Steve Rhode <steve.rhode@myvestafoundation.org>

To Address the Concerns of Steve Rhode and the Get Out of Debt Community

Westwood <info@thewestwoodlegal.com>
To: Steve Rhode <steve.rhode@myvestafoundation.org>

Tue, Sep 6, 2016 at 3:35 PM

Mr. Rhode,

First and foremost, we would like to thank you for reaching out to us for comment on your blog entry. We appreciate the opportunity to address the questions you have raised, although, the “guilty until proven innocent” approach you have taken, has resulted in us tackling the questions in a way that reverses the implication they are asserted with. We are slightly concerned that you have put so much confidence in a “confidential tipster” yet are raising questions of our transparency. That’s ok, we have dealt with worse. We wouldn’t normally respond to something like this, however, this response is meant for our past, present and potential clients. We have nothing to hide, but much to *protect*. We will address each issue raised point by point:

First and foremost, we would like to tackle your findings:

> **Domain:** thewestwoodlegal.com was registered on November 30, 2015 for a one year period. The domain ownership is hidden.
>
> **Registration:** Westwood Legal was registered in the State of California on December 22, 2015. The company is listed as being located at 10880 Wilshire Blvd., Suite 1101, Los Angeles, CA. 90024
>
> **Business Address:** The business address is a virtual office space. – Source

Although, all this information is correct, you very subtly place a negative spin on these items that leaves the reader moving on to the next items with the mindset that something is amiss. We feel it hurts the objectivity of the piece, but don’t feel it is intentional. This is all through *your* filter. We will demonstrate where you do this throughout our response. The first instance we see this is when you described our domain ownership as “Hidden.” Although when you actually look it up, it states Westwood Legal is the owner:

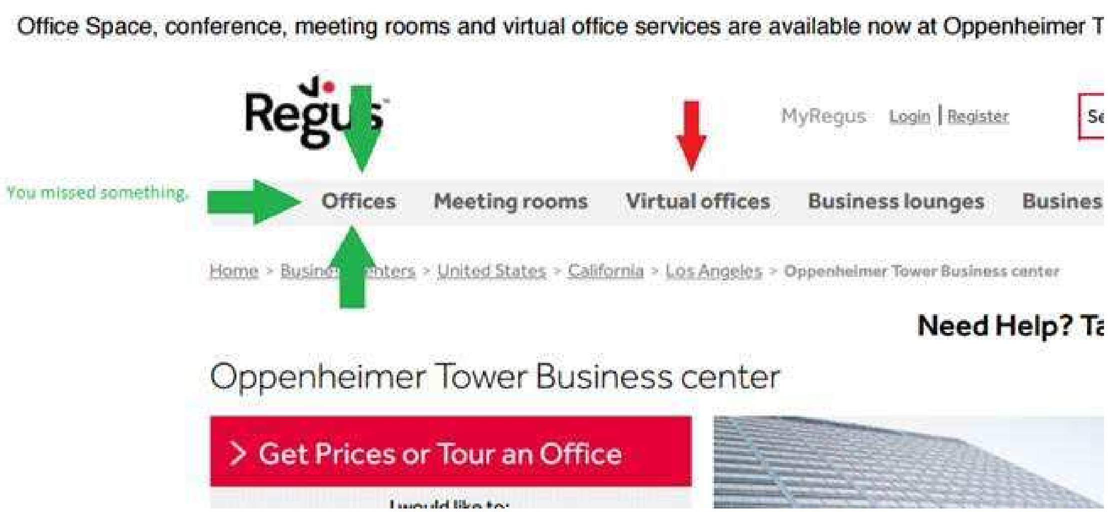
Website: thewestwoodlegal.com
Title: Legal Assistance | Real Estate | Immigration | Workers Compensation | Westwood Legal
Description: Dedicated to helping clients meet their basic needs through the provision of essential leg
Type: compensation

Website Speed: Very Fast
Website Value: $139.69

Organisation: Westwood Legal
Owner: Westwood Legal
Owner Address: 10880 Wilshire Blvd,#1101
Owner City: Los Angeles
Owner Postcode: 90024
Phone Number: +1.800-913-0430
Phone Type: freephone :
Email: info@thewestwoodlegal.com

Granted, depends on where you look, it may say “GoDaddy LLC”. When describing it as “hidden” it implies something sinister, despite the fact there is no sinister intention here.

