gee, this sounds nice" concept stage...then you realize Bella does not have a leg to stand on.

Quote:

Originally Posted by **jimb6387**

But of course, perhaps Bank of America doesn't understand the financial markets like Artificial_info does.

Just for the sake of fun Jim, why don't you research funds like Cornwall Capital, WhiteBox Advisors, Front Point Capital, Passport Capital, The Baupost Group, Elliot Associates, QVT Financial, Cedar Hill Capital Partners, Harbinger Capital among others?

What do they have in common?

They are all funds lead by people that knew better than BoA, JP Morgan, Goldman

Sachs, Deutsche Bank, Bear Stearns, Lehman Brothers, etc, and correctly predicted the markets. Now I'm not claiming I am one of those people, but I know goddam well that companies the size of BoA can get lost in their size and that even a guy like me can know more then them in a specifically focused area and beat them at their own game.

Quote:

Originally Posted by **jimb6387**

They must have all idiot attorneys also to have made it far enough to be speaking about it at a conference.

Of course they have "idiot" attorneys.....all the best legal minds are at Bella!

Quote:

Originally Posted by **jimb6387**

Artificial_info .. you may be able to claim you know more about financial markets than myself (a carpenter) and get away with it.....

I don't need to claim or get away with anything, it is apparent that you don't have the slightest clue of this subject matter outside of your real estate agent level understanding of it all. Every single post you have made does nothing but prove this.

Quote:

Originally Posted by **jimb6387**

but I don't think you will be able to convince people you know more than the entire organization of Bank of America.

No, and I have never made that claim, but of course you expect us to believe that Bella and the "best" legal minds they have do? All you have done here is make my argument for me.

11-18-2011, 02:02 AM

[jimb6387](#)

Senior Member

Join Date: Jan 2010

Posts: 333

Re: Bella Homes, LLC

Quote:

Originally Posted by **Article_Info**

*They are all funds lead by people that knew better than BoA, JP Morgan, Goldman Sachs, Deutsche Bank, Bear Stearns, Lehman Brothers, etc, and correctly predicted the markets. Now I'm not claiming I am one of those people, but I know goddam well that companies the size of BoA can get lost in their size and that even **a guy like me can** know more then them in a specifically focused area and **beat them at their own game.***

I don't have time right now to set the record straight from all your 'unbiased' statements but I will take out time to write this ..

THIS ISN'T A GAME!

These are real families, with real lives, being put out onto real streets.

That one single statement of yours summarizes your gross disconnect with what the population is going through in REAL LIFE!

NEWS FLASH .. children are not pawns in your little chess match between banks and investors!

I am not one to use those stupid little emoticons but will make an exception here ..

www.nowyouknow.whybellahomes.com

You don't HAVE to be in foreclosure but you do have to owe more on the mortgage than the house is worth.
508-963-3024

11-18-2011, 10:05 AM

[Article_Info](#)

Junior Member

Join Date: Feb 2010

Posts: 24

Re: Bella Homes, LLC

Wow, this type of attack post again.....You really are grasping at straws now.

Quote:

Originally Posted by **jimb6387**

I don't have time right now to set the record straight from all your 'unbiased' statements but I will take out time to write this ..

You cannot set the record straight, the record and facts are against you. The best you can do as of your last post is quote an article for a conference that I attended.

Quote:

Originally Posted by **jimb6387**

THIS ISN'T A GAME!

When have I ever said it was a game? Do you even know what I was referring to in that sentence? How can you even make that assumption when you don't even understand the rules of the "game" in general or even what type of "game" I might even play. Furthermore, why is it that in your limited view of this whole thing, it is OK in your eyes for Bella to beat these banks and funds at their own "game", but everyone else must fall into those evil "filthy rich" that are out to kick kids to the street and slaughter their pets for bonemeal?

Quote:

Originally Posted by **jimb6387**

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Quote:

Originally Posted by **jimb6387**

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No, not really, my postings are quite clear that I understand exactly what is going on, which is clearly the opposite of you. All your previous statement has shown is that you have not read or really researched anything in this thread. Especially if this is the best response you can compile.

Quote:

Originally Posted by **jimb6387**

NEWS FLASH .. children are not pawns in your little chess match between banks and

investors!

