

Coming Face to Face with Anger: **Loss of Real Estate and Possessions**

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Introduction

- One of the serious problems the inhabitant of Earth have been encountering, with the emphasis on the residents of the Western world, and in particular, people of United States, is the epidemic of forfeiture of real estate by foreclosure and loss of personal properties through bankruptcy.
- The laws of the Western Countries and especially United States are extremely in favor of the banker/money lender, and at the same time, real estate investor by a way of money lending.
- The laws of real estate and money lending [banking] simply dictate that if even a single dollar is due at the end of the term of a loan, and it is not paid off, the property basically goes to the lender.
- Of course, there is a foreclosure process, in which 'summary judgment' is always carried out in the favor of the lender.
- And, unless the property owner can immediately come up with the cash to pay off the entire loan and a host of mandatory added fees, interests, and such that are only added to the principal, making the burden of coming up with the cash more cumbersome, and in most cases impossible.
- There is also a so-to-speak, 'foreclosure sale;' however, such sales often fall into one of the two categories:
 - 1. There are no buyers and thus the property goes to the lender.
 - 2. There are some 'sharks,' in which one or more of them are associates of the lender, who want to take the property for a fraction of the cost, often leaving barely enough money to pay the lender and the exorbitant fees of the lawyers, court costs, penalty fees, and the high interests accumulated.

- **Of course, in the event of 'default' and foreclosure, the law recognizes the validity of an extremely high 'default interest rate,' either specified in the fine prints of the contract, or mandated by the very real estate law itself, which is often of the order of 18%!**
- **And, this is true even when the original contracted was negotiated at 3, or 4% Annual Percentage Rate [APR].**
- **The court also often readily accepts the exorbitant and ungodly penalty fees imposed, including attorney fees, etc.**
- **And, what is the reason behind all these exaggerated fees; but to take the borrower to the cleaners, and plunder, and suppress the unfortunate who has suddenly come face to face with unforeseen circumstances regarding the contract terms of his/her real estate.**
- **And, what is most distressing, in the events mostly encountered within the past half-decade, is that the reason for 'default' was not missing a single payment, or being late in payment even once, or any breach of contract; but to come to the end of the 'balloon' or term of a loan, which traditionally and historically was always renewed automatically for an additional term.**
- **Now, the lender who sees the condition of finance and real estate market is bad, takes advantage of this opportune moment because he/she knows that it is likely that the property owner, the borrower, cannot either find alternative financing of sudden, or pay off the entirety of the balance of the loan.**
- **Therefore, he demands his/her money, and moves forward ruthlessly to seek foreclosure and possessing the property.**
- **And, according to the law, it is all appropriate.**
- **Even if the property has a value to loan ratio of 90% due to countless payments of hard-earned money by the borrower, it is eventually reverted to the lender.**
- **These situations were so common recently as there were thousands and thousands of such properties on the market with anticipated range of sales date approaching years, not months, or weeks.**

- The real estate market has been simply so saturated, and there has been such a shortage of capital in the market that no one has any interest to buy; but to sell.

The Emotional Attack of Anger and Disgust

- When you are suddenly confronted by the prospect of foreclosure of your property, despite all the verbal or written assurance from your lender prior to the date of 'default' of your contract, you feel deeply betrayed and suddenly find yourself face to face with extreme anger [and may be fear].
- You have worked honestly and diligently in light of creating a home, a place of security for you and your family.
- Alternatively, you have sacrificed your hard-earned money in search of creating a 'nest egg' for you and your family by carefully investing in the said real estate.
- Now you are being subjected to a ruthless predatory action of a devious tyrant or a company of tyrants who are trying to deprive you from your hard-earned money and investment.
- The question is what to do?
- And, how to handle the problem.
- If you are a lightworker, having been awakened for quite sometimes, and you are on the path of spiritual impeccability and Crystallinity, you know very well that any low-chakra dissipation of energy via anger or fear is quite futile.
- From one point of view, if you are to ascend, you have no need for earthly possessions whatsoever.
- In the first place, the whole affair of taking mother Earth and dividing it into parcels and selling them to people is, in itself, quite an illegitimate act, which is contrary to the TRUTH of God and principles of expanded consciousness.
- Unfortunately, this is the reality of Earth; quite flawed and riddled with the tainted paradigm of duality.
- Although, shameful and unprincipled, it provides an excellent forum to be able to come face-to-face with evil, and instead of resonating with it, the

