

UNITED STATES DISTRICT COURT  
DISTRICT OF NEW JERSEY

Full Caption in District Court:

Docket No.: 2:16-cv-05301-ES-JAD

(Veronica A. Williams)

Judge:

v.

**Notice of Appeal to the  
U.S. Court of Appeals for the  
Third Circuit**

LITTON LOAN SERVICING, HSBC BANK  
USA, N.A.; GOLDMAN SACHS; FREMONT  
HOME LOAN TRUST 2006-C MORTGAGE-  
BACKED CERTIFICATES, SERIES 2006-C;  
OCWEN; STERN & EISENBERG, PC

Notice is hereby given that Veronica A. Williams

(Named Party)

appeals to the United States Court of Appeals for the Third Circuit from

[ ] Judgment, [X] Order, [ ] Other \_\_\_\_\_

(Specify)

of the United States District Court, District of New Jersey, entered in this action on

Dec. 17, 2018.

(Date)

Dated: December 28, 2018

Veronica A. Williams

Appellant

541 Scotland Road

Street

South Orange, NJ 07079

City, State, Zip

202-486-4565

Telephone

**SEPARATOR**  
**PAGE**

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December 28, 2018

Clerk  
United States District Court of New Jersey  
Martin Luther King Jr. Federal Building & U.S. Courthouse  
50 Walnut Street  
Newark, NJ 07102-3595

Subject: Appeal Order to Dismiss USDC NJ, 2:16-cv-05301-ES-JAD  
*Veronica A. Williams v. Litton Loan Servicing, et al.*

Dear Court,

My appeal is enclosed. While I did not receive the response that I had anticipated, I do thank the Court and Judge Salas for providing a clear and candid response to my complaint. This is the first time<sup>1</sup> since 2005 that I feel I am being treated with honesty and respect. I am truly grateful and glad to receive the fair treatment that I expect from our Justice system.

I shall give my perspective on some of the details in the Opinion and highlight other facts that I feel should be relevant. I pray that the law will allow the U.S. Courts to provide a forum to tell the full truth in this matter. I trust that the appeals process will give us all the clarity of substance and courage to do what is right and morally sound, within the confines of the law, of course.

I shall also cast some of the information presented in the Case Files in terms of the laws that support this case being heard in Federal Court.

My story has been told. All that remains is how this matter ends. Those interested in my plight have agreed to wait on resolutions reached after seeking Court intervention. It is my sincere desire that this injustice ends with a fair and constitutionally compliant solution facilitated by our Federal or State Courts.

I realize that Court rules may have prohibited the review of the interactive timeline prepared for and referenced in Filing [#99](#). A clearer version of USDCNJ Filing [#99](#)<sup>2</sup> may be viewed at <http://www.finfix.org/Williams-v-BigBanks.pdf>. This filing included a thumb drive with all documents including those that could not be printed. Since the interactive time line is a highly efficient, information packed tool, I have included a digital version on the thumb drive enclosed with this appeal. The same timeline can be viewed at <http://www.finfix.org/Fraud-Timeline.html>. It can also be viewed on the enclosed thumb drive by opening the "FinFix\_site" folder and typing or clicking on

<sup>1</sup> With the exception of hearings presided over by Judge Rothschild (2011), Judge Carey (2014) & U.S. Magistrate Judge Dickson (2018).

<sup>2</sup> Note that Plaintiff, in error, wrote DOJ issued cease & desist order. FDIC issued the cease & desist order (see p. 3 of Filing [#99](#)).

“Fraud-Timeline.html” after opening the thumb drive on a WINDOWS personal computer. One of the paths along this timeline explains how the fraudulent foreclosure was gained in a deceptive process that evaded legal and financial protocol:

DATE	ACTION from May 2014 – Jan 2015 see <a href="http://www.fifix.org/Fraud-Timeline.html">http://www.fifix.org/Fraud-Timeline.html</a>
July 2014	<a href="#">Mediation NOT Scheduled</a> per Court
Sept. 2014	<a href="#">Seiden &amp; Denbeaux Give Fake Document – Denbeaux Withdraws</a>
Sept. 2014	Foreclosure Awarded Unbeknownst To Plaintiff
Oct. 2014	<a href="#">Plaintiff's Deposition – asked Seiden For Copy Of Mortgage</a>
Nov. 2014	Defendants are NO SHOW in Court
Jan. 2015	Plaintiff Wins Hearing – Duane Morris Attorney(#37) Promises \$35K Mortgage
Mar. 2015	<a href="#">Duane Morris Reneges On Mortgage</a>

Information that I plan to present at our Discovery meeting includes:

- People With The Most to Lose From Case Information (provided on a need to know basis only)
- Sample Interrogatory – 94 interrogatories are ready for Discovery (1 interrogatory attached)
- Minimum Evidence & Plan to reduce massive financial fraud (Filing [#109](#) with names & detail)
- Highlights of Key Evidence Items (1,132 total items)

Since the Defendants’ attorney have participated in the fraud and are duty bound to “represent Defendants to the best of their ability. I am only willing to reveal case details with an appropriately assigned person. After being denied due process for 6 years by the NJ Courts, this Plaintiff has no confidence of undergoing a fair and open legal process in New Jersey. To achieve fairness and use our Federal jurisdiction to bring a full attack on the financial fraud in our State, I shall ask the NJ Courts to agree to the removal of this case to Federal Court (letter enclosed).

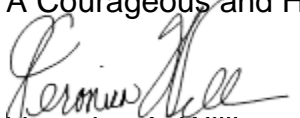
In the spirit of full disclosure, this document is being sent to the NJ Courts. Being denied due process allowed an illegal foreclosure to be awarded. Financial fraud is systemic in NJ. This Plaintiff’s story has been shared with a limited audience and promises a fair and equitable solution through our Court system. If the Courts cannot bring the Defendants to the table and facilitate a solution that is fair for this Plaintiff and helps protect U.S. homeowners from fraud, then I ask the Courts to allow a fair and open trial.

**To The Federal & State Courts of New Jersey:**

*How can our Legal and Law Enforcement Officials expect people to take risks to report crimes if we are not protected **or even heard** ? It is our civic and moral duty to hear those who are courageous enough to expose wrongdoings.*

**He who does not punish evil commands it to be done. ~ Leonardo da Vinci**

A Courageous and Hopeful Citizen & Plaintiff,

  
Veronica A. Williams

attachment – Appeal of Court’s Dismissal Order

THIS DOCUMENT MAY BE DOWNLOADED AT  
[http://finfix.org/proof/ADDL/APPEAL\\_Wms-v-BigBanks-FILED.pdf](http://finfix.org/proof/ADDL/APPEAL_Wms-v-BigBanks-FILED.pdf)

**UNITED STATES DISTRICT COURT  
 FOR THE DISTRICT OF NEW JERSEY**

VERONICA A. WILLIAMS,

Plaintiff, Pro Se

v.