NEWS FLASH! I have never stated this. The only pawns in this thread are the ones that Bella is working with and the unfortunate families that happen to be "clients". Have you really even read anything here or are you a compulsory victim of knee jerk responses in a desperate attempt to turn the attention away from anything that shows Bella in it's true light?

You should be sick, Jim, you should be ashamed of yourself for your involvement with Bella when you could actually be doing something to help the people you are claiming to care about.

11-18-2011, 12:39 PM

Join Date: Jan 2010

Posts: 333

[jimb6387](#)

Senior Member

Re: Bella Homes, LLC

As I had said in my previous post .. I did not have time to respond to all the holes in the post I am about to quote. I will cover some of them now as time allows.

Quote:

Originally Posted by **Article_Info**

It's LOL because it's BoA's debt/mortgage and they don't need to use a Bella or attempt to sue themselves to do anything. In that sense it is not anything close to Bella.

There are 2 halves of ownership .. mortgage and title/deed. Bella takes title and then seeks (by lawsuit or whatever) ownership of the mortgage.

BOA has the mortgage and seeks (sues, etc) the title (this is called foreclosure)

The 2 programs are very similar because each of them have 1/2 ownership and seeking to gain full ownership. I find it very curious that you have failed to recognize such a simple concept .. more likely you did have full understanding but intentionally provided half-information (which in my book is the same as lying .. I say lying when you have the knowledge and choose not to tell the whole story versus being mistaken or simply wrong).

This is why I respond to your HIGHLY SLANTED "UNBIASED" (prime example of what I mean) STATEMENTS .. so that people can have both sides of the coin. I've been getting numerous calls from people reading this site and I challenge you to find even one person that will say I have not responded to them with nothing but truth. In fact, if those people are reading this post, please post your thoughts toward my fairness.

Quote:

Originally Posted by **Article_Info**

It is also funny that Jim did not read this article in relation to Bella, but more as some justification for them, which is wrong. For example..

And now you are claiming to know what is in my mind?

Quote:

Originally Posted by **Article_Info**

So a big bank like BoA cannot move forward with out regulator approval on the program, but some how a little company in GA has it figured out in such a superior form that they don't need any approval from any governmental body (outside of the Cease & Desist order in GA) to do anything. Wow, BoA better hire those "best" legal minds away from Bella to move this program along.

More half-information that I am sure you are aware of. Trying to build an argument on BS is not a stable argument.

Are not banks regulated by government? And is Bella NOT A BANK? And then I ask you how, with all your superior knowledge than all the world, could you possibly just happen to forget to post those two OBVIOUS differences. I'll put it into as simple terms as possible.

BOA is a bank that has to get past regulators and Bella is not a bank and thus does not have to pass all the various regulations. And seeing that BOA is one of them that got our nation into this mess, I would hope our government officials would watch them like hawks! And your little comment about the cease and desist is extremely misleading if you don't point out also that Bella is not in the business of arranging or brokering mortgages. That cease and desist just tells them they can't do what they are not already doing! We've gone over this already.

Quote:

Originally Posted by **Article_Info**

If Jim had bothered to research this, he would have found out this would only apply in situations where BoA has the 1st position and any jr. position as applicable. What else is different here.....let's see....Well, right off the bat, it is BoA making the short sale, which of course they can agree to since they are a party to the mortgage, which Bella is not. Secondly, the rents will be average for their specific areas, which would be within the Protecting Tenants at Foreclosure Act guidelines, instead of some 40% - 60% blanket statement that may or may not actually be a number outside of what Bella feels like collecting for "rent".

Let me ask you this .. LOL> (I can only imagine what your response will be)

LOL .. this response is going to have to be the most twisted and ridiculous response of

Artificial_Info's yet.

If BofA wants to keep the people in their homes and BofA holds the mortgage that they can 'shortsale' at will to themselves .. LOL >.. Why not skip the whole BS and just lower the mortgage amount .. PERIOD!! BofA doesn't need to take title to reduce their own mortgage! That's called a loan modification!! Just modify the loan to start with and WHAM! .. solution obtained! You don't have to have a conference with people posting on **scam.com** to attend to figure that one out!

Quote:

Originally Posted by **Article_Info**

No end price eh? Sound like a concept that is not quite ready for prime time.

I don't think the American people will ever be ready for a loan modification program that they need to deed over their house to the foreclosing bank that screwed them in the first place.