When you bring up our address being a virtual office, you are correct. But here you are also incorrect with the implication that it isn’t also an office that we operate out of. In fact, when clicking on the link you provide as “Source,” well, just take a look:



There are offices that people work from at this location too. When it was brought up to you as something we wanted to address, your reply was:

> **From:** Steve Rhode [mailto:steve.rhode@myvestafoundation.org]
> **Sent:** Thursday, September 1, 2016 1:40 PM
>
> **To:** Westwood <info@thewestwoodlegal.com>
> **Subject:** Re: Can You Please Respond to Clear Up Confussion
>
> Hi Spencer,
>
> I think if you can answer the following questions it will go a long way. There is nothing wrong with using a virtual address per se.

So why does your entry make the reader feel like there is?

We aren't criticizing, simply bringing these minute details in tone to your attention, they create a negative outlook :

> **Reviews:** The allegations by the tipster is that the reviews posted on TrustLink are fake. They said, "They even created another trustlink.org account with 20 fake reviews that are all 5 star reviews and written by people inside the company."
>
> In looking at the reviews as of today there is some basis on questioning the reviews.
>
> The first review is posted on December 7, 2015 and says, "They took the time to do it right…I was pleased with these guy's service, they take their time and do a quality job. I cannot say enough but i do know that without them i don't believe i'd still be in my home. So happy again, and thank you to the Staff at Westwood!" But the company was registered to do business in California till December 22, 2015. It is a bit perplexing how Westwood Legal could take the time to do it right if they were not even incorporated yet or formed the business.

So, since we have established that you, Mr. Rhode, believe there is enough merit to this "Confidential Tipster" and his/her/their accusations with no proof whatsoever, then, we feel, that if we are to discredit his/her/their allegations on even one occasion, we have already provided more solid evidence that they are indeed real than he has the opposite. Enter Chester W.:

Customer Reviews & Ratings

★★★★★
Review Posted
8/22/2016
Chester W.

1
0

A BLESSING IN DISGUISE

I had lost all hope of ever getting a loan modification or refinancing. Every time I tried, I would get through the process only to find in the end that I didn't qualify. When I received the call from Westwood Legal, I thought it was a return call from a company whom I had contacted. I became skeptical at once and almost hung up on them. They put me at ease by giving me some information that I had not heard before. They said give us a chance to tell you what we think we can accomplish and you are under no obligation to participate unless you decide on your own. At this point in my life I was desperate and disenchanted, but I was still cautious and afraid that I might get taken for a loop. However they called back in two days and reluctantly the plan was put into action. They kept me informed every step of the way. I was amazed when they told me that my payments had been reduced from $1638 to $748 on a 3 month trial payment that would become permanent once all the payments were made on time. That was a savings of $890. All I could say was WOW! WOW! WOW! Thanks Westwood Legal for being the company you said you were and providing reliable and trustworthy service to people who need your help. The results greatly outweighed the up front fees. You have earned my highest reccommendation and trust.

Was this review helpful? Yes (0)

Send Message to Reviewer

Report abuse

Posted 8/22/16, 10 days before your blog entry, pay attention to the numbers:

but I was still cautious and
was put into action. They kept
iced from $1638 to $748 on a 3
as a savings of $890. All I could
providing reliable and

SPS | SELECT Portfolio SERVICING, inc.
P.O. Box 65250
Salt Lake City, UT 84165-0250
www.spservicing.com

Mortgage Statement
Statement Date:01/06/2016
Page 1 of 3

Customer Service :	(800) 258-8602
Monday - Thursday	8:00AM - 11:00PM ET
Friday	8:00AM - 9:00PM ET
Saturday	8:00AM - 2:00PM ET

For other important information, see reverse side

Account Number	[redacted]9
Property Address	[redacted]
	WARNER ROBINS GA 3[redacted]
Loan Due Date	12/22/2015 *
Payment Due Date	01/22/2016
Amount Due	**$2,702.71**

If payment is received after 0[illegible]/2016, $[illegible].84 late fee will be charged.

