

**Wednesday, May 25, 2011**

# **Hank Investigates: Mortgage Documents**

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Tonight -- an exclusive investigation -- if you've ever bought or sold a home...you need to hear this. Hank found a signature buried deep in your mortgage documents could be a ticking time bomb for thousands of Massachusetts homeowners. For those in foreclosure: it could be a lifesaver. It's a shocking, amazing, unbelievable story. Hank Investigates.

This Nantucket home is Bob Jepson's most treasured possession. He built it himself and cared for it for 40 years. When hard times hit--he almost lost it in foreclosure.

But for now--Bob gets to keep it.

Bob Jepson, Homeowner

"It's fabulous, it's like someone just giving me a million dollars, it's like hitting the lottery, it's like I can regain my old life.

Marie's home in Rhode Island was also in foreclosure--but now the bank's agreed not to kick her out.

Marie Medeiros, Homeowner

"I don't have to uproot my kids. That's, that's a blessing."

What Marie calls a blessing is really a signature - this signature that reads Linda Green.

We found those two words are saving some people from foreclosure but putting other homeowners at risk.

There's a Linda Green signature on one of Bob's mortgage documents and on one of Marie's and on all these documents from mortgages on other people's homes.

You can see they're all the same name - but they're not written by the same person.

Hank

"So what does that mean?"

John O'Brien, Register, Southern Essex District Registry of Deeds

"It means as far as I'm concerned, they're fraudulent documents."

Hank

"So every single document that has this signature is fraudulent?"

John O'Brien, Register, Southern Essex District Registry of Deeds

"I don't think they're legit!"

These different-looking signatures can be traced back to a company in Georgia that lots of banks and mortgage companies hired to create and sign documents.

Investigators believe different employees signed the name "Linda Green" to thousands and thousands of Massachusetts mortgage documents.

So far, the Registry of Deeds for just part of Essex County has found 22 DIFFERENT versions of Linda Green signatures on paperwork from 33 DIFFERENT banks and mortgage companies.

If one of those phony signatures is on your mortgage paperwork - it puts the ownership of your house in question.

John O'Brien, Register, Southern Essex District Registry of Deeds

"This is a catastrophe of epic proportions."

When mortgage analyst Marie McDonnell searched the registry for just part of Essex County she discovered more than 6000 Linda Green signatures.

Marie McDonnell, Forensic Mortgage Analyst

"I'm speechless. The scope of the problem is unimaginable, the depth of the fraud is shocking."

In Bob and Marie's cases the suspicious signature gave their lawyers ammunition to fight their foreclosures.

For Marie, the bank's now working out a new payment plan. In Bob's case, the bank backed down.

Jamie Ranney, Real Estate Attorney

"They understand that proceeding with a foreclosure based on questionable documents is gonna be a problem for them."

Hank:

"And they stop?"

Jamie Ranney, Real Estate Attorney

"They do."

But the same signatures saving some homes from foreclosure - could be bad news for homeowners who always pay their mortgage.

If you have a "Linda Green" signature hiding in your paperwork - that could spell trouble.

John O'Brien, Register, Southern Essex District Registry of Deeds

"They may not be able to sell their home, and they may not be able to refinance their home. And that is a major, major problem."

Essex County officials tell me they've now sent the Linda Green signatures they've found to the Massachusetts Attorney General - demanding banks and lenders fix the phony paperwork. And until this all gets sorted out, they say you should check your mortgage paperwork.

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*Hank says if you want to check your mortgage documents they are available at the registry deeds in the county where your home is located. Often these are searchable online.*

*Here's a link to all the Massachusetts registries: <http://www.sec.state.ma.us/rod/rodidx.htm>*

*If you find a Linda Green document let us know! [hryan@whdh.com](mailto:hryan@whdh.com)*

*Experts say they're starting to find these mortgage documents in registries across the state.*

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