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**UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA**

In re:	Bankruptcy Case No. BK-S-07-16645-LBR
LISA MARIE CHONG,	Appellate Ref. No.: 09-00010
Debtor.	
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,	Case No. 2:09-cv-0661-KJD-LRL
Appellant,	
v.	
LISA MARIE CHONG,	
Appellee.	

<p>In re:</p> <p>JOSHUA SCOTT MITCHELL and STEPHANIE JIDITH MITCHELL a/k/a STEPHANIE JUDITH CABRAL,</p> <p style="text-align: center;">Debtors.</p>	<p>Bankruptcy Case No. BK-S-07-16226-LBR</p> <p>Appellate Ref. No.: 09-00018</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,</p> <p style="text-align: center;">Appellant,</p> <p>v.</p> <p>JOSHUA SCOTT MITCHELL and STEPHANIE JIDITH MITCHELL a/k/a STEPHANIE JUDITH CABRAL,</p> <p style="text-align: center;">Appellees.</p>	<p>Case No. 2:09-cv-0668-JCM-RJJ</p>
<p>In re:</p> <p>BARRY ALLEN TRAYNOR and LARALEE M. TRAYNOR,</p> <p style="text-align: center;">Debtors.</p>	<p>Bankruptcy Case No. BK-S-07-18851-LBR</p> <p>Appellate Ref. No.: 09-00016</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,</p> <p style="text-align: center;">Appellant,</p> <p>v.</p> <p>BARRY ALLEN TRAYNOR and LARALEE M. TRAYNOR,</p> <p style="text-align: center;">Appellees.</p>	<p>Case No. 2:09-cv-0669-LDG-PAL</p>

<p>In re:</p> <p>SHEILA MEDINA a/k/a SHEILA GOGGIN,</p> <p style="text-align: center;">Debtor.</p>	<p>Bankruptcy Case No. BK-S-08-12206-BAM</p> <p>Appellate Ref. No.: 09-00017</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,</p> <p style="text-align: center;">Appellant,</p> <p>v.</p> <p>SHEILA MEDINA a/k/a SHEILA GOGGIN,</p> <p style="text-align: center;">Appellee</p>	<p>Case No. 2:09-cv-0670-KJD-GWF</p>
<p>In re:</p> <p>ROBERT THOMAS ATKERSON and DAWN NICOLE ATKERSON,</p> <p style="text-align: center;">Debtor.</p>	<p>Bankruptcy Case No. BK-S-08-11608-BAM</p> <p>Appellate Ref. No.: 09-00011</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,</p> <p style="text-align: center;">Appellant,</p> <p>v.</p> <p>ROBERT THOMAS ATKERSON and DAWN NICOLE ATKERSON,</p> <p style="text-align: center;">Appellee.</p>	<p>Case No. 2:09-cv-0673-RCJ-GWF</p>

<p>In re:</p> <p>WILLIAM JAY ZEIGLER and DAWN M. ZEIGLER,</p> <p>Debtor.</p>	<p>Bankruptcy Case No. BK-S-08-10718-MKN</p> <p>Appellate Ref. No.: 09-00012</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,</p> <p>Appellant,</p> <p>v.</p> <p>WILLIAM JAY ZEIGLER and DAWN M. ZEIGLER,</p> <p>Appellee.</p>	<p>Case No. 2:09-cv-0676-RLH-PAL</p>
<p>In re:</p> <p>PETER C. ALTMANN, JR.,</p> <p>Debtor.</p>	<p>Bankruptcy Case No. BK-S-08-10108-LBR</p> <p>Appellate Ref. No.: 09-00013</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,</p> <p>Appellant,</p> <p>v.</p> <p>PETER C. ALTMANN, JR.,</p> <p>Appellee.</p>	<p>Case No. 2:09-cv-0677-JCM-LRL</p>

<p>In re: SURJIT SAMBRA, Debtor.</p>	<p>Bankruptcy Case No. BK-S-08-17506-MKN Appellate Ref. No.: 09-00019</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Appellant, v. SURJIT SAMBRA, Appellee.</p>	<p>Case No. 2:09-cv-0683-RLH-RJJ</p>
<p>In re: JOSE ANG AND DIVINA ANG, Debtor.</p>	<p>Bankruptcy Case No. BK-S-08-11860-LBR Appellate Ref. No.: 09-00021</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Appellant, v. JOSE ANG AND DIVINA ANG, Appellee.</p>	<p>Case No. 2:09-cv-0684-LDG-GWF</p>

<p>In re: GUILLERMINA CORTES, Debtor.</p>	<p>Bankruptcy Case No. BK-S-08-17344-MKN Appellate Ref. No.: 09-00022</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Appellant, v. GUILLERMINA CORTES, Appellee.</p>	<p>Case No. 2:09-cv-0685-KJD-RJJ</p>
<p>In re: ELDRIDGE JOSEPH DUFAUCHARD, Debtor.</p>	<p>Bankruptcy Case No. BK-S-07-16519-MKN Appellate Ref. No.: 09-00007</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Appellant, v. ELDRIDGE JOSEPH DUFAUCHARD, Appellee.</p>	<p>Case No. 2:09-cv-0691-JCM-LRL</p>