LITTON LOAN SERVICING, HSBC BANK  
 USA, N.A.; GOLDMAN SACHS; FREMONT  
 HOME LOAN TRUST 2006-C MORTGAGE-  
 BACKED CERTIFICATES, SERIES 2006-C;  
 OCWEN; STERN & EISENBERG, PC  
 Ocwen Financial Corporation

Defendants

UNITED STATES FEDERAL COURT

Civ. No. 2:16-cv-05301-ES-JAD

**APPEAL OF DISMILLAL ORDER**

**FOR PROBLEMS WITH:**

NJ Case Docket No. F – 000839-13

NJ Case Docket No. ESSX L – 004753-13

NJ Case Docket No. ESSX L – 000081-11

**APPEAL OF DISMISSAL ORDER**

**Case Filings Explained More & Evidence Submitted Cast In Federal Laws**

**Summary**

The fraudulent legal action began in 2009 but did not conclude until the State of New Jersey – against the desire of the Defendants – released the fraudulent mortgage in 2017. USDCNJ Complaint 2:16-sv-05301 was filed in August 2016 in full anticipation of being able to prove the foreclosure to the understanding and acceptance of the legal audience through mediation or, if necessary, at trial. The fraudulent document was likely not filed with New Jersey's Essex County Hall of Records until the spring of 2014. The **fraud was not consummated** until the Defendant's attorneys presented the fraudulent mortgage document to the NJ Court in September 2014 and received a foreclosure.

**Attorneys & Judges Owe Plaintiff an Explanation**

At a minimum, three Attorneys: Witness 25, Witness 35 and Witness 33 should explain why they submitted fraudulent legal documents to protect the Defendants. This Attorney (Witness 25) should explain why he signed a false document and other Stern & Eisenberg attorneys (Witnesses 33 – 36 & X) should explain why they condoned false documents filed with the NJ Courts.

Also NJ Judges (Witness 62, Witness 64, Witness 65, Witness 69 and Witness 70) should explain why they conducted legal hearings or made legal decisions without the knowledge or presence of Veronica Ann Williams.

### **Creating The Fraudulent Mortgage – Defendants Attempted The Impossible**

When I pointed out to Litton Loan that the agreement that I signed did not support their proposed monthly payment, they offered to fix it by doing a modification. My agreement supported an amortization with a monthly payment that was about half of the amount that I was paying, and that no mortgage had been filed as required by NJ State law, they agreed to fix the error by Fremont. I was certain that is why the first law firm hired to secure a foreclosure, agreed to reverse it. Little did I know that Litton Loan was preparing to hire a law firm that would commit additional fraud to secure an illegal foreclosure. When I began to challenge their attempt to coerce me into signing and agreeing to a different principal, defined rate, terms and conditions, the holder of Litton Loan's note, HSBC, hired a top 50 law firm to protect their illegal attempts and sow further fraud and deception. I learned about a year after the illegal foreclosure, around 2015, about a year after it was awarded. I immediately began preparing to file my complaint in U.S. District Court.

I never received a fully executed mortgage, modification or any type of financial agreement from Fremont or Litton Loan. A fully executed proper financial agreement must have a principal amount, defined rate, term and conditions. From these items, a monthly payment can be calculated. Fremont and Litton Loan attempted to pass off monthly payments that only supported double the principal balance, half the term or grossly inflated and improperly defined interest rates.

Trying to sell a loan based on the monthly payment alone is one of the oldest tricks of dastardly, conniving financial salespeople. Good, honest salespeople and financiers know better. I learned this at a very young age from my father. I watched him unpack complex amortization formulas in real time during financial negotiations. It was at that moment that I decided I would learn to do complex calculations in my head and think quickly and with the sharp wit of my father. From that point I paid rapt attention to my father and learned under his tutelage so I could become excellent like him. I went on to earn degrees and build a career that is grounded in finance.

My father negotiated a low purchase price, then financed with the U.S. Military Credit Union. I learned later that he saved thousands of dollars. He brilliantly avoided the trap that the sales team was trying to set, smoothly and left with a written commitment from the sellers with a defined

purchase price that was not tied to financing they offered. I observed the value of highly skilled, lightning fast intellect that day.

So 40 years later, Fremont and Litton Loan did not have a chance of getting me to agree to a monthly payment not based on the principal, defined interest rate, term and conditions that was had agreed to.

In USDCNJ<sup>3</sup> Filing #41 I explain why the mortgage included in the foreclosure complaint with the stated interest rate and term defies common sense. I also explain why it is preposterous to believe that I would sign such a document (see USDCNJ Filings #38, 39, 40 & 42). Please recall, that I was not able to see the mortgage document or even the foreclosure file until early 2017. I expect that access to the FDIC information supporting the cease and desist order against Fremont will confirm that such a mortgage was not legally issued nor was it condemned by Fremont. It will not be difficult to find other bankers who concur unless they fear retribution from Goldman Sachs or HSBC.

I was acting in good faith with Litton Loan and Fremont. I knew their failure to provide a proper loan agreement was a Federal offense that would lead to hard prison time. I let them know that I would not accept anything short of a legal, properly fully executed agreement. They committed to provide just that. I paid the agreed upon terms, etc. and only stopped when each firm failed to provide the fully executed proper physical contract that we had verbally agreed upon. The illegal foreclosure was rescinded. Another law firm (Witness #149) would not play the illegal game. So the Defendants hired Stern & Eisenberg. I have identified at least 9-16 attorneys – 10 % of their staff – who signed or lent their names to documents containing false information that were filed with the State of New Jersey Foreclosure Case. (NJ Case Docket No. F – 000839-13).

After Fremont's failed attempt to send me a fully executed copy of the correct contract that I agreed to and signed myself. I saved the document transmitted to me and noted the names of everyone involved in the mortgage creation and execution process. A copy of the agreement that they attempted to convince me to accept is in the case files. I have also located 7 people who were involved in the Fremont mortgage process. Most of these people live in California and a couple are in New York.