challenge is to transmute its effect through incorporation of polarities of extreme compassion and love, in order to integrate our extreme polarities of Dark and Light within.

- The strategy to be able to even subscribe to such program of integration is to firstly remember that the earthly sojourns are all part of an elaborate game of learning, discerning, and acting.
- Nothing is real as it seems.
- You cannot take real estate or your possessions with you.
- Any extreme attachment to materialism and accumulation is futile.
- One needs to look at such happenings with the third eye and from the point of view of an observer.
- Investing emotions by engaging oneself intentionally and especially giving into dissipative and self-destructive feelings of anger, hatred, or revenge is useless.
- Even from the point of view of the player within the game of 3D duality on Earth, anger only leads to self-hurt and loss of energy and concentration in order to play the game effectively.
- And, from point of view of higher dimensions and expanded consciousness, anger and such futile emotions only lead to diminishing of own vibrational frequency and the light quotient.
- By resorting to anger, we neither help our Self in 3D, nor our Soul in the higher dimensions.

Who Controls your 'Fate'

- The laws of real estate are written by and for a group of primarily bankers, money lenders, and affluent real estate owners.
- This refers to the Dark Cabal or Illuminati who have always made themselves to be the fortune seekers, who have controlled the flow of money in more recent time by owning the major parent lending institutions such as the World Bank in London, and the Federal Reserve Bank of the United States of America.

- **The legal system as well as the police, and law enforcement units as well the armed forces have always been under their influence and control.**
- **In particular, there is such an atmosphere of injustice and tyranny within the legal and court system in the United States that is not only contrary to the very spirit of law-making and abidance; but also nauseating to say the very least.**
- **There is such a closed loop and silent allegiance to such atmosphere of the law practice, that although you may not be privy to be part of the 'elite' who nourish and enforce it, yet you may prosper as a very result of such imposition.**
- **For example, lawyers can charge whatever they want and no one can say anything about it, nor any judge would lift a finger to apprehend or reprimand the culprits.**
- **The practice of law has reduced to a highly predatory profession in which not the lawyers constantly overbill or overcharge; but do not even take the initiative to even perform their highly compensated duties.**
- **Examples of such abuse are the escalation of the foreclosure and bankruptcy events in recent years in the United States that occurred as a result of collapse of economy and financing and the devastated condition of the real estate market.**
- **Progressively, real estate and bankruptcy attorneys envisaged the pronounced need for such services as an opportunity to plunder the public and reap its benefits as much as they can.**
- **The attorneys no longer would 'accept' a case without pre-paid upfront fees they call 'retainer.'**
- **The clients came across situations that the attorney was asking for a briefcase full of money, and not even a cashier's check to start their case.**
- **And, if they 'accepted' your case, the retainer was often immediately lost without any consequence of reprisal to the attorney.**
- **The attorney, who is now extremely busy taking one case after another, does not even have the time to deal with any clients.**

