

## CFLA Responds to CFPB Federal Lawsuit That Seeks to Censor CFLA and to Protect the Big Banks

Certified Forensic Loan Auditors Will Expose the CFPB For Improper Motive Since No Consumers Were Harmed



## Certified Forensic Loan Auditors

**Los Angeles, Sep 14, 2019** ([Issuewire.com](http://Issuewire.com)) - For immediate release: Certified Forensic Loan Auditors, LLC [hereinafter CFLA] is aware of the Consumer Financial Protection Bureau's [hereinafter CFPB] filing of an injunction against CFLA and ANDREW LEHMAN on or about September 6th, 2019 in the Central District of California District Court. In a statement from CFLA's Chief Executive Andrew Lehman,

"CFLA and ANDREW LEHMAN want you to know that we will continue to operate as normal providing the Highest Quality & Most Well Respect Bloomberg Securitization Reports in the industry, as well as hosting our Nationally Recognized Mortgage Securitization Analyst Training Certification Classes as scheduled, while contemporaneously fighting to expose the CFPB for its improper motive in bringing this action to protect the BANKS rather than its stated mission to PROTECT THE CONSUMER. Mr. Lehman will be available for Expert Witness testimony to support the facts in the CFLA Reports and we anticipate a long court battle that could exceed 12-18 months, as CFLA and its Support staff of Attorneys Reasonably believe the CFPB Claims to be completely without merit. We believe that the CFPB has an improper motive in bringing these claims as against CFLA as this suit was filed despite the fact that the CFPB made it clear that "(T)here exist no active consumer complaints driving this lawsuit but rather it was the CFPB's own power to act under the dodd frank act that formed the basis for their decision to file the lawsuit against CFLA." No immediate relief is sought by the CFPB because of

the strength of CFLA's affirmative defenses and the fact that the CFPB can not establish any immediate risk of injury to the public that will result from CFLA continuing its operations as usual given the CFPB's lack of consumer support in the instant matter..

CFLA and its members have endured an abusive and oppressive ongoing 3 year investigation wherein CFLA has fully cooperated with the CFPB and produced more than 500,000 Pages of Bates labeled PDF Documents, answered more than 200 Specially Prepared Interrogatories consisting of hundreds of pages of text responses, attend more than 20 hours of in person LIVE transcribed deposition[s], sat on more than 200 hours of telephone conferences with Benjamin Vaughn, Gabriel Hopkins, and Collin Reardon present, over the course of nearly (3) three years of investigations through (3) Civil Information Demands from the CFPB and it has been made clear from the CFPB Line Attorneys, including Collin Reardon, Benjamin Vaughn, and Gabriel Hopkins, that this investigation has absolutely NOTHING TO DO WITH PROTECTING THE CONSUMERS BUT RATHER TO PROTECT THE BANKS FROM FURTHER EXPOSURE , Moreover, It is apparent in the recorded telephone settlement conferences with Gabriel Hopkins and Benjamin Vaughn that the CFPB interests are in protecting the BANKS ONLY, as Benjamin Vaughn has informed CFLA and ANDREW LEHMAN that **“there exists no current or past consumer complaints that the bureau is relying upon to support these allegations.”** Furthermore, CFLA has sent 3 FOIA Requests to the CFPB and there are only 3 consumer complaints against CFLA since 2010, while there are more than 40 Complaints from Banking Institutions about CFLA.

This lawsuit is nothing more than a Federal Bureau Bullying Campaign on a small business that helps people.. We have produced letters from licensed attorneys in multiple jurisdictions that cited the "Securitization Audit" as being crucial to asserting their claims and defenses in litigation on behalf of clients. Further, CFLA has provided actual cases to the CFPB where CFLA testifying witnesses aided the trier of fact in awarding damages claims as against the Banks, as well as cases where the Banks reach confidential settlements with homeowners after the testimony of a CFLA expert wherein the homeowner was awarded their house free and clear by way of the bank executing a satisfaction of mortgage in exchange for the homeowner filing a dismissal of claims with prejudice.

The CFPB and the Banks estimate that these Bloomberg Securitization Audits expose too much truth about the trillions of dollars that were looted from the American economy and blended into state employee retirement 401ks in losses... The Banking System and the CFPB is Corrupt and they will be exposed in this Case. CFLA and ANDREW LEHMAN will not go away.

This whole lawsuit is motivated to protect the Banks and prevent homeowners from having any recourse against the banks for its unlawful and predatory acts taking advantage of the consumer. CFPB should be ashamed of itself because it became quite clear their intention once they spoke at length with Andrew Lehman just how much that he knows, including politicians, judges, and other government officials who looted more than 20 Trillion dollars from the US Housing market in 2002-2007 and then blended the losses in State and Federal Employee 401 K retirements to absorb these losses. THE CFPB just wants to shut up ANDREW P LEHMAN, J.D.

ANDREW LEHMAN is the founder of what is currently known as "The Bloomberg Securitization Audit" which is a practice of using the Bloomberg System to trace mortgages all the way back to their mortgage trust that purchased it. Mr. Lehman discovered ways to reverse engineer these trusts back to specific individuals who brokered or profited from these trusts that were initially fraudulently rated as Asset backed Securities and Given AAA rating from Moodys. So investors purchased them as safe asset back investments with low returns and had no idea that now more than 70% of these mortgage trusts are either (1) defaulted entirely, or (2) F rated by Moodys. Who lost? the average American

absorbed the loss. The CFPB Does Not want YOU to know that!!! The BANKS pulled off the largest economic scam of this era but Political Groups now want to sweep under the rug. Who is ANDREW LEHMAN, he is a pioneer, he is no crook, he deals fairly with his clients, and he exposes nothing but factual data in his reports, no legal citations or legal opinions, just facts derived from his research on bloomberg. The only scam going on is the CFPB!!