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<sup>3</sup> The United States District Court of New Jersey, Newark, NJ

### **Creating The Fraudulent Mortgage – Defendants Fear Prison**

The Federal government was conducting a thorough investigation of Fremont's finances and operations. Fremont employees were already afraid of losing their jobs. Some realized they were also vulnerable to prosecution and even prison. FDIC imposed a cease and desist order. The Fremont employees who created the fraud on my account, and those employees who covered it up, hold jobs today – most in the financial services industry. It appears that they may have learned their lessons. I know at least 2 of these Former Fremont employees are afraid of being exposed. If my case is forced to trial, I believe their identities should be concealed. More lives need not be destroyed. Although these Fremont employees and a few former Litton Loan employees (Witnesses # 11, 12, 14, 18, 31 & 38) laid the groundwork for the fraud perpetrated by HSBC, Goldman Sachs, Litton Loan and Ocwen in 2014, I believe in forgiveness. The Defendants who caused and supported the illegal acts that caused this Plaintiff so much harm, however, should pay damages.

### **Creating The Fraudulent Mortgage – Defendants Resorted to Improper Acts**

The mortgage in the Foreclosure file is not the document that I signed. An original copy of the document that I signed is in the USDCNJ Case file and was sent to me from Fremont Headquarters in California. I do not know how my name was forged on the document but I have included the former Fremont employees involved in the deception, others who were unwittingly drawn in, and others whose signatures were on the false document. (Witnesses 3, **19**, 20). A notary was not present when I signed my mortgage nor was the attorney present, whose signatures are on the document. The notary and the attorney are listed as witnesses (Witness 8 and 20). The attorney who signed was reprimanded<sup>4</sup> in 2015 by the State of New Jersey for doing something quite similar to another homeowner. He and his wife (Witness 21) have been known by my community for many years. His wife and stepson (Witness 22) run title companies<sup>5</sup>; could they have enable the late filing of the fraudulent mortgage?

I was stunned when the Defendants' attorney showed me the fraudulent mortgage during my deposition. I said the signature looked like mine but I did not recognize the document. I asked for a copy so that I could ask the former Fremont employee how this happened. He has been referred by a long-time friend so I know I could find him. I didn't know if the forgery and switch was done by the former Fremont employee in New Jersey or at their California headquarters. I wanted to find out who was responsible so that I could lodge my charge against the responsible party. So I tracked down the

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<sup>4</sup> See USDCNJ Filing #99 page 34, footnote 85. [Click to view.](#)

<sup>5</sup> See USDCNJ Filing #99 page p. 110 [Click to view.](#)



former Fremont employee to whom I was referred and spoke with him. After a conversation, reviewing my notes and reflecting back on that time, I realized the person to whom I was referred was responsible for *forging my signature and switching pages*, and the Fremont employees in California were responsible for covering it up. I have found most of them and they are listed as Witnesses (Witnesses 1, 2 and 3). People who were unwittingly brought into this process are Witnesses 4, 5 & 6.

Such fraud may underlie the reason that the FDIC issued Fremont a Cease and desist order. This is addressed and presented in the USDCNJ Case files. Despite my FOIA requests, the FDIC has not provided any information beyond their press release.

The former Fremont employees from their California Headquarters told me that the mortgage document had been given to the affiliate and funds transferred but she could fix it by having another copy signed so that she could submit it as a modification. Since it was only a few months the extra interest expense was minimal so I agreed. I sent her the newly signed mortgage document. She never sent back the corrected document so I stopped paying to firmly communicate that I did not agree to the principal, defined interest rate, terms and conditions that supported the monthly payment amount. I also wanted to push her to send me the correct information as soon as possible. The next thing I knew, Fremont was out of business!

The Defendants' attorney who was not deposing me promised to get me a copy of the fraudulent mortgage and the attorney from the law firm who attended the deposition assured me that I would get a copy. (Witnesses 34 & 35). I never got the copy. Instead, the Defendants' attorney and another attorney from my former law firm, sent me another fraudulent legal document (copy in the USDCNJ Case files) that had a January 2015 hearing date and was stamped by the NJ Court. It looked official to me. I was assured that the foreclosure was on hold until after January; a couple of months later my attorney withdrew from my case. I proceeded per se. I learned when I attended the Nov. 2014 hearing that it had not been postponed and the Judge presiding over the hearing told me that the document signed by both attorneys was "just a piece of paper". As I persevered, I learned in 2016 that a foreclosure had been granted in Sept. 2014, a week or so before my attorneys withdrew. As I worked through the stress, my body wore down, ultimately resulting in yet another major surgery since this matter began (will be addressed by Witnesses 125, 126 & 127). The case files include a picture of me performing a difficult exercise in November 2014<sup>6</sup>, before I found out that the foreclosure had been granted without my knowledge. I expected to have been able to explain all of

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<sup>6</sup> Evidence Item 1,142. For an updated, digital list contact [StopFraud@FinFix.org](mailto:StopFraud@FinFix.org). [\\_\\_\\_\\_\\_](#)

this at a Federal mediation or at the Discovery hearing. I was denied the opportunity to explain to the NJ mediator. I hope that I am not denied the opportunity to appear before the Federal Mediator.

### **Avoiding Successful Litigation – Defendants Flex Power and Money**

Former Federal Officials who were apparently given false information about one or more of the Defendants (documents are included in the case files, have been located and are on the witness list. None are in New Jersey. The documents that evidence their opinion are in the case files.

Former Federal Officials, who were members of the Mortgage Task Group, who worked for the SEC, DOJ, CFPB and Treasury and were familiar with details of my case, are on the witness list. (Witnesses 83, 84, 87, 88, 89, 90, 91, 92, 93, 96, 98 & 99). This includes former officials who were assigned to the DOJ investigation that was opened on my 2014 submission. The DOJ letter (Evidence Item 1026<sup>7</sup>) acknowledging this investigation is in the case files. With the exception of 1 person, all of these former Federal Officials are employed by law firms that have one or more of the Defendant as clients. None of these people live or work or practice in New Jersey.

Clearly, the State of New Jersey does not have the jurisdictional power or influence to compel cooperation from these and other witnesses who can further corroborate much of the evidence presented in my case.

One former Litton Loan employee (Witness 7), currently works for Ocwen, confirmed in a deposition that Litton Loan routinely committed mortgage fraud. This person's deposition is in the case files. At least 5 additional former Litton Loan employees who were involved in their fraudulent processes are on the Witness List (Witnesses 11, 12, 14, 31 & 39). None list or work in New Jersey.

At least 5 other people from multiple firms hired by one or more of the Defendants, who were part of improper processes or threatened my witnesses are on the witness list. None are in New Jersey.