<p>In re: MICHELE DART, Debtor.</p>	<p>Bankruptcy Case No. BK-S-08-017344-MKN Appellate Ref. No.: 09-0006</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Appellant, v. MICHELE DART, Appellee.</p>	<p>Case No. 2:09-cv-00873-KJD-GWF</p>
<p>In re: ADAM J. BREEDEN, Debtor.</p>	<p>Bankruptcy Case No. BK-S-07-17577-LBR Appellate Ref. No.: 09-0008</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Appellant, v. ADAM J. BREEDEN, Appellee.</p>	<p>Case No. 2:09-cv-00874-LDG-LRL</p>

<p>In re: JEFFREY PILATICH, Debtor.</p>	<p>Bankruptcy Case No. BK-S-07-17182-MKN Appellate Ref. No.: 09-00023</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Appellant, v. JEFFREY PILATICH, Appellee.</p>	<p>Case No. 2:09-cv-00888-KJD-GWF</p>
<p>In re: KATHLEEN O'DELL, Debtor.</p>	<p>Bankruptcy Case No. BK-S-08-16913-MKN Appellate Ref. No.: 09-0020</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Appellant, v. KATHLEEN O'DELL, Appellee.</p>	<p>Case No. 2:09-cv-00889-KJD-PAL</p>

<p>In re:</p> <p>ROBERT A. BEALER and CASSANDRA N. BEALER,</p> <p style="text-align: center;">Debtor.</p>	<p>Bankruptcy Case No. BK-S-08-10052-MKN</p> <p>Appellate Ref. No.: 09-00015</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,</p> <p style="text-align: center;">Appellant,</p> <p>v.</p> <p>ROBERT A. BEALER and CASSANDRA N. BEALER,</p> <p style="text-align: center;">Appellee.</p>	<p>Case No. 2:09-cv-0890-PMP-PAL</p>
<p>In re:</p> <p>DEAN MAURER</p>	<p>Bankruptcy Case No. BK-S-06-12287-BAM</p> <p>Appellate Ref. No.: 09-00014</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,</p> <p style="text-align: center;">Appellant,</p> <p>v.</p> <p>DEAN MAURER,</p> <p style="text-align: center;">Appellee.</p>	<p>Case No. 2:09-cv-00891-JCM-GWF</p>

<p>In re:</p> <p>LONNIE EARL HAWKINS AND LISA WILLETT HAWKINS,</p> <p>Debtors.</p>	<p>Bankruptcy Case No. BK-S-07-13593-LBR</p> <p>Appellate Ref. No.: 09-0009</p>
<p>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,</p> <p>Appellant,</p> <p>v.</p> <p>LONNIE EARL HAWKINS AND LISA WILLETT HAWKINS,</p> <p>Appellees.</p>	<p>Case No. 2:09-cv-00892-KJD-GWF</p>

PROPOSED BRIEF OF *AMICI CURIAE* CENTER FOR RESPONSIBLE LENDING AND NATIONAL ASSOCIATION OF CONSUMER BANKRUPTCY ATTORNEYS IN SUPPORT OF APPELLEES AND ARGUING FOR AFFIRMANCE

TABLE OF CONTENTS

TABLE OF CONTENTS i

TABLE OF AUTHORITIES ii

INTERESTS OF *AMICI CURIAE*1

SUMMARY OF ARGUMENT2

ARGUMENT.....3

I. MERS LACKS STANDING AND REAL-PARTY-IN-INTEREST STATUS AS AN ENTITY UNKNOWN TO TRADITIONAL MORTGAGE LAW THAT SERVES NO ROLE IN THE LENDING PROCESS.3

A. MERS Allows the Mortgage Industry To Avoid Public Recordation of the Assignments Necessary To Create Mortgage Securities.4

B. MERS Has No Financial Interest in the Loans.....6

C. MERS Lacks Standing or Real-Party-in-Interest Status on Its Own Behalf.9

D. MERS Cannot Proceed on Behalf of the Loan Owners Because It Has Presented No Evidence It Is the Current Loan Owners’ Agent.....12

II. BORROWERS FACING FORECLOSURE NEED TO KNOW WHO OWNS THEIR LOAN.13

III. SHODDY EVIDENCE IS INSUFFICIENT TO DENY BORROWERS THE FUNDAMENTAL PROTECTION OF THE BANKRUPTCY STAY.17

CONCLUSION20

TABLE OF AUTHORITIES

Cases

Dawson v. Wash. Mutual Bank, F.A. (In re Dawson), 390 F.3d 1139 (9th Cir. 2004).....18

