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**UNITED STATES COURT OF APPEALS  
THIRD DISTRICT**

<p>VERONICA A. WILLIAMS, Appellant, Pro Se v. LITTON MORTGAGE SERVICING LP (PARENT OF LITTON LOAN SERVICING LP); HSBC BANK USA, N.A.; GOLDMAN SACHS GROUP; FREMONT HOME LOAN TRUST 2006-C MORTGAGE- BACKED CERTIFICATES, SERIES 2006-C; OCWEN FINANCIAL CORPORATION; STERN &amp; EISENBERG, PC; THE STATE OF NEW JERSEY Defendants</p>	<p>UNITED STATES COURT OF APPEALS Civ. No. 19-1032 <b>NEW MORTGAGE SERVICING FIRM</b> <b>(THIS IS NOT A BRIEFING DOCUMENT)</b> <b>REFERRED BY:</b> U.S. District Court of NJ Case 2:16-cv-05301-ES- <b>FOR PROBLEMS WITH:</b> NJ Case Docket No. F – 000839-13 NJ Case Docket No. ESSX L – 004753-13 NJ Case Docket No. ESSX L – 000081-11</p>
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**NEW MORTGAGE SERVICING FIRM**

**Continuation of Fraud Warrants Jury Trial & Addition as New Defendant**

This is to advise you that the company servicing my mortgage has changed for the 4<sup>th</sup> time since the forged mortgage was used to foreclose on my home. The new mortgage servicing company is PHH Mortgage Services (see Attachment). Like the others, PHH Mortgage Services is perpetuating a forged, fraudulent mortgage. A timeline of mortgage administrators since the forged mortgage was substituted can be found in documents filed with US District Court in August 2016 and also filed with the Superior Court of New Jersey in November 2014. PHH Mortgage Services was responsible for performing due diligence before assuming my mortgage. Since they obviously failed, PHH Mortgage must be added as a defendant in my case. This transfer DOES NOT obviate the Defendants' responsibility for the charges in this case.

**COMMON TACTIC IN THE WEB OF MORTGAGE FRAUD**

While conducting research for my case, I found many, many cases filed in NJ State and Federal Courts that claimed RICOH actions. The movement of mortgages from one servicing company to the next does offer ample opportunity to falsely inflate the principal balance. The often unforeseen

benefit to predatory lenders and servicers, is to deflect attention away from the root cause of the mortgage fraud. Forged mortgage agreements, blatant and substantial errors in recast amortizations, assessments from different properties applied to the property approved for the mortgage, and more, underlie mortgage fraud. Litigants who focus on the movement of the mortgage from firm to firm often lose sight of the core inherent “errors” (i.e. illegal components of the transaction) upon which mortgage was fraudulently executed or filed. In my case, the mortgage filed WAS NOT the mortgage that I signed.

As in accrual based transactions, errors or illegal components grow larger as time passes. In my case, if the defendants were successful in bullying me into accepting their fraud, the home that I purchased for \$88,000 would have cost me over \$1M<sup>1</sup>. I assert, therefore, that financial disputes should first deconstruct the numbers. Once that has been done, the appropriate laws can be applied.

### **EXPOSING FRAUD WILL PROTECT OTHERS**

My case will expose legal professionals, financial professionals, State employees and others who took part in the massive mortgage fraud scheme that extends from coast to coast and beyond. Delays have exhausted the statutes of limitations which may have protected many of these people. The fraud likely continues, however, so my case will help stop this fraud by exposing it to the Courts and the public. I have authored a financial reform package that will decimate fraud. To help get it voted into law, I have started earning a Doctorate in Business Administration. I hope to present my case in Court before I graduate.

I pray the Court allows me to proceed with a jury trial.

Respectfully submitted,

Veronica A. Williams  
Pro Se Counsel

/s/ Veronica A. Williams

Veronica A. Williams

[StopFraud@vawilliams.com](mailto:StopFraud@vawilliams.com)

(202) 486-4565

September 6, 2019

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<sup>1</sup> See Case documents filed with NJ Superior Court and U.S. Court of Appeals.

## ATTACHMENT – PHH Mortgages Services Notice



**PHH Mortgage Services**  
1 Mortgage Way  
Mt. Laurel, NJ 08054

Tel: 877.744.2506  
Fax: 856.917.8300

### NOTICE OF SERVICING TRANSFER EFFECTIVE 6/1/2019



The servicing of this mortgage has been transferred, effective **6/1/2019**. This means that on or after this date, PHH will be collecting the mortgage payments. The transfer of servicing does not affect any term or condition of the mortgage other than terms directly related to the servicing of the account.