- His business has changed from ‘service of law’ to optimizing the highest number of retainer he/she can get during the course of a business day.
- Although at the time of being retained, he/she would be very positive and eager to work for you, upon signing the contract and submitting the check to him/her, you are basically already ‘old news.’
- Phone calls, emails, messages, all remain unreturned.
- When he/she does show up in the court representing you, he/she often does not even remember the exact details of your case, which has remained unstudied, and the attorney moves on to make arbitrary decisions regarding the clients, without any consultation with the client or obtaining their permission/agreement first, costing the client tremendous amount of money and damages.
- And, what happens when you confront him/her, he/she arrogantly determines to ‘drop’ you, and conceitedly proclaims “Now you do not even have an attorney to represent your case.”
- And, almost all retainer contracts are written without any recourse to the attorney.
- They say that ‘They will do their best to represent you.’
- Most of the problems associated with change of attorney or recourse are either implied or are verbal.
- And, in the event that they need to account for their time having earned the retainer money, two separate scenarios are come to picture:
 - 1. The retainer is kept and there are no guarantees.
 - 2. They can make virtually any phony bill and give it to you, which is somewhat in excess of the retainer money paid.
- And, where are you going to go?
- Other attorneys NEVER sue each other.
- It is against their interest, and indeed, the cushioned state of luxury and freedom to do whatever they want to.
- They will not open a ‘jar of worms’ to violate such implied privileges.
- Besides, they all work with one another, and the greatest majority of legal work is based upon who do you know and ‘which judge favors you.’

- **And, as far as judges concerned the same is true.**
- **Even, if the judge does not work with his/her attorneys and have an 'understanding' with them which way to go, he/she will never stand up to an attorney, especially one as bold as that who openly resorts to predation and self-indulgence without any fear of reprisal.**
- **And, all this can easily happen because it is a jungle out there.**
- **The judge resides on the bench 'hearing' an unusually extensive number of foreclosure or bankruptcy cases every single day.**
- **Of course, the author apologizes for the misuse of the verb 'hearing,' because many times the judge is caught with the act of snoring or being totally in a world of his/her own.**
- **Some judges are known to use drugs or medications; but who is to "judge" the judge.**
- **And, the last thing the judge is going to do is to pick up a fight with a seemingly successive attorney owning a prosperous and affluent firm.**
- **Many judges, during this lucrative time of busy market of foreclosures and filing bankruptcies, are known to dream of joining their 'fortunate' attorneys on the other side of the bench.**
- **And, many accept to do that behind the bench silently and surreptitiously, having complete understanding with their 'fortunate,' affluent, attorneys they work with day after day.**
- **In any case, there is nowhere to go; there is no one to talk to.**
- **The judges have utter professional immunity and you cannot have them accounted for or sue them. And, this is in the event of that highly impossible circumstance that you can find an attorney to represent you or have a court system that would entertain any complaints against such unprofessional people.**
- **The laws are written as such that no one can do a thing.**
- **First of all, it is almost impossible to be able to represent yourself in the court.**
- **To start with if you have the property classified under a corporation, company or even an LLC, etc. you are deprived of representing yourself in the**

court of law, even if you are 100% owner of that entity without any partners whatsoever!

- **Secondly, in the event you had to personally sue a company, corporation, LLC, etc., you, again, cannot represent yourself.**
- **And, this is even in the event that you forfeit any rights you might have under the law to an attorney.**
- **It is all part of comradery in order to drum up legal business.**
- **In the event that the property is under your own name with no ties to a corporation, company, LLC, or any partner, or anyone else whatsoever, and you are sued, you may make a motion to the judge to represent yourself in the court of law, having relinquished any such rights to an attorney to represent you in the court.**
- **And, then you are bombarded and attacked by the judge and any other attorneys with snide remarks in order to intimidate you that you do not understand law or even know your rights under the law.**
- **And, this is despite the very fact that you have spent numerous times, reviewing all there is to know about the legal issue at hand.**
- **What is equally interesting as well as disgusting, is the fact that upon careful study of the law, that can be readily accessed nowadays through the advent of internet, you often find how little ‘learned’ or ‘well-read’ these, so to speak, specialized and ‘expert’ attorneys are!**
- **For a reasonably intelligent person who has done his/her homework it is often very easy to argue a point of law in the courtroom and in front of an opposing attorney.**
- **But, all this does not matter.**
- **Generally speaking, representing yourself is taboo.**
- **If you do a great job, you are a threat to their very profession, and they cannot “loose face,” not even the mighty judge.**
- **He has gone to school, and passed exams, and has been in midst of practicing law, and no ‘layman’ can appear in the court and outshine him/her.**
- **After all he has the ‘license to steal’ and not you!**
- **It is an insult to his profession and his integrity.**