In re Fitch, No. 04-16905, 2009 WL 1514501 (Bankr. N.D. Ohio May 28, 2009)19

Hays v. Bankers Trust Co. of Calif., 46 F. Supp. 2d 490, 495-97 (S.D. W. Va. 1999)15

Heath v. Am. Express Travel Related Serv. Co. (In re Heath), 331 B.R. 424 (9th Cir. B.A.P. 2005)18

Hellman v. Capurro, 549 P.2d 750 (Nev. 1976).....3

In re Hwang, 396 B.R. 757 (Bankr. C.D. Cal. 2008)10

Jackson v. Mortgage Elec. Registration Sys., ___ N.W.2d ___, 2009 WL 2461257 (Minn. Aug. 13, 2009)15

Johnson v. Neilson (In re Slatkin), 525 F.3d 805 (9th Cir. 2008).....17

Landmark Nat’l Bank v. Kesler, 192 P.3d 177 (Kan. App. 2008), *review granted* (Kan. Feb. 11, 2009)8

MERSCORP, Inc. v. Romaine, 861 N.E.2d 81 (N.Y. 2006).....15

Miguel v. Country Funding Corp., 309 F.3d 1161 (9th Cir. 2002)14

Monterey S.P. P’ship v. W.L. Bangham, Inc., 777 P.2d 623 (Cal. 1989).....4

Morrisson-Knudsen Co. v. CHG Int’l, Inc., 811 F.2d 1209 (9th Cir. 1987).....9

Mortgage Elec. Registration Sys., Inc. v. Estrella, 390 F.3d 522 (7th Cir. 2004).....7

Mortgage Elec. Registration Sys., Inc. v. Neb. Dep’t of Banking & Fin., 704 N.W.2d 784 (Neb. 2005).7

Mortgage Elec. Registration Sys., Inc. v. S.W. Homes of Ark., ___ S.W.3d ___, 2009 WL 723182 (Ark. Mar. 19, 2009).....8

Neely v. United States, 775 F.2d 1092 (9th Cir. 1985).....11

Old Ben Coal Co. v. Office of Workers’ Comp. Programs, 476 F.3d 418 (7th Cir. 2007).....9

<i>In re Osborne</i> , 375 B.R. 216 (Bankr. M.D. La. 2007).....	19
<i>Pahl v. Comm’r</i> , 150 F.3d 1124 (9th Cir. 1998).....	8
<i>In re Parrish</i> , 326 B.R. 708 (Bankr. N.D. Ohio 2005).....	13
<i>RMA Ventures Cal. v. SunAmerica Life Ins. Co.</i> , __ F.3d __, 2009 WL 2436669 (10th Cir. Aug. 11, 2009)	9
<i>In re Rivera</i> , 342 B.R. 435 (Bankr. D.N.J. 2006).....	18, 19
<i>Shaprio v. Matouck (In re Hayes)</i> , 322 B.R. 644 (Bankr. E.D. Mich 2005)	11
<i>In re Stewart</i> , 391 B.R. 327 (Bankr. E.D. La. 2008)	20
<i>Summers v. Earth Island Inst.</i> , 129 S. Ct. 1142 (2009)	9
<i>In re Tainan</i> , 48 B.R. 250 (Bankr. E.D. Pa. 1985)	17
<i>In re Vargas</i> , 396 B.R. 511 (Bankr. C.D. Cal. 2008)	12, 13
<i>In re Woodberry</i> , 383 B.R. 373 (Bankr. D.S.C. 2008)	10
Statutes	
11 U.S.C. § 107.....	15
12 U.S.C. § 2605.....	6
15 U.S.C. §1641.....	12, 14
Fed. R. Civ. P. 17(a)(1).....	9
Fed. R. Evid. 602	18
L.R. Bankr. P. 4001(a)(3)	17
Helping Families Save Their Homes Act of 2009, Pub. L. No. 111-22, § 404, 123 Stat. 1632, 1658 (codified at 15 U.S.C. § 1641(g)(1)).....	16
Nev. Rev. Stat. § 107.070	4
Other Authorities	
155 Cong. Rec. S5173 (daily ed. May 6, 2009) (statement of Sen. Boxer).....	16

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Christopher L. Peterson, *Predatory Structured Finance*, 28 Cardozo L. Rev. 2185 (2007).....5, 6, 17

Katherine Porter, *Misbehavior and Mistake in Mortgage Bankruptcy Claims*, 87 Tex. L. Rev. 121 (2008).....15

Phyllis K. Slesinger & Daniel Mclaughlin, *Mortgage Electronic Registration System*, 31 Idaho L. Rev. 805 (1995)4, 5

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Karen Weise, *Bundled Loans Stall Modification Plans*, (Marketplace radio broadcast Aug. 6, 2009), *available at* <http://marketplace.publicradio.org/display/web/2009/08/06/pm-loan-mods/>14

Welcome to MERS for Homeowners, <http://www.mersinc.org/homeowners/index.aspx> (last visited Aug. 18, 2009).....16