**Ocwen Loan Servicing, LLC ("Ocwen")** was collecting the payments. Ocwen stopped accepting payments received after **5/31/2019**. **PHH Mortgage Services ("PHH")** will collect the payments going forward. PHH started accepting payments received on **6/1/2019**.

Please send all payments due **on or after 6/1/2019** to PHH at this address:

**PHH Mortgage Services**  
P.O. Box 371458  
Pittsburgh, PA 15250-7458

For any questions about the mortgage account or this transfer, please contact Ocwen or PHH using this information:

	Until 5/31/2019:	On or After 6/1/2019:
<b>Servicer</b>	Current Servicer Ocwen Loan Servicing, LLC	New Servicer PHH Mortgage Services
<b>Department</b>	Customer Service	Customer Service
<b>Toll-Free Number</b>	800.746.2936	877.744.2506
<b>Website</b>	ocwencustomers.com	MortgageQuestions.com
<b>Address</b>	P.O. Box 24736 West Palm Beach, FL 33416	1 Mortgage Way Mt. Laurel, NJ 08054
<b>Account Number</b>	7090650115	7090650115

Under Federal law, during the 60-day period following the effective date of the transfer of mortgage servicing, a payment received by Ocwen on or before its due date may not be treated by PHH as late, and a late fee may not be assessed to the account.

Sincerely,  
PHH Mortgage Services

8-814-AZH79-0017411-0017-02-001-000-000-000

WLCMPHH

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.*

**ATTACHMENT – PHH Mortgages Services Notice****PHH**  
MORTGAGE**PHH Mortgage Services**  
1 Mortgage Way  
Mt. Laurel, NJ 08054Tel: 877.744.2506  
Fax: 856.917.8300**ADDENDUM TO NOTICE OF SERVICING TRANSFER**

Account Number: 7090650115

The new servicer is:  
PHH Mortgage Services  
P.O. Box 5452  
Mt. Laurel NJ, 08054  
877.744.2506As of the 6/1/2019, the principal balance of this account is: **\$291,418.35**As of the 6/1/2019, the escrow balance on this account is: **-\$154,611.47**. Any questions about the escrow account may be directed to our Customer Service Department at 877.744.2506. It is PHH Mortgage Service's policy to maintain escrow accounts in accordance with applicable legal requirements.As of the 6/1/2019, transfer date, the current interest rate in connection with this account is **7.25000%**. If this account has a variable rate, please note that the interest rate provided in this notice is the current interest rate as of the transfer date and does not include future adjustments.As of the 6/1/2019, transfer date, the current required monthly payment in connection with this account is **\$3,391.49**. This amount consists of a monthly principal and interest payment of **\$2,050.60** and a monthly escrow payment of **\$1,340.89**. The monthly payment amount required may change in the future if there are changes to the interest rate or escrowed items (such as taxes, homeowner's insurance, or mortgage insurance), if there are late charges or other fees, or if the loan were entered into a mortgage assistance option.The next monthly payment is due on **4/1/2009**. Subsequent monthly payments will be due on the same date each month thereafter.**IMPORTANT MESSAGING**

PHH Mortgage Service's primary regulator is the Consumer Financial Protection Bureau ("CFPB"). The CFPB's mailing address is PO Box 4503, Iowa City, IA 52244.

WLCMPHH

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**UNITED STATES COURT OF APPEALS  
THIRD DISTRICT**

<p>VERONICA A. WILLIAMS,</p> <p style="text-align: center;">Appellant, Pro Se</p> <p style="text-align: center;">v.</p> <p>LITTON LOAN SERVICING, HSBC BANK USA, N.A.; GOLDMAN SACHS GROUP; FREMONT HOME LOAN TRUST 2006-C MORTGAGE- BACKED CERTIFICATES, SERIES 2006-C; OCWEN FINANCIAL CORPORATION; STERN &amp; EISENBERG, PC; THE STATE OF NEW JERSEY</p> <p style="text-align: center;">Defendants</p>	<p style="text-align: center;">UNITED STATES COURT OF APPEALS</p> <p style="text-align: center;">Civ. No. 19-1032</p> <p style="text-align: center;"><b>REQUEST JURY TRIAL</b></p> <p style="text-align: center;"><b>(THIS IS NOT A BRIEFING DOCUMENT)</b></p> <p><b>REFERRED BY:</b> U.S. District Court of NJ Case 2:16-cv-05301-ES-</p> <p><b>FOR PROBLEMS WITH:</b> NJ Case Docket No. F – 000839-13 NJ Case Docket No. ESSX L – 004753-13 NJ Case Docket No. ESSX L – 000081-11</p>
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**CERTIFICATION OF SERVICE**

