

Artificial Intentions

Professor Adam Levitin wrote a premier article at Credit Slips titled “Toward a Universal Ability to Repay Requirement”¹ which was read in part to apply that a loan should never be given if there is not realistic chance for compliance. What was not said but came to more than mindless thought was; who substantiates a party’s ability to repay? Where academia over course of time has divided itself: cubicle indoctrination to specialized area of learning for educating others reflects that the Sun Tzu principle works upon the educators, divide and conquer.

Now onto where this writing was *beheaded* [pun intended] to be written, within AI Magazine Volume 16 Number 1 (1995) (© AAI) article titled “Countrywide Loan- Underwriting Expert System” written by Houman Talebzadeh, Sanda Mandutianu, and Christian F. Winner, a party needs to not see but the third name, Christian Winner. From the article provides a partial definition of Christian Winner in year 1995;

“Chris Winner is currently a senior member of the Artificial Intelligence Division at Countrywide Funding. He has spent the last five years in the financial industry developing automated underwriting systems. He received his certificate in AI from the University of California at Los Angeles in 1990 and has a graduate degree in industrial engineering from the University of Pittsburgh. His future projects are to expand applications in finance from underwriting to include more automation for instruments in the secondary market.”

In current day [2014] Christian Winner appears to be near 60 year old residing in Castaic, CA and employed by Bank of America. Most important is the fact that Christian Winner was one of the architects of the CLUES Artificial Underwriting

¹ <http://www.creditslips.org/creditslips/2014/08/toward-a-universal-ability-to-repay-requirement.html#more>

Expert System utilized by Countrywide. If Winner was one of the architect, who was the system design for, could it have been Angelo Mozilla, one thing for certain after CLUES became operational and Angelo Mozilla was no-longer president of Mortgage Bankers Association which is where a White Paper identified Angelo Mozilla as the party directing the viability of Mortgage Electronic Registration System [MERS] to be endeavored. Information in public publication provides the information that a number of mortgage brokers found a method and means of tricking the CLUES system to allow unqualified loans to be executed and sold to the secondary market. Common sense denotes that nearly every person living a tangible life will seek a long term method and means to achieve and ends that may or may not be within their personal purchasing power. Here lies a trap ready to be sprung, in short or midterm many of those not qualified for long terms could have been led to believe reduced short and midterm profits were achievable before long term factors tripped the trigger. So maybe the tricking mortgage brokers not only wanting a bigger paycheck but was able to convince a party that the method and means presented by the mortgage broker to a buyer [obligor] would give the obligor an increase in monetary value. However, before the short and midterm profits befell the obligor, the long term trigger tripped.

Once that long term trigger was tripped many events automatically went into motion, three of these not spoken of in a civil scenario is that of 1) Fight, 2) Flight 3) Freeze. This writer will address each in reverse order, 3) Freeze, the do nothing, wait and see, always fatal. 2) Flight, in a physical combat sense is viable to a layperson, when left with unsustainable method and means to fight, flight becomes a choice which too in this computer connected gin joint world will eventually land upon your backside. 1) Fight, all that remains upon the fact that flight and freeze are not viable, in apply a fight tactic time is required to marshal up defenses,

however your opponent aware of the marshal defense will not allow time to defend, overwhelm your opponent and crucify, for if time allowed for truth to come forward to defeat your opponent upon merit.

Back to mortgage brokers and underwriters, true that the Countrywide CLUES system was to replace underwriters, may well have been true in the beginning that the CLUES system was just as good as a human underwriter's evaluation, except as it was written the CLUES artificial intelligence system fell prey to deception instilled upon it by its users, if not mistaken it was within the movie "*Forest Gump*" that was stated "*garbage in garbage out*", however in this CLUES scenario it is "*deception in and lies by all to cover the out.*"

If it was written that the CLUES system was susceptible to compromise, what fiduciary duties are owed to any subsequent actor, as Angelo Mozilla was the top meow; was a fiduciary duty owed?

This writer has doubts that the [MERS] Mortgage Electronic Registration System was a brainchild of Angelo Mozilla to cover the failure of CLUES compromise, but who really knows, not this writer. One thing for certain, utilizing [MERS] in opposite of mandatory statutory law every time a report of compliance is filed one or more statutory law(s) [state – federal] may be a civil violation but a criminal offense to execute the unlawful act.

With a computer system one may have artificial intelligence and for a computer to sit in jail a thousand years means nothing but for an intelligent human to exercise any action has to have been done with "intention."