Chester [redacted]W[redacted]
Connie [redacted]
[redacted]
Warner Robins, GA 310[redacted]

Account Information	
Interest Bearing Principal	$109,256.04
Deferred Principal	$15,647.05
Outstanding Principal [1]	$124,903.09
Interest Rate (Fixed)	11.990%
Prepayment Penalty	No

Explanation of Amount Due		
Principal		$324.44
Interest		$ 1,088.44
Escrow (Taxes and Insurance)		$214.31
Regular Monthly Payment		**$1,627.19**
Unpaid Late Charges		$423.84
Other Charges and Fees		$24.49
Charges / Fees this Period	$81.89	
Past Due Payment(s)		$1,627.19
Unapplied Payment(s) [3]		$1,000.00
Total Amount Due		**$2,702.71**

Now we know that you might try to point out the inconsistency in the payment detail shown and the review itself here, but Chester was never too sure of his mortgage payment although he was close. The mortgage statement above is where he started out. The next item is a letter from his servicer, please take note of the barcode and number highlighted in the red box, the following documents are from the same letter.

SELECT PORTFOLIO SERVICING, INC.

Westwood Legal
10880 Wilshire Boulevard, Suite 1101
Los Angeles, CA 90024

00101974030014012600

SPS | SELECT Portfolio SERVICING, Inc.

August 5, 2016

Westwood Legal
10880 Wilshire Boulevard, Suite 1101
Los Angeles, CA 90024

Account Number: [redacted]9
Property Address: [redacted]
Warner Robins, GA 310[redacted]

Dear Westwood Legal,

Select Portfolio Servicing, Inc. (SPS), the mortgage servicer on the above referenced account, has received your inquiry dated March 21, 2016, which we received on June 8, 2016. In your inquiry, you raised question(s) regarding:

- Predatory Lending
- Note Holder
- Validation of Debt
- Corporate Advances
- Escrow
- Mortgage Electronic Registration Systems (MERS)
- Document Requests
- Payoff Statement / Reinstatement Quote

We have completed a full review of your inquiry and your client's account, and our response is below.

We have reviewed your inquiry and will respond below to your specific requests. We have attempted to respond to the entire request. Portions of the request, however, are overly broad and we are unable to determine specific issues to which we can respond. We have not provided a response to those sections.

Predatory Lending

In your inquiry, you question several issues relating to the origination of the loan. While SPS services this account on behalf of the note holder, we did not take part in its origination and we are unable to respond to the issues raised relating to the origination of the loan.

Note Holder

In your inquiry, you requested clarification regarding your client's Note Holder's identity. Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2015-RPL2 Trust, Mortgage-Backed Notes, Series 2015-RPL2 is the Note Holder of the account, and SPS is the mortgage servicer. As the mortgage servicer, SPS is authorized to collect all payments and administer the terms of the Loan Agreement and Security Deed. Questions or disputes regarding the account and any request for mortgage assistance should be directed to SPS in order to ensure a timely response and resolution. We previously provided Note Holder information in our correspondence dated June 13, 2016 (copy enclosed).

Validation of Debt

behalf. Your client's current monthly escrow payment is $68.69 for property taxes, $31.00 for City taxes, $63.83 for insurance, and $50.79 for the escrow shortage, for a total escrow payment of $214.31.

MERS

In your inquiry, you request clarification regarding the MERS. MERS is a privately held company, unaffiliated with SPS, which tracks the ownership and servicing of some mortgage loans in the United States, through an electronic registry system. Where applicable, MERS serves as the mortgagee of record for lenders, investors, and their loan servicers in the county land records. Additional information regarding the MERS system can be found at its website www.mersinc.org.

Document Requests

We have reviewed the requests in your inquiry and we will respond below to your specific requests. However, where your inquiry requests information that is either proprietary or confidential, we will not be providing such information.

In your inquiry, you request to see the agreement authorizing SPS to act on behalf of the current note holder. The Servicing Agreement is the general document that gives SPS the authorization to service the account on behalf of the investor or note holder. SPS will not be sending you a copy of the Servicing Agreement as it contains proprietary information that is not specific to the servicing of your client's account, and is intended for internal use only.

Transactions, including fee assessments, are shown on the most recent SPS Monthly Mortgage Statement dated July 7, 2016 (copy enclosed) as they occur. We have furnished a Fee Schedule from our website listed above that furnishes brief definitions of fees that may be assessed by SPS. Broker price opinions and property inspections have been assessed and applied to the loan as allowed by the loan documents.

For your review, we have enclosed the Caliber Home Loans Inc. Payment History reflecting activity from June 6, 2014 through April 1, 2015. We also have provided a SPS Transaction History (Payment History). You may obtain an updated payment history from our website located at www.spservicing.com.