**Did you know that there are individuals in the Highest Positions of Federal Government that profited Trillions of Dollars right to their pocket from brokering worthless Mortgage Backed Securities Trusts in the securities markets? Did you know who purchased these worthless investments? CFLA has evidence to show that a very large portion of these worthless mortgage backed securities trusts were dumped into Federal Employees 401K retirement funds that were blended with other mutual funds to help absorb the loss. Why did your 401K go down in the 2007-2010 time frame???? Well that was so that these Big Government Folks could pocket trillions of dollars.. If every one of the 1,000,000 Federal Employees each had a \$10,000.00 loss blended into their 401K than that represents \$10 trillion dollars of FREE MONEY or PROFIT that these Mortgage Backed Securities trusts made for the BANKERS and GOVERNMENT and these persons and entities are now being protected by the CFPB and this lawsuit is solely to shut CFLA up!!!!. And did you know they were all also TAX EXEMPT TOO? Wow**

So in short, the CFPB is suing CFLA to shut us up so YOU don't find out about the trillions of money these BANKERS stole from working class americans and they didn't even have to pay tax on it.??? WOW SOUNDS LIKE SOME ORGANIZED CRIME, Right????

The Consumer Financial Protection Bureau's stated mission is as to Enforcement "A central part of the CFPB's mission is to stand up for consumers and make sure they are treated fairly in the financial marketplace" In or about October 15, 2018 CFLA, sent a Freedom of Information Act Request to the CFPB requesting copies of any and all complaints submitted to the FTC or FFPB referencing "CFLA" or regarding "CFLA" at any time since 2010.[\[1\]](#) The CFPB produced its responsive documents to this request on or about March 7, 2019. The results of this FOIA Request yielded great information about the nature of the complaints from consumers concerning CFLA. **Interesting to learn that the FTC and the CFPB had received 43 complaints regarding CFLA, however, only 3 of these complaints had CFLA named as the party/entity that the complaint was against.** In fact, the far standing majority of these complaints were as against Banks / Servicers, or other banking institutions as against CFLA. Of the 3 complaints listed in the entire CFPB database regarding CFLA, 2 of them had already been refunded in their entirety, and only one consumer, a resident of the North Pole Alaska's complaint still remained unresolved due to his difficulty contacting him and trying to issue his refund or even find wherein or if he even existed or was a fictitious person to begin with.

Only 1 such consumer complaint existed since 2010 claiming "Fraud" which is the consumer from North Pole, AK, with whom we can not verify if this actual person even exists. To give a fair ratio, CFLA produced more than 5,000 client files that it had completed for customers of CFLA since July 2014 (i.e. the scope of the CID and CFPB investigation). 2 of the consumer complaints against CFLA occurred during this time period referenced in the CID (e.g. 2014 - current). So given the 5,000 client files produced by CFLA during the period CFLA had a complaint ration of 1 in 2,500 customer which equates to a .0004%. Finally, from the data produced by the CFPB to CFLA the complaints by BANKS to COMPLAINTS by CONSUMER ration was 22:1. Meaning that for every consumer complaint received regarding CFLA since 2010, there were 22 formal complaints from BANKS, not to mention the "informal complaints by banks" that will certainly be the subject of Discovery Requests in litigation by CFLA.

Finally, the CFPB could not produce ONE ACTUAL CONSUMER COMPLAINT or ONE SINGLE CONSUMER who was backing the CFPB's Claims against CFLA. When CFLA demanded this information on multiple occasions and CFLA was told none existed, the CFPB Attorneys informed CFLA "That the CFPB had the legal authority to act on its own behalf and did not need any consumer complaints to enforce the powers granted to them under the Dodd Frank Act and the Consumer Protections Act.

CFLA NEEDS YOUR HELP --- WE ARE FIGHTING ON BEHALF OF THE MILLIONS OF AMERICANS THAT WERE VICTIMIZED BY OUR BANKING SYSTEM AND CONTINUE TO BE VICTIMIZED BY THE SYSTEM AND POLITICAL COVER UP--- CONTACT OUR OFFICE TO HELP AT 888-758-2352

[www.certifiedforensicloanauditors.com](http://www.certifiedforensicloanauditors.com)

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BCFP v. CFLA, et al., Case No. 2:19-cv-07722; Central District of California' BENJAMIN VAUGHN, DC Bar #999347; GABRIEL HOPKINS, NY Bar #5242300; LEANNE E. HARTMANN, CA Bar #264787 - Local Counsel

CFLA PRELIMINARY LEGAL POSITION CAN BE DOWNLOADED AT THE LINK BELOW (42 Pages refuting all the CFPB's Legal Arguments]

<https://www.certifiedforensicloanauditors.com/articles/09.19/CFLA%20PRELIMINARY%20LEGAL%20POSITION.pdf>

Upcoming Mortgage Securitization Analyst Training Certification Classes: (tier I Class)

<https://certifiedforensicloanauditors.com/mortgage-securitization-analyst-online-training-certification-9.22.19.html>

Upcoming AMBASSADOR Mortgage Securitization Analyst Certification Training Class (40 hrs)

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CFor iFLA is the recognized leader throughout the U.S. as experts in Mortgage Securitization and Training. As founders and creators of this industry, we have long set the bar for expectations of a Auditing Company. Our experienced staff of Certified Auditors, Licensed Attorneys, Officers, and Employees are committed to continue to grow this entire industry and uncover hidden trade secrets to

expose Banking Institutions of Predatory Lending, Mortgage Fraud and Securitzaiton Fraud.



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See on IssueWire : <https://www.issuewire.com/cfla-responds-to-cfpb-federal-lawsuit-that-seeks-to-censor-cfla-and-to-protect-the-big-banks-1644337586957700>