### **Securing The Illegal Foreclosure ♦ Legal Fraud**

The illegal foreclosure that Stern & Eisenberg, under the protection of Duane Morris, was secured by presenting and filing false documents to support the fraud. Using these documents, lying to Veronica Williams, the defendant in the foreclosure, telling her that the foreclosure would not be heard until after January 2015 and engaging Williams in intensive work to keep her from learning about the

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<sup>7</sup> An investigation was opened by DOJ April 23, 2015 [CLICK TO VIEW](#)

hearing, the Defendants' attorneys secured the illegal foreclosure. It was awarded by Judge Klein in September 2014 and signed by Judge Innes on Nov? 2014. Both actions took place without Williams' knowledge and behind her back. Williams would not learn of the foreclosure until almost 2 years later.

My investigation revealed that there should be a place or person in "south Jersey" where an illegal or poorly litigated legal action can be awarded. The award of an illegal, "uncontested" foreclosure signed by a Judge in south Jersey (Witness 65) who did not hear the case, presented in a faraway county in north Jersey begs to question the validity and integrity of this foreclosure. A viable and honest explanation without interference from colleagues may probably only be obtained through the U.S. District Court of New Jersey or another Federal Court.

Actions by the Defendants and their lawyers and others prior to September 2014 demonstrate what lawyers refer to a consciousness of guilt and premeditation. Many such actions have been presented in the case files. For this appeal, I shall focus on the dastardly acts that support all counts in the initial complaint and amended complaint.

To do so, the Defendants' employees and lawyers resorted to outright lies and fraud that is punishable by hard prison time.

### **Subterfuge Elevated & Rampant from May 2014 thru Jan 2015**

My former attorney did not allow me to review the NJ complaint before it was submitted. Not only was Ocwen omitted; Fremont was misspelled. As my counsel I accepted his explanation that these errors would not matter because I would prevail regardless.

I prepared and submitted a master amortization document to the NJ Court (Nov. 2014), the Federal government (2015) and to the Defendants attorney (2014). This document included a master, interlocked amortization schedule starting August 1983 when I purchased my home; it also included copies of all mortgage on file with Essex County at the time. Based on this information, the principal balance before Fremont was about \$35,000; after the Fremont correct mortgage the principal balance should not have exceeded \$80,000. Ocwen had a principal balance was overstated in 2011 by at least \$211,000. (Evidence Items 324 & 1064) Most importantly, the mortgage was not valid for it, was never fully executed. The Fremont mortgage in the foreclosure complaint did not have the correct, agreed upon principal, defined rate, terms and conditions.

## **Securing The Illegal Foreclosure ♦ NJ Courts Hold Hearings Without Plaintiff's Knowledge or Participation**

The person who worked for Judge Mitterhoff and told me about the hearing that was scheduled in January 2016, also told me that she threatened to fire him if he continued talking to me. He is now a lawyer and also on my witness list (Witness 74). I would learn much later that Judge Mitterhoff held another hearing without my knowledge and rules against me. So I began appealing the decisions through the NJ Appellate and Supreme Courts. Not only were my appeals denied, I was stonewalled throughout the process. When I learned that several Judges held hearings without my knowledge and ruled against me, I knew I did not stand a chance of being heard in NJ Courts. So I prepared the complaint that I filed in the U.S. District Court of New Jersey.

## **Plaintiff Fights Back – Does Civic Duty by Notifying Federal Authorities of Multistate Financial Fraud**

I am sure that I am not the only person who submitted information to the U.S. Department of Justice and other Federal Agencies. I contacted senior officials with whom I had commonality. My extensive evidence supported illegal actions for which HSBC and Goldman Sachs paid ~\$470M and ~\$5B in fines, respectively<sup>8</sup>. The information that I provided, however, was quite compelling and extensive. Fines were levied and paid just months after the DOJ investigation into my case was opened. This information is well documented in the USDCNJ Case files. It would be a travesty if I will not be allowed to be heard in either Federal or State Court.

## **Plaintiff Fights Back – Repeatedly Denied Due Process**

In an effort to reveal the fraudulent and tortious actions by the Defendants, I filed two complaints (NJ Case Docket No. ESSX L – 000081-11 & NJ Case Docket No. ESSX L – 004753-13). I was barred from or not notified of hearings by several NJ Judges. One Judge made me wonder if there was false information that induced their actions.

To her credit, Judge Mitterhoff showed real concern when she came back into the courtroom after Attorney Messinger had left. She noticed that Attorney Mitterhoff and I had a lengthy discussion after the hearing. She wanted to know if we had worked out a solution. I told her we had, now I would find out Monday if Attorney Messinger would deliver on his promise. He did not. Worse, I received a Photon type email from Attorney Seiden which *demand*ed 8.4 times more than Messinger and I had agreed to. Photon emails disappear when the reader attempts to save or print it. If I had known, I

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<sup>8</sup> See USDCNJ Filing # 99 page 17, Evidence Item 444 and more.

would have taken a screen shot of the message. The first attorney's (Witness 37) promise and second attorney's (Witness 35) follow-up was a classic good cop – bad cop scam. This was the beginning of my expedited degradation of trust in the NJ Courts and Legal system. I would later learn that Mitterhoff conducted a subsequent hearing without my knowledge or attendance. I believed my only recourse was to appeal in the Appellate Court, then to the NJ Supreme Court.

My instincts tell me that Judge Mitterhoff was given false information that, coupled with Court rules that unintentionally undermine per se litigants, prevented her from ensuring that I received fair treatment. I cannot confirm that instincts without damaging Judge Mitterhoff unless she is subpoenaed in Federal Court. The same *may* be true for Cocchia & Cresitello and Klein. I cannot conceive of an explanation for Judge Innes but his response to Federal subpoena may reveal something that I could not imagine.

After several instances of legal improprieties or apparent fraud, I was stonewalled by the NJ Appellate Courts and by the NJ Governor's Office in 2014. The State of New Jersey Judicial and Executive Branches repeatedly denied me due process. The current administration was not brought into office until 2018, long after I filed my case in U.S. District Court. I shall attempt to have my case re-opened and heard by The State of New Jersey Courts.

NJ's newly elected Governor and appointed Attorney General are in the Executive Branch which is separate from the Judicial branch where my due process was repeatedly denied, I have not confidence that there has been sufficient turnover in the Legislative Branch to make sure that I am given fair and impartial proceedings. Unfortunately, I also do not believe that sufficient Legislative Branch members remain with the courage to do what's right. The reputation of unfairness amongst some NJ legal and law enforcement is long entrenched and a widely unspoken open "secret".