Payoff Statement / Reinstatement Quote

We have enclosed a payoff quote for your review. We have also requested that a Reinstatement Quote be mailed to you under separate cover. Additional payoff quotes or Reinstatement Quotes may be requested free of charge by:

- Calling us toll free at 800-258-8602,
- Faxing your requests to 801- 269-4269,
- Accessing our web site at www.spservicing.com, or
- Mailing your request to: 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, Attn: Payoff Department.

If you do not receive your client's payoff quote or reinstatement quote within five (5) business days of placing your request, please call us at 800-258-8602.

Correspondence was mailed on August 3, 2016, advising the loan was denied for loss mitigation options. While the loan did not meet the requirements to qualify for any of these options, SPS is willing to make an exception to the standard guidelines as a courtesy to your client. We were pleased to offer the enclosed Streamline Home Affordable Trial Modification Plan based upon an exception. The trial plan consists of three payments in the amount of $746.33 due on the first day of July 2016, August 2016 and

“While the loan did not meet the requirements to qualify for any of these options, SPS is willing to make an EXCEPTION TO THE STANDARD GUIDELINES FOR YOUR CLIENT.” The lender confirming in one sentence, no modification could have possibly take place here but we are making an exception for your client. Chester’s review is 100% real.

Maybe one more to make sure we weren’t lucky:

cid:image023.png@01D206C0.54AD0B80

This one is probably the most unbelievable because it describes someone getting their home free and clear, but its real:

JUN-13-2016 14:21 From:2317 3143[redacted] To:18009131792 Page:1/2

Fax

TO:	Westwood Legal [redacted]	FROM:	Jimmy J[redacted]
FAX:	800-913-1792	PAGES:	2, including cover sheet
PHONE:	800-913-0430	DATE:	June 13, 2016
RE:	Correspondence from HSBC Dated 6/10/2016	CC:	

Urgent ☐ For review ☐ Please comment ☐ Please reply ☐ Please recycle

Comment

Please find attached correspondence from HSBC dated 6/10/16, with a subject of

NOTIFICATION OF LIEN RELEASE.

Please advise as soon as possible how does this affect our staying our home or does this means we are loosing our home.

Thanking you in advance for your time and assistance.

JIMMY J[redacted]

Please pay close attention to Jimmy's incorrect belief that a Lien Release is a bad sign. Sometimes our clients really don't know what they are looking at or talking about. Please keep this in mind as we know that even with the reviews being real, you may key in on the clients talking about loan modification even though that was not the process that has taken place. We find that most clientele in this department use the word "modification" as an encompassing term for any type of mortgage assistance.

cid:image032.png@01D206C6.3F1A38A0

2 for 2. I think we have made our point on the authenticity of our reviews. If you are to go back and see our Trustlink now, it is 13 reviews. We were stumped by this and when we called Trustlink about it, they mentioned that if reviews have the same IP address and are flagged, they will be taken down. We came to find that clients that came to see us in person would often write reviews from our office, thus utilizing the same IP. We tried to see if Trustlink would repost them, and they would, but for a fee.

As for the discrepancy in dates, and their incongruence with the review dates, 12/22/15 was our *incorporation* date. Until then, we operated as a sole proprietorship that still operated in all the areas of law as advertised. As we grew, the upper echelon made the decision to incorporate. Simultaneously, we realized that it might be a good idea to have our past clients that had issues with their mortgage companies go online to post their experience because it is the only area that received clientele of such high skepticism, with other areas not needing as much reassurance. The mortgage assistance landscape as it stands now is one of great mistrust and fear, due in part by lenders warning homeowners for scams and headlines in the news that are intended to create fear.

Regardless, the *implication* that you give when raising the questions of the dates being incongruent, is that we have something to hide and therefore are not legitimate, and thus, scamming people. Yet, there are no complaints about that anywhere. No indication of any wrong doing, with the only thing close being this entry on your blog. Unless you are deeply concerned over our social media sites being updated incorrectly, which you are:

cid:image030.png@01D206C5.2D30E9F0

In an effort to be less transparent, it was suggested that we do more social media. Ironically, this has resulted in us being accused of the opposite. But let's look at what you're really doing here. You are taking an otherwise harmless attempt at modernizing our approach to client relations and cross referencing it against our incorporation date to the point where you are focusing on literally a few digits being off and using that to imply wrongdoing. The CORPORATION didn't make the social media accounts, the people behind it did, who have been in this line of work for years. Apart from the absurdity, our job isn't to have our social media crisply aligned with our incorporation date, it is to service our clients. (This next portion is a point we are making to you directly: mistakes happen) If we did the same exact thing to you, let's see how it would go:

Reply Reply All Forward

Thu 9/1/2016 3:39 PM

Steve Rhode <steve.rhode@myvestafoundation.org>

Re: Can You Please Respond to Clear Up Confussion hmm suspicious..