I, Veronica Williams, certify that on this 6<sup>th</sup> day of September 2019, a true and correct copy of this document will be sent to the parties via the method and as addressed below:

<p><b>Via Email &amp; US Mail</b> Stuart I. Seiden, Associate Attorney for Litton Loan Servicing, HSBC Bank USA, Goldman Sachs, Ocwen, Fremont Home Loan trust 2006-C Mortgage-Backed Certificates Series 2006-C</p> <p>Duane Morris LLP 30 South 17th Street Philadelphia, PA 19103-4196 Phone (215) 979-1124 Fax (215) 827-5536 <a href="mailto:siseiden@duanemorris.com">siseiden@duanemorris.com</a></p>	<p><b>Via Email &amp; US Mail</b> Steven Keith Eisenberg, Esq Attorney for Stern &amp; Eisenberg</p> <p>Senior Partner Stern &amp; Eisenberg, PC 1581 Main Street, Suite 200 Warrington, PA 18976 Office 267-620-2130 Fax 215-572-5025 <a href="mailto:jefis@sterneisenberg.com">jefis@sterneisenberg.com</a> <a href="mailto:seisenberg@sterneisenberg.com">seisenberg@sterneisenberg.com</a></p>	<p><b>Via Email &amp; US Mail</b> Attorney General for the State of NJ</p> <p>Mr. Gurbir S. Grewal Attorney General Office of The Attorney General The State of New Jersey Richard J. Hughes Justice Complex (HJC) 25 Market Street 8th Floor, West Wing Trenton, NJ 08625-0080 <a href="mailto:ethics@ethics.nj.gov">ethics@ethics.nj.gov</a> <a href="mailto:OBCCR@njdcj.org">OBCCR@njdcj.org</a></p>
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Respectfully submitted,

Veronica A. Williams  
Pro Se Counsel  
/s/ Veronica A. Williams  
[StopFraud@vawilliams.com](mailto:StopFraud@vawilliams.com)  
(202) 486-4565

September 6, 2019

**UNITED STATES COURT OF APPEALS  
THIRD DISTRICT**

<p>VERONICA A. WILLIAMS,</p> <p align="center">Appellant, Pro Se</p> <p align="center">v.</p> <p>LITTON LOAN SERVICING, HSBC BANK USA, N.A.; GOLDMAN SACHS GROUP; FREMONT HOME LOAN TRUST 2006-C MORTGAGE- BACKED CERTIFICATES, SERIES 2006-C; OCWEN FINANCIAL CORPORATION; STERN &amp; EISENBERG, PC; THE STATE OF NEW JERSEY</p> <p align="center">Defendants</p>	<p align="center">UNITED STATES COURT OF APPEALS</p> <p align="center">Civ. No. 19-1032</p> <p align="center"><b>REQUEST JURY TRIAL</b></p> <p align="center"><b>(THIS IS NOT A BRIEFING DOCUMENT)</b></p> <p><b>REFERRED BY:</b> U.S. District Court of NJ Case 2:16-cv-05301-ES-</p> <p><b>FOR PROBLEMS WITH:</b> NJ Case Docket No. F – 000839-13 NJ Case Docket No. ESSX L – 004753-13 NJ Case Docket No. ESSX L – 000081-11</p>
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I, Veronica Williams, certify that on this 6<sup>th</sup> day of September 2019, a true and correct copy of this document will be sent to the parties via the method and as addressed below:

<p><b>Via US Mail &amp; Facsimile</b> Arun Nair Case Manager PHH Mortgage Services 1 Mortgage Way Mt. Laurel, NJ 08054</p> <p>Phone (877) 744-2506 Fax (856) 917-8300</p>		
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Respectfully submitted,

Veronica A. Williams  
Pro Se Counsel  
/s/ Veronica A. Williams  
[StopFraud@vawilliams.com](mailto:StopFraud@vawilliams.com)  
(202) 486-4565

September 6, 2019