Of course, there are many good and honest people in law and legal. I know many of them. Several are my relatives whom I greatly admire. But the honest legal and law enforcement professionals must have the courage to put as much at risk as I have, to allow that truth to be told. Allowing my case to proceed in the USDC may help give them the courage that is needed.

**Stress Induced Medical Problems Caused by Defendants Intensify**

Witnesses 125, 126 and 127 will explain how stress imposed by the Defendants, caused the extreme health problems that I have been subject to. If necessary, I will reveal a HIPPA<sup>9</sup> protected document that Witness Z told me rules out all possible reasons for my health problems except stress.

During my deposition by Attorney Seiden, a question was presented about a date which was the first day that I was hospitalized for stress, a few years after Litton Loan's fraudulent stack began. This date is one of several comments made during my deposition that do not appear in the transcript. I received unspoken confirmations that the Court Reporter recognized meanings behind things that I said that are not included in the transcript and whose deeper meaning appear to have not been understood by the two much younger men in the room during deposition. The Court Reporter who performed the transcription during my deposition is also on my Witness list (Witness 73). The two attorneys' who were present during the deposition are also on my Witness list (Witness 34 & 35).

**Plaintiff Recognizes Legal Deceit and Stonewalling**

With all due respect to the Defendants' attorneys, I know when someone is stonewalling and trying to bait me. I have more than enough experience leading and facilitating executive meetings, legal training and arbitration experience, throughout my 62 years to recognize and thwart deception and stonewalling. See my profile in the Case file (Evidence Items 992, 994 & 995) that provide extensive validation of my background. Videotapes, audio commendations, written referrals are referenced. Confirmation is also provided by letters from colleagues provided in the Case files. I am also prepared to present numerous other witnesses who will corroborate my character and expertise. My background combined with my quest for truth, support me in the compilation, assembly and preparation of this appeal. I can present extensive written, audio, video and witness testimony to corroborate this.

My case also exposes and explains ongoing fraud made possible by past deceptive and fraud actions by the Defendants and their attorneys. Evidence and witnesses have been are included in the case files. My next filing, enclosed, is in response to a Defendant's question and includes another evidence item.

I have analyzed this matter extensively and conducted thorough investigations to compile evidence that corroborates my charges against the Defendants. Other witnesses will attest to:

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<sup>9</sup> Health Insurance Portability and Accountability Act of 1996

- A propensity of the Defendants for breaking laws to perpetuate this fraud
- Defendants use of “excessive persuasion” to obtain information to which they are not entitled
- And more

14 years fighting this injustice has honed a new set of legal and investigative expertise. The Plaintiff's financial and operations expertise has been sharpened further. Highlights of a cross section that has been uncovered and presented to the Court may be found in Case Files and summaries downloaded at:

<http://www.fifix.org/Case-Summary.html>,

<http://www.fifix.org/Fraud-Timeline.html> ,

<http://www.fifix.org/Williams-v-BigBanks.pdf> ,

Case Filing #99 [Court Filing](#) [Clear-Document](#)

or you may peruse [www.FinFix.org](http://www.FinFix.org).

### **Plaintiff Wants To Be Heard**

As a business owner and arbitrator, I believe in reaching a win-win resolution over trial. Always (see <http://www.makeitwin-win.com>). All parties, however, must come to the table in good faith. The Defendants have failed to do so. The State of New Jersey as supported the Defendants, hopefully by only a few employees, in their avoidance of legal recourse available to this Plaintiff. Given past acts, I am more than willing to mediation but, given past acts, only with an appropriate officer of the Court present or facilitating. The mediation that I expected from the State of New Jersey, and to which I was entitled, was never held. Yes, this Plaintiff was duped by attorneys on both sides. They proceeded with deceptive acts in an effort to steal the property in which I have invested over \$1M over 36 years. Their success shut down my ability to earn a living and consumed my retirement. So I, of course, fought back.

**Federal Statutes That Support USDCNJ Jurisdiction.** Upon reading the Opinion, I realize that I did not tie the reasons that this case should be heard in the U.S. District Court of New Jersey back to the law. I could not find a law that justified removal of a case to Federal Court from State Court due to denial of due process by the State Courts. I did find laws that supported the removal of my case to Federal Court. So I will attempt to extract filed information that is relevant to these laws.

## Diversity Jurisdiction

Diversity jurisdiction is codified at [28 U.S.C. § 1332](#)

The Defendants' headquarters are all located in states *other than* New Jersey. Virtually all witnesses are in states other than New Jersey; many are far away in California, Texas and Florida.

HSBC headquarters in NY	Litton Loan headquarters in TX & FL
Goldman Sachs headquarters in NY	Ocwen headquarters in FL
Fremont headquarters was in CA, it's assets are managed in MD	Stern & Eisenberg headquarters in PA

Fair and proper litigation of this case is beyond the jurisdiction of New Jersey. This case, therefore, should be tried in Federal Court to comply with Diversity Jurisdiction.

### SUPPORTING CASE LAW:

*Maine v. Thiboutot* in 1980, the Supreme Court ruled that Section 1983 actions were not limited to civil rights laws, but also extended to **violations of all federal laws**, such as alleged discrimination in state implementation of federal programs like Medicare and Medicaid.

(SOURCE: <https://www.fjc.gov/history/courts/jurisdiction-federal-question>)

*Held:*

1. Title 42 U.S.C. 1983 - which provides that anyone who, under color of state statute, regulation, or custom deprives another of any rights, privileges, or immunities **"secured by the Constitution and laws" shall be liable to the injured party - encompasses claims based on purely statutory violations of federal law**, such as respondents' state-court claim that petitioners had deprived them of welfare benefits to which they were entitled under the federal Social Security Act. Given that Congress attached no modifiers to the phrase "and laws," the plain language of the statute embraces respondents' claim, and even were the language ambiguous this Court's earlier decisions, including cases involving Social Security Act claims, explicitly or implicitly suggest that the 1983 remedy broadly encompasses violations of federal statutory as well as constitutional law. Cf., e. g., *Rosado v. Wyman*, [397 U.S. 397](#); *Edelman v. Jordan*, [415 U.S. 651](#); *Monell v. New York City Dept. of Social Services*, [436 U.S. 658](#). Pp. 4-8. (SOURCE: <https://caselaw.findlaw.com/us-supreme-court/448/1.html> )

### Federal Question Jurisdiction

Federal question jurisdiction is codified at [28 U.S.C. § 1331](#)

This case not only demands a contested federal issue (see Amendment Filed 3/1/18), it is a substantial one. This Plaintiff fervently believes that rampant financial fraud is a major reason for New Jersey ranking #1 and #2 in foreclosures in the United States. This is well evidenced throughout the case files, USDCNJ Filing #99 and in several Evidence Items).