Quote:

Originally Posted by **Article_Info**

Do you know what investors are interested in the program and why? I do, but you can take a guess if you want.....and of course the borrowers are.

I don't need to guess and frankly I don't care. Investors are interested in making money and a program that removes principle from a mortgage doesn't sound too profitable especially when you add on extra expense to do what could be done with a loan modification program.

Quote:

Originally Posted by **Article_Info**

Again with those pesky regulators that Bella pays no heed to.....

It is interesting that you think regulators are pesky. And to say Bella doesn't pay no heed to them shows you don't have any clue at all or are lying through your teeth! Bella shut down taking on clients from California for several months because of new laws and regulations until they could adapt the program to meet the regulations. If your irresponsible statement was true, then Bella would never had shut down California. I would say to get your facts straight but I think you already have the facts straight but choose to only state those things that fit your 'unbiased' agenda.

Quote:

Originally Posted by **Article_Info**

So a company the size BoA and the resources it has at it's command cannot get past the conceptual stage, but again, we are supposed to believe that in light of this, Bella has it figured out? Don't you think that if Bella was the right way to go and their concept was doable, BoA and every other bank would be knocking on their door and/or buying their intellectual property to push the concept forward?

Again, you are ignoring the fact that Bella is not a bank and thus can do things that banks are not allowed to do. I do believe this is another example of your convenient lapse of knowledge and failure to fully explain so that people can make an informed decision

Quote:

Originally Posted by **Article_Info**

No, they won't, they will sell it at a market price that makes sense and does not violate the laws of the individual states that have sale lease back laws. Something that Bella does not even seem to take into consideration.

Gee! This whole response is littered with failures to state the whole story. I wonder why?? Correct me if I am wrong but aren't the lease back laws you speak of concerning those of short sales and/or foreclosures? And since Bella buys the mortgage there is no short sale or foreclosure involved! And since there is no short sale or foreclosure involved .. the law does not apply?!

This is another thing that we've gone over. As soon as I say I don't have time to keep responding to your lame posts you come back here and try it all over again.

Quote:

Originally Posted by **Article_Info**

Actually Jim, it is quite the opposite. If you read the article in the relation to Bella, you realize that if BoA cannot get past the "gee, this sounds nice" concept stage...then you realize Bella does not have a leg to stand on.

Again, just because a regulated bank can't get past it doesn't mean Bella can't.

Quote:

Originally Posted by **Article_Info**

Just for the sake of fun Jim, why don't you research funds like Cornwall Capital, WhiteBox Advisors, Front Point Capital, Passport Capital, The Baupost Group, Elliot Associates, QVT Financial, Cedar Hill Capital Partners, Harbinger Capital among others?

What do they have in common?

They are all funds lead by people that knew better than BoA, JP Morgan, Goldman Sachs, Deutsche Bank, Bear Stearns, Lehman Brothers, etc, and correctly predicted the markets. Now I'm not claiming I am one of those people, but I know goddam well that companies the size of BoA can get lost in their size and that even a guy like me can know more then them in a specifically focused area and beat them at their own game.

WAIT A MINUTE! Didn't you just say it was not possible for Bella to figure out what BOA can't but now you are saying you, as a lone person, can?? So which one is it? (try responding without the stench of arrogance mixing in with the BS.

(as a side note, I'd like to point out to you that not using God's name in vein is a commandment, not a request. Please be careful)

Quote:

Originally Posted by **Article_Info**

Of course they have "idiot" attorneys.....all the best legal minds are at Bella!

Quote:

Originally Posted by **Article_Info**

I don't need to claim or get away with anything, it is apparent that you don't have the slightest clue of this subject matter outside of your real estate agent level understanding of it all. Every single post you have made does nothing but prove this.

I've already realized that you think everyone with a different opinion than yours is an idiot. That's why I stopped asking you to concede on any point made. Arrogant people simply can not stand the thought that they may not know as much as others or may be wrong. Arrogance is a very crippling mind disorder that puts blinders on so that you can only see what you want to see. Those that have arrogance to the highest degree can't even admit they are arrogant.

A certain sign of arrogance is when they will use God's name in vain despite being commanded not to.