To Westwood

You replied to this message on 9/1/2016 4:03 PM.

I'm happy to fully post your response.

On Thu, Sep 1, 2016 at 6:37 PM, Westwood <info@thewestwoodlegal.com> wrote:

> Steve,
>
> We certainly do not want to give that impression, you're right. We will go through each and every question and address, as well as, provide more in an effort to demonstrate legitimacy (which is the implied question). Whatever we can do. We do see the goal here, and that is to help the readers navigate, and we support that. You have our cooperation. Expect a fully written response by next week after the holiday. We trust everything in our response will be posted and not certain portions to create a manipulated narrative, correct?

Steve, you write words professionally. Yet above, doesn't look that way. If we were to announce to the world that you were incapable of spelling and that all the articles you have written were really written by a ghostwriter, some people would believe it based on the photo above. We of course know that you can spell, however if the implication altered your image negatively to even one of your readers, that would be an injustice. (Feel free to remove the above photo from your posting of this response as well as this paragraph, this is just a point we are making to you).

Finally:

> **Another Coincidence:**
>
> The tipster expressed a concern that Westwood Legal was tied to a previous group, Camden Legal Group. You can read past posts about that company here.
>
> According to Corporationwiki, Camden Legal Group has a Jimmy Swinder as president. The company is listed as no longer actively registered with the State of California. The company was incorporated using the service of Corpnet.
>
> Swinder is also listed as the president of Brighton Legal Group which was incorporated in 2015 by Corpnet.

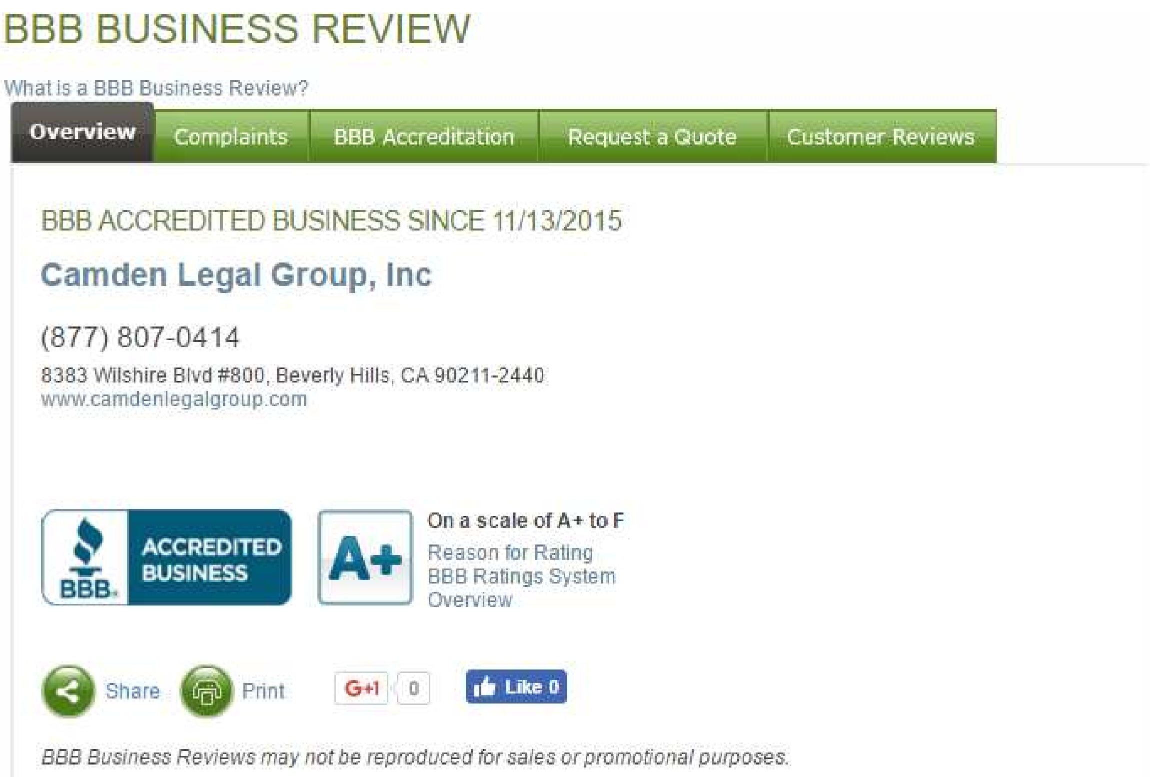
cid:image005.png@01D20786.4F834220

This is, if anything, a time where we actually agree with what you're saying here. Purely coincidence. By the implied logic, every legal entity that uses Corpnet to incorporate is owned by Jimmy Swinder. One could also say that every business that uses Corpnet provides legal services. Again, purely coincidence.