### SUPPORTING CASE LAW:

*Franchise Tax Bd. of Calif. v. Constr. Laborers Vacation Trust for S. Calif.*, 463 U.S. 1, 7-8 (1983).

Article titled "Issues in Subprime Litigation: Removal Despite Lack of Federal Claims By: Travis P. Nelson" asserted **"Any civil action brought in state court may be removed by the defendant to the federal district court in the district where such action is pending, if the district court would have original jurisdiction over the matter."**<sup>6</sup> In support of this statement Nelson cited 28 U.S.C. § 1441(a); *Franchise Tax Bd. of Calif. v. Constr. Laborers Vacation Trust for S. Calif.*, 463 U.S. 1, 7-8 (1983).



## SELECT FILINGS IN U.S. DISTRICT COURT OF NEW JERSEY CASE NO. 2:16-vs-05301

USDCNJ FILING NO.	RELEVANT INFO CATEGORY	TITLE	DOWNLOAD LINK
26	1-2 Strategy	RESPONSE TO TWO BRIEFINGS IN OPPOSITION REPRESENTING ALL DEFENDANTS	<a href="#">CLICK HERE</a>
27	1-2 Strategy	SUPPLEMENT TO MOTION FOR DEFAULT JUDGMENT	<a href="#">CLICK HERE</a>
33	Per Se Effort	RESPONSE TO STERN & EISENBERG'S MOTION TO DISMISS	<a href="#">CLICK HERE</a>
37	Per Se Effort	RESPONSE TO REQUEST FOR CASE UPDATE From Federal Agency	<a href="#">CLICK HERE</a>
38	Deny Due Process	NEW JERSEY RELEASES NEW CASE FILES:	<a href="#">CLICK HERE</a>
39	Deny Due Process	NEW JERSEY CONTINUES TO DENY DUE PROCESS	<a href="#">CLICK HERE</a>
40	Legal Fraud	FORECLOSURE CASE FILE LADEN WITH FRAUDULENT AND ERRONEOUS INFORMATION	<a href="#">CLICK HERE</a>
41	Legal Fraud	FORECLOSURE:COMPLAINT, MORTGAGE & CERTIFIED FILES ARE FRAUDULENT	<a href="#">CLICK HERE</a>
42	Deny Due Process	STATE OF NEW JERSEY MAY BE ADDED AS DEFENDANT	<a href="#">CLICK HERE</a>
45	<b>Per Se Effort</b>	AMENDED COMPLAINT AND JURY DEMAND	<a href="#">CLICK HERE</a>
56	Deny Due Process	PLAINTIFF NOTIFIES NJ SUPREME COURT OF FRAUD	<a href="#">CLICK HERE</a>
57	Legal Fraud	ADDITIONAL EVIDENCE OF FRAUDULENT MORTGAGE	<a href="#">CLICK HERE</a>
58	Legal Fraud	STATE OF NEW JERSEY FORECLOSURE CASE FILES	<a href="#">CLICK HERE</a>
68	<b>Per Se Effort</b>	SEEK MEDIATION OR TRIAL IN COMING MONTHS	<a href="#">CLICK HERE</a>
77	<b>Per Se Effort</b>	MOTION TO DISMISS IS NOT JUSTIFIED	<a href="#">CLICK HERE</a>
78	<b>Per Se Effort</b>	MOTION TO ADD COUNT: FALSE INDUCEMENT TO INACTION	<a href="#">CLICK HERE</a>
81	<b>Per Se Effort</b>	UPDATE TO PLAINTIFF'S RESPONSE TO MOTIONS TO DISMISS	<a href="#">CLICK HERE</a>
84	<b>Per Se Effort</b>	PLAINTIFF'S EFFORT TO CONTAIN FRAUD ASSOCIATED COSTS	<a href="#">CLICK HERE</a>
85	<b>Per Se Effort</b>	MOTION FOR LEAVE OF COURT TO AMEND COMPLAINT ♦ PLAINTIFF REQUESTS COUNT'S LEAVE TO ADD NEW COUNT	<a href="#">CLICK HERE</a>
3/1/2018	<b>Per Se Effort</b>	AMENDED COMPLAINT AND JURY DEMAND	CLICK HERE
90	Per Se Support	Character Letter from A. Engel	<a href="#">CLICK HERE</a>
91	Per Se Support	Character Letter from J. Sulak	<a href="#">CLICK HERE</a>
94	Per Se Support	Character Letter from Elizabeth Hull	<a href="#">CLICK HERE</a>
97	Per Se Support	Character Letter from J. Mitrano	<a href="#">CLICK HERE</a>
98	Per Se Support	Character Letter from M. Pappas	<a href="#">CLICK HERE</a>
99	<b>Per Se Effort</b>	OPPOSITION FILED BY DUANE MORRIS AND STERN & EISENBERG OUTWEIGHED BY FACTS AND COURT RULES AND LAW	<a href="#">CLICK HERE</a>
101	Per Se Support	Character Letter from D. Doyle	<a href="#">CLICK HERE</a>
107	<b>Per Se Effort</b>	PLAINTIFF PROPOSAL TO DEFENDANTS TO DELAY SALE OF HER HOME UNTIL AFTER TRIAL	<a href="#">CLICK HERE</a>
109	<b>Per Se Effort</b>	PLAINTIFF READY TO PROCEED: BURDEN OF EVICTION ON DEMAND; HEALTH UPDATE; PREVIEW OF TRIAL PLAN Filing <a href="#">#109 Original</a>	<a href="#">CLICK HERE</a>
110	<b>Per Se Effort</b>	TRIAL SEQUENCE & INDEX	<a href="#">CLICK HERE</a>
115	<b>Per Se Effort</b>	Plaintiff Provides New Dates to Help Avoid Scheduling Conflicts	<a href="#">CLICK HERE</a>