Quote:

Originally Posted by **Article_Info**

No, and I have never made that claim, but of course you expect us to believe that Bella and the "best" legal minds they have do? All you have done here is make my argument for me.

Like I said above .. you'll only see what you want to see

www.nowyouknow.whybellahomes.com

You don't HAVE to be in foreclosure but you do have to owe more on the mortgage than the house is worth.

508-963-3024

11-18-2011, 01:28 PM

Join Date: Jan 2010

Posts: 333

[jimb6387](#)

Senior Member

Re: Bella Homes, LLC

Quote:

Originally Posted by **Article_Info**

Wow, this type of attack post again.....You really are grasping at straws now.

It was a simple observation. You can call it what you like. I call a spade, a spade.

Quote:

Originally Posted by **Article_Info**

You cannot set the record straight, the record and facts are against you. The best you can do as of your last post is quote an article for a conference that I attended.

Yes, of course ... Artificial_Ego. Why didn't you just pipe up and tell everyone at the conference to just do the loan modification program then? Why didn't you just tell all of them that they don't need the title to do a loan modification?

Quote:

Originally Posted by **Article_Info**

When have I ever said it was a game?

I even put it in BOLD font so you couldn't miss it or deny it. Seems like I should have stamped it on your forehead instead.

You can't beat someone at a 'game' unless you are playing the 'game'. Even if you claim I am picky on the word 'game' .. you can not deny that you consider it some sort of competition where winners and losers are based on dollar figures rather than human suffering.

Quote:

Originally Posted by **Article_Info**

Do you even know what I was referring to in that sentence? How can you even make that assumption when you don't even understand the rules of the "game" in general or even what type of "game" I might even play.

Ok, tell me the game you are playing. I'll admit I am wrong if I am. BTW .. if you are even thinking of claiming on playing Robin Hood .. he lived in the woods! I have the distinct feeling you don't live in a tent .. another benefit of being anonymous.

Quote:

Originally Posted by **Article_Info**

Furthermore, why is it that in your limited view of this whole thing, it is OK in your eyes for Bella to beat these banks and funds at their own "game", but everyone else must fall into those evil "filthy rich" that are out to kick kids to the street and slaughter their pets for bonemeal?

I don't think everyone else falls into the evil category. In fact, I don't think I ever said anyone was evil. There are a lot of people with money that do a lot of good with it. It seems you are the one that is placing yourself in that category. I do personally believe there are evil people out there trying to dominate others for personal gain (ie: Saddam Husein was one I would put in that category) but that doesn't mean all wealthy people are evil (look at Bill Gates .. I am not a MS fan and don't agree with all his market manipulations but I would say he does a lot of good with his money).

To be truthful, I don't know you enough to form an opinion towards you. I will say I think less than highly of you because you come here bashing Bella rather than trying to help. I'll give you a chance to change my mind.

Do you think there is any way that a program similar to Bella could be implemented that would keep people that I know and love in their homes?

Quote:

Originally Posted by **Article_Info**

You state this yet steer them to a "solution" like Bella and give nothing but them false hope then set them up to lose thousands of dollars in "rent"? Oooooooooooooook.....

No, not really, my postings are quite clear that I understand exactly what is going on, which is clearly the opposite of you. All your previous statement has shown is that you have not read or really researched anything in this thread. Especially if this is the best response you can compile.

NEWS FLASH! I have never stated this. The only pawns in this thread are the ones that Bella is working with and the unfortunate families that happen to be "clients". Have you really even read anything here or are you a compulsory victim of knee jerk responses in a desperate attempt to turn the attention away from anything that shows Bella in it's true light?

You should be sick, Jim, you should be ashamed of yourself for your involvement with Bella when you could actually be doing something to help the people you are claiming to care about.

I spent the day with my wife and children which is why I was not able to post a response this morning. My 2 yr old just asked for a pony ride. I am going to go give her one. Please don't stoop so low as to state my choice to spend time with my family is showing a lack of ability to respond to your posts. You are just not that important in my life! I will respond to the last part when I have a chance.

www.nowyouknow.whymbellahomes.com

You don't HAVE to be in foreclosure but you do have to owe more on the mortgage than the house is worth.