We took it a step further, and actually contacted Mr. Swinder and when describing the situation that had arisen, he almost immediately named a person/group of people (who happen to run a competing business), that had submitted the initial inquiry to you the first time (per his belief). But with no other link between his organization and ours besides a "confidential tipster" and the use of Corpnet, one could only conclude that it's the same person/people. We came to realize that through some error, this tipster believes that Mr. Swinder is somehow involved with us and he is not. Therefore, we believe this person is using the same tactics of defamation and slander incorrectly thinking it would affect Mr. Swinder. Which leads us to further believe that you are being manipulated Mr. Rhode. Aimed and fired. When we do the objective research that **you** recommend people do on Camden, we find this:

cid:image033.png@01D206C8.BDB75420

Note the review dates overlapping with those of ours.



The only thing negative, is your blog. Nothing else objectively showing wrongdoing. We do believe that this is the work of a competitor with a personal grievance with Mr. Swinder. We think what's scarier above all else, is the fact that it's happening a second time, potentially by the same individual. Which further implies two things: either you don't realize it or you're in on it. We're not sure which one worries us the most. But we are hoping that you are just raising the questions and not on anyone's team. The individual and his/her affiliated organizations describing is more deserving of your scrutiny, given the real destruction that he/she/they are allegedly causing to consumers.

We definitely see why the items you pointed out in your post would raise questions, but feel we should have had a chance to address these questions before publishing to avoid any negative implication. We don't feel that you provided that courtesy when preemptively posting your findings the way you did without letting us address them first. You bear a huge responsibility to these people who read your blog and who believe you are being objective and are giving both sides. The decisions they make based on what they read here could be life changing both negatively and positively. People that have problems with their mortgage companies are deathly afraid of working with someone because of what they have seen. Imagine if Jimmy J, who was $20,000.00 behind on his mortgage, had read your blog before making a decision with us, and chosen not to move forward. He could have lost his home as a result. Instead, he owns it free and clear now. If you are a journalist, you're supposed to get both sides of the story and objectively report it. If you get only one side, then you hold your opinion until the other side is provided. We don't feel that happened here. If your argument is that you're not a journalist, then this entire post should be disregarded.

We didn't miss the point, we know that you want licensing and compliance information. If you or anyone else wants to call in and speak to any one of the attorneys on staff or understand our process, feel free to call in. However, we will not provide you that information on the record in an open forum especially with how this was initiated. Looking at what motivated this post in the first place, it is very clear, that someone is using you to do damage they cannot do without exposing themselves or obtain information they desperately need without revealing themselves. A concerned citizen would have gone to the BBB or posted something online. They wouldn't have known to contact you because of the obscurity of the blog. Yet, they seem well aware of the types of posts you write and the damage they can do to the reputation, and therefore business, of the target. Which one could conclude that they may have been on the receiving end at one point or close to it. Which further means that you may have unwittingly been corralling all the other Chester W's and Jimmy J's out there into the clutches of fraudsters, because we know that they would use the article to discredit and defame those who are actually doing good things. If our suspicions are correct, then, in combination with you giving us a "thumbs up" (essentially causing this person's/these people's plan to backfire on them), then it shouldn't be long before a defamatory post on another forum will pop up online dated after this, thus confirming our suspicions. At which point we will be 100% affirmative on who the culprit is and provide you all the information that was provided to us to do our research. We think that'd make for a much better story.

We hope you post this in its entirety, minus the portion of your spelling error (which again, was a point for you). We appreciate your efforts in your overall message and apologize for the delayed response.

We hope this cleared up any confusion, Mr. Rhode.

Respectfully,

WL
WESTWOOD LEGAL

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Suite 1101
Los Angeles, CA. 90024

Phone: 1-800-913-0430
Fax: 1-800-913-1792

Email: info@thewestwoodlegal.com

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