<b>PRIMARY WITNESSES EXPECTED TO TESTIFY</b>					
<b>Names Have Been Withheld To Avoid Witness Tampering – Legend at Bottom</b>					
<b>First Name</b>	<b>Last Name</b>	<b>Company</b>	<b>User 9</b>	<b>User 8</b>	<b>User 10</b>
Fred	Conroy	Fremont Investment & Loan	001	A	Fremont Fraud
Edward	McIntyre	Fremont Investment & Loan	002	A	Fremont Fraud
John	Conroy	Fremont Investment & Loan	003	A	Fremont Fraud
Paul	Conroy		004	A	
Paul	Conroy		005	A	
Leanne	Conroy	US Family Health Plan	006	A	Fremont Fraud
Kevin	Thompson	Ocwen Financial Corporation	007	A	Fremont-GS-Litton-Ocwen
Marlene	McIntyre		008	A	Fremont Fraud
Marla	Grumbine	Federal Deposit Insurance Corporation	009	A	Fremont Fraud
Michael	Williams	Banks - Veronica Williams	010	A	GS-Litton-Fremont fraud
Larry	Litton	Litton Loan Servicing LP	011	A	Litton Fraud
Ray	Angelo	Litton Loan Servicing LP	012	A	Litton Fraud
Barbara	Williams	Telecom - Veronica Williams	013	A	Litton Fraud
Neil	Conroy	Litton Loan Servicing LP	014	A	
Michelle	Conroy	Evangelical Christian Credit Union	015	A	Fremont Fraud
Patrick	Conroy	Fremont	016	A	Fraud
Michael	Conroy	HomeXpress Mortgage Corp.	017	A	Fremont Fraud
Larry	Litton	Selene Finance L.P.	018	A	Litton Fraud
Steve	Conroy	US Bank	019	A	Fremont Fraud
David	Roy	Attorney Daniel Roy	020	B	Fremont Fraud & Legal
Charles	Roy	Royal Title Service Inc.	021	B	Fremont Fraud & Legal
Michael	Conroy	Royal Title Service Inc.	022	B	Fremont Fraud & Legal
Barbara	Conroy	Stern & Eisenberg, PC	023	B	Legal Fraud
Lee	Conroy	Stern & Eisenberg, PC	024	B	Legal Fraud
David	Conroy	Stern & Eisenberg, PC	025	B	Legal Fraud
Stacy	Conroy	Stern & Eisenberg, PC	026	B	Legal Fraud
John	Conroy	Retired	027	B	Fed official knowledge of
David	Conroy	Goldman Sachs & Company	028	C	Board-DI
Mary	Conroy	Goldman Sachs & Company	029	C	GS - Litton fraud
Henry	Conroy	Paulson Institute	030	C	Paulson Goldman to Treas
Chris	Conroy	Litton Loan Servicing LP	031	C	Litton Fraud
Carol	Conroy	c/o Stern & Eisenberg	032	D	Legal Fraud
Adam	Conroy	Denbeaux & Denbeaux	033	D	Legal Fraud
Ed	Conroy	Denbeaux & Denbeaux	034	D	
Quinn	Conroy	Duane Morris LLP	035	D	
John	Conroy	Duane Morris LLP	036	D	Legal Fraud
John	Conroy	Duane Morris LLP	037	D	Legal Fraud
Barbara	Conroy	Litton Loan Servicing LP	038	E	Litton Fraud
David	Conroy	former Litton Loan employee	039	E	Litton Fraud
Greg	Conroy	Opus Capital Markets Consultants	040	F	GS-Litton-Ocwen fraud

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<b>First Name</b>	<b>Last Name</b>	<b>Company</b>	<b>User 9</b>	<b>User 8</b>	<b>User 10</b>
		Opus Capital Markets Consultants	041	F	GS-Litton-Ocwen fraud
		American Modern Home Insurance Company	042	F	Litton Fraud
		American Modern Home Insurance Company	043	F	Litton Fraud
		Federal Reserve Bank	044	F	
		HSBC North American Holdings Inc.	045	G	Fremon-Litton- Ocwen
		HSBC North American Holdings Inc.	046	G	Fremon-Litton- Ocwen
		Sclar Adler LLP	047	H	GS - Litton fraud
		Enhance Financial Services Group, Inc.	048	H	GS - Litton fraud
		HSBC North American Holdings Inc.	049	H	Fremon-Litton- Ocwen
		Dune Capital Management LP (DCM)	050	I	GS - Litton fraud
		Dune Capital Management LP (DCM)	051	I	GS - Litton fraud
		Dune Capital Management LP (DCM)	052	I	GS - Litton fraud
		Dune Capital Management LP (DCM)	053	I	GS - Litton fraud
		Dune Capital Management LP (DCM)	054	I	GS - Litton fraud
		Dune Capital Management LP (DCM)	055	I	GS - Litton fraud
		Dune Capital Management LP (DCM)	056	I	GS - Litton fraud
		Dune Capital Management LP (DCM)	057	I	GS - Litton fraud
		Shellpoint Partners LLC	058	I	
		Ocwen Financial Corporation	059	J	GS fraud
		Schepisi & McLaughlin	060	K	Legal Fraud
		Schepisi & McLaughlin	061	K	Legal Fraud
		State of New Jersey Legislature	062	K	Legal Fraud
		State of New Jersey Legislature	063	K	Legal Fraud
		State of New Jersey Legislature	064	K	Legal Fraud
		State of New Jersey Legislature	065	K	Leal Fraud
		State of New Jersey Legislature	066	K	Legal Fraud
		State of New Jersey Legislature	067	K	Legal Fraud
		State of New Jersey Legislature	068	K	Legal Fraud
		State of New Jersey Legislature	069	K	Leal Fraud
		State of New Jersey Legislature	070	K	Legal Fraud
		State of New Jersey Legislature	071	K	Legal Fraud
		State of New Jersey Legislature	072	K	Legal Fraud
		TERRI CASALEGGIO	073	K	
		Wood, Smith, Henning & Berman LLP	074	K	Legal Fraud
		State of New Jersey Department of Treasury	075	L	Mail Fraud
		United States Postal Service	076	L	Mail Fraud
		United States Postal Service	077	L	Mail Fraud
		State of New Jersey Department of Treasury	078	L	Mail Fraud
		State of New Jersey Department of Treasury	079	L	Mail Fraud
		United States Senator Elizabeth Warren	080	M	Fraud
		Covington & Burling LLP	081	M	Multiple

