

Veronica Ann Williams

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April 15, 2019

TO: Litton Mortgage Servicing LP (Parent of Litton Loan Servicing LP)
Ocwen Financial Corporation
c/o Duane Morris LLP
30 S. 17th St.
Philadelphia, PA 19103-4196
Attn: Stuart Seiden

CC: E. Barenbaum, Stern & Eisenberg via email
Southwest Business dba SWBC Investment Company (Policy# AQH0085081)
American Modern Home Insurance Group (AMIG Claim# 2393384)

RE: Insurance Claim for 541 Scotland Road, South Orange, NJ 07079
New Jersey Superior Court Case No. F-00089-13
U.S. Court of Appeals Case No. 19-1032
U.S. District Court of New Jersey Case No. 2:16-cv-05301-ES-JAD

SENT VIA: U.S. Certified Mail Receipt No. 7017 1070 0000 3432 0896
Email to S. Seiden, Duane Morris, & E. Barenbaum, Stern & Eisenberg

This claim is for the property listed above. Money paid for previous reports of claims reported was not spent on repairs to the property, nor was it received by the property owner. The claim is for several repairs needed for this property, including:

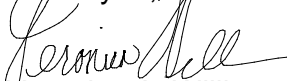
- Major land erosion – all sides, grounds and driveway
- Porch and patio damaged by erosion
- Damages to floors and walls from Water Heater leak caused by an unlicensed installation by Northeast Energy Conservation Inc. ([NECI](#)) (paid by State of NJ)
- Mold resulting from flood caused by Water Heater leak
- Beams and infrastructure in attic damaged after work by [NECI](#)
- Chemical damages to grounds by erosion & liquid saturating seemingly by PSE&G
- Windows damaged from lack of maintenance since extreme weather
- Door, molding damage from lack of maintenance since extreme weather
- Roof damage from severe weather on multiple occasions

Proof will be provided to the Insurance Investigator assigned to this claim. Partial proof is in Evidence Item #926 filed with USDCNJ on Dec. 20, 2016. Additional proof is included in the complaint filed with U.S. District Court of New Jersey in August 2016. This is how the property looked shortly before the Defendants' fraud began

<http://southorangegem.officethatworks.com/>.

Please have the investigator contact me via email at StopFraud@vawilliams.com or by phone at 202-486-4565 to schedule an appointment.

Thank you,



Veronica A. Williams
Property Owner