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Comments:

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In my humble opinion this is one of the methods being used by banks to foreclose illegally. In my case, I was called into bankruptcy court twice, accused of being 6 months behind in paying my mortgage. I proved the error twice. The judge asked them to remove all fees associated with the court hearing which included lawyers fees miscellaneous and late fees. I made every single payment, but ended up owing an extra 10,000.00\$ as my bankruptcy ended. They did not remove the fees!! It's time consuming to prove all payments and to prove these errors. This is being done consistently by the banks and many other report similar issues when I googled GMAC and this problem. I have to sue them to prove that the amount they say I owe is correct. This is time consuming. If I lose my house in the meantime this means they successfully stole my house by simply miss stating my debt.