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		Covington & Burling LLP	082	M	Fed Official VW Case
		Debevoise	083	M	Fed Official VW Case
		Debevoise	084	M	Fed Official VW Case
		United States Consumer Financial Protection Bureau	085	M	Fraud
		United States Department of the Treasury	086	M	Fed Official VW Case
		United States Department of the Treasury	087	M	Multiple
		United States Department of the Treasury	088	M	Fed Official VW Case
		United States Securities and Exchange Commission	089	M	Fed Official VW Case
		United States Department of Justice	090	M	Fed Official VW Case
		United States Securities and Exchange Commission	091	M	Fed Official VW Case
		United States Securities and Exchange Commission	092	M	Fed Official VW Case
		United States Securities and Exchange Commission	093	M	Fed Official VW Case
		United States Securities and Exchange Commission	094	M	Fraud
		United States Securities and Exchange Commission	095	M	Fed Official VW Case
		United States Securities and Exchange Commission	096	M	Fraud
		United States Senator Tom Coburn	097	M	Fraud
		United States Consumer Financial Protection Bureau	098	M	Fed Official VW Case
		United States Department of Justice	099	M	Fed Official VW Case
		Funded Justice	100	N	
		Funded Justice	101	N	
		Minneapolis Federal Reserve	102	O	Paulson Goldman to Treasury
		Perella Weinberg Partners	103	O	Paulson Goldman to Treasury
		Upfront Ventures	104	O	Paulson Goldman to Treasury
		Radian Group Inc.	105	O	GS - Litton fraud
		Black Rock	106	O	Paulson Goldman to Treasury
		Cushman & Wakefield, Inc	107	O	Paulson Goldman to Treasury
		BDT & Company	108	O	Paulson Goldman to Treasury
		Ocwen Financial Corporation	109	P	Fremont-GS-Litton-Ocwen fraud
		Ocwen Financial Corporation	110	P	Fremont-GS-Litton-Ocwen fraud
		Veronica Williams' in Essex County NJ	111	Q	Legal Fraud
		Veronica Williams' in Essex County NJ	112	Q	Legal Fraud
		Veronica Williams' in Essex County NJ	113	Q	Legal Fraud
		Veronica Williams' in Essex County NJ	114	Q	Legal Fraud
		Veronica Williams' in Essex County NJ	115	Q	Legal Fraud
		Veronica Williams' in Essex County NJ	116	Q	Legal Fraud
		Veronica Williams' in Essex County NJ	117	Q	Legal Fraud
		Veronica Williams' in Essex County NJ	118	Q	Legal Fraud
		Harvard University	119	R	GS Fraud
		Initiative for a Competitive Inner City (ICIC)	120	R	GS fraud

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		Capital One Financial Corporation	121	S	Damages
		Nudelman, Klemm and Golub	122	S	Damages - Fraud
		Nudelman, Klemm and Golub	123	S	Damages - Fraud
		Nudelman, Klemm and Golub	124	S	Damages - Fraud
		Shulman Wellness Center LLC	125	U	Multiple
		St. Barnabas Medical Center	126	U	Damages
		Summit Medical Group	127	U	Damages
		Experian	128	V	Damages - Credit
		Trans Union LLC	129	V	Damages - Credit
		Dun & Bradstreet Corp.	130	V	Damages - Credit
		Equifax Credit Information Services	131	V	Damages - Credit
		Economic Damage Advisory Services, LLC	132	V	Damages
		Emerging Technology Consortium	133	V	Damages
		EndPoint Consulting Group, LLC	134	V	Multiple
		GAP SOLUTIONS	135	V	Multiple
		GSA - U.S. General Services Administration	136	V	Multiple
		Invizion, Inc.	137	V	Damages
		Noel & Company, PC	138	V	Fraud
		State of NJDepartment of Banking and Insurance	139	V	Fraud
		The Lone Ranger, LLC	140	V	Multiple
		The McClatchy Company	141	V	Fraud
		The Ravens Group Inc.	142	V	Damages
		United States Department of Homeland Security	143	V	Multiple
		United States Department of Transportation	144	V	Multiple
		Independent contractor	145	V	Fraud
		United States Dept of Housing & Urban Development	146	V	Damages
		World Information Technology Solutions, LLC	147	V	Damages
		World Information Technology Solutions, LLC	148	V	Damages
		Powers Kirn LLC	149	V	
		INNOVIS	150	V	Damages - Credit
		INNOVIS	151	V	Damages - Credit
		ACT Inc.	152	V	Multiple
		Business Sense	153	V	Multiple

<b>INDEX TO WITNESSES TO TESTIFY</b>	
<b>Categories &amp; Numbers Assigned to Witnesses</b>	
<b>CATEGORY</b>	<b>DESCRIPTION</b>
A	Fremont Fraud Process
B	Other Mortgage Fraud Process
C	Litton Fraud
D	Foreclosure Fraud Process
E	Litton Fraud Process
F	Other Mortgage Servicing Process
G	Underwriting Process
H	Mortgage Capital Sourcing
I	Mortgage Capital Leverage
J	Mortgage Collection Fraud
K	NJ Legal Fraud
L	Mail Fraud – Legal Evading
M	Fed Notify
N	Legal Interference
O	Goldman Sachs Positioning
P	Ocwen Extended Wrongful Collection
Q	Legal Scam – other Veronica Williams'
R	Deceptive Information Gathering
S	Prior Bad Acts
T	
U	Physician & Healthcare Providers
V	VW Support

## Over 1,140 Evidentiary Items Digital Copies Files & Available Upon Request

of 12/24/2018	USDCNU Filings	Page 1
MASTER LIST NO.	DOCUMENT	
1	Complaint Filed August 2016	
	Complaint Filed August 2016	
2	Exhibit to 1 Complaint, by VERONICA A. WILLIAMS. (Clerk's Note: document submitted by plaintiff with signature as per Court's QC message of 8/30/16) (sr.) (Entered: 09/12/2016)	
3	SUMMONS ISSUED as to FREMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES, SERIES 2006-C, GOLDMAN SACHS, HSBC BANK USA, N.A., LITTON LOAN SERVICING, OWEN, OWEN FINANCIAL CORPORATION, STERN & EISENBERG, PC, LLC Attached is the official court Summons, please fill out Defendant and Plaintiff's agency information and serve. Issued By "SHER ELL RAIMO" (mailed to plaintiff) (sr.) (Entered: 11/02/2016)	
4	NOTICE of Appearance by EVAN B. BARENBAUM on behalf of STERN & EISENBERG, PC, LLC (BARENBAUM, EVAN) (Entered: 10/02/2016)	
6	Corporate Disclosure Statement by STERN & EISENBERG, PC, LLC. (BARENBAUM, EVAN)(Entered: 11/10/2016)	
8	Application and Proposed Order for Clerk's Order to extend time to answer as to Complaint. (BARENBAUM, EVAN) (Entered: 11/10/2016)	
7	NOTICE of Appearance by STUART I. SEIDEN on behalf of FREMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES, SERIES