- **And, ego always rules; especially in the professional environment in the United States.**
- **Humility and humbleness are traits of the 'past.'**
- **They belong in the literature books.**
- **Nowadays, it is all about the Self; selfishness, self-interest, self-indulgence, self-importance, self-absorption, and self-preoccupation.**
- **All the rest does not matter!**
- **The court events are dictated by an atmosphere indigenous of the mood of the moment at best.**
- **Strange 'sentences' have resulted from seemingly different circumstances, quite contrary and quite in opposition to the conclusion of the court in reality and in justice.**
- **It is all a game being played; indeed, a false and cruel charade.**
- **The judge is tired of 'hearing' cases time after time and is bored or feels he/she could better indulge himself/herself alternatively as an affluent attorney.**
- **The attorney is often busy racking up hours [most of which will be exaggerated], and mostly concerned about his/her earnings this year versus the last fiscal year.**
- **If you try to pay attention to your case and 'watch' over your attorney, it often leads to confrontation and sometimes it even produces adversarial effect with your attorney abandoning your case, keep doing nothing effective about it, and even consorting with the opposite attorney representing your adversary.**
- **If you let him do what he may, you have endured apathy and are subject to predatory action as described.**
- **Either way, you are not going to win.**
- **The only remedy is to represent yourself, and the problems associated with that were briefly considered and elaborated upon.**
- **And, this is partly or mainly because it is now a lucrative time for attorneys to make more money.**

- The court system is somewhat unfamiliar with such events, and even if there would be decency in the legal system to go against 'itself' and remedy such problems, it remains that the problem is now new and not antiquated, commensurating with their consideration.
- And, the entire legal system, the finance and real estate laws all stem from the fact that a small, highly greedy, parasitic elite have had the reign of control, branching off to almost every area that is significant or pertinent to the installation of human rights, justice, and a balanced system based upon the principle of equality, culminating to tranquility and prosperity for humanity.

The Significance and Profoundness of it All

- When people begin to understand and identify themselves with a collective consciousness that they can resonate with, these problems get totally resolved.
- It needs a proper atmosphere where tyranny, injustice, and most importantly, self-importance are taboo, and on the other hand, the safety and property of the collective becomes the main concern.
- It needs compassion and unconditional love that can be expressed much easily under the condition of the absence of evil.
- It is indeed, the realm of Crystallinity of the 5th dimension and above that we are heading for.
- Meanwhile, we must maintain resilience in practicing the high-chakra benevolent traits of our expanded consciousness energy at the apex of which resides the high frequency of compassion.
- We need to distant our Selves from the mundane happenings of the 3D duality on present Earth, and concentrate on the fact that this is all a purposeful game, much like a game of monopoly.
- It is all make belief and we cannot take it too seriously, other than for the lessons it presents us with to learn.
- As we look at it with our third eye, and as a third-party observer, the intensity of emotions, anger, fear, and all that disappears.

- **As for the culprits, the deceitful, the predator, and the materialistic parasites, one can leave them to the 'judgment' or discretion of the ALL MIGHTY.**
- **Most likely, the culprits are left to their pre-determined fate, which is degradation in consciousness, culminating in condemnation to lower planes of existence, resonating with their diminished natural frequencies.**
- **And, if the predatory action is purposeful, i.e., to teach us a lesson of duality, most likely we have agreed to it beforehand for the same reason of learning such a lesson, and there cannot be any complaint or notion of victimization in this regard.**
- **It is true, that the lessons of duality are harsh, and sometimes appear to be cruel or unfair; but engaging in duality is like taking an utterly bitter and foul-tasting medicine.**
- **While you are taking the medicine, it is highly unpleasant, but you will feel resolved and healthy subsequently.**