508-963-3024

11-18-2011, 04:11 PM

[jimb6387](#)

Senior Member

Join Date: Jan 2010

Posts: 333

Re: Bella Homes, LLC

Quote:

Originally Posted by **Article_Info**

You state this yet steer them to a "solution" like Bella and give nothing but them false hope then set them up to lose thousands of dollars in "rent"? Oooooooooooooook.....

Again, this is all based upon your VERY BIASED opinion. Please explain how we set them up to lose thousands of dollars in rent and this time .. back it up with some evidence!! The fact is, given the 3 yr program with a 2 yr old company, you can not provide the evidence

anymore than I can provide evidence that Bella absolutely, unequivocally works.

But lets look at the math and possible outcomes ...

(1) People are kicked out and live on the streets .. yes you could say they would lose money with Bella but then again, they'd be living on the street.

(2) People never have to pay the bank the mortgage and the bank never forecloses .. yes, you would be correct in this situation also (but what are the odds??)

(3) People are evicted and pay full rent rather than 1/2 rent (according to you). Well, my math comes up with that as a gain rather than a loss .. and that doesn't even figure in the cost of moving .. financial and emotional (ie: ask a 16 yr old daughter if she wants to move and see if there is any emotional response)

(4) People get a loan modification that doesn't eliminate principle but just extends the obligation out to 40 yrs. Gee! Is 10 yrs more in interest more than paying the same amount as a loan modification? Or if they sell before the 40 yrs is up, that upside down portion is still there.

(5) This one may surprise you but it is the truth so I will put it in here. People have to make a decision on the truth and the WHOLE truth. People get their deed back because Bella couldn't buy the mortgage .. yes, the people would owe the bank for all back payments and they would not get their rent back so this is a viable possibility where Artificial_Ego is right. HOWEVER, to date .. this has not occurred (that I am aware of .. I don't know if that happened in the 2 court cases Artificial has brought to our attention .. even if they did happen that way, it would be 2 out of 1000+). I would point out that most people that owe that much money on a home they don't own are going to choose bankruptcy in which case getting rid of \$X,000's or getting rid of \$X,000's +\$Y,000's are virtually the same for all practical purposes. Taking BK into consideration, I don't think you can even use this scenario as support of your accusation.

Quote:

Originally Posted by **Article_Info**

No, not really, my postings are quite clear that I understand exactly what is going on, which is clearly the opposite of you. All your previous statement has shown is that you have not read or really researched anything in this thread. Especially if this is the best response you can compile.

It is obvious your opinion of what you say will always be correct in your eyes. The fact is, everyone calling me doesn't agree with you in the least. One even said you are just making an ars of yourself. You have every right to your own opinion. It is quite obvious that no matter what I say you will always be "unbiased" .. LOL! The whole world is wrong and you are right. If you want to build credibility, then stop telling half the story and misleading people. I would think by now you would realize I am not going to let you get away with it.

Quote:

Originally Posted by **Article_Info**

NEWS FLASH! I have never stated this. The only pawns in this thread are the ones that

Bella is working with and the unfortunate families that happen to be "clients". Have you really even read anything here or are you a compulsory victim of knee jerk responses in a desperate attempt to turn the attention away from anything that shows Bella in it's true light?

That's just it .. you are not showing Bella in it's true light and my choice to spend time with my family today does not mean I am 'desperate' or am responding via knee jerks. My 80 yr old mom has been hospitalized 3 times in past 2 weeks. You can use these life situations to your advantage if you like but it certainly makes you look like the desperate one.

Quote:

Originally Posted by **Article_Info**

You should be sick, Jim, you should be ashamed of yourself for your involvement with Bella when you could actually be doing something to help the people you are claiming to care about.

I've asked you several times to show us a better solution and you don't have one. You don't know me in the least bit. "Claiming" to care ?? If you did any research like you proclaim you would find out that at one time I thought Bella was illegit and was warning people .. all to find out it was a bunch of BS from extortionists!

I absolutely care with all my heart. I care enough to write things that may not be in Bella's best light (ie: read this post) so they can make an informed decision based on truth. I've got a lot better things to do with my time than to respond to BS on **scam.com**. If I didn't care, I wouldn't be spending my time writing this post.

Sometimes you sound really intelligent and other times .. WOW! Artificial_Intelligence!

www.nowyouknow.whybellahomes.com

You don't HAVE to be in foreclosure but you do have to owe more on the mortgage than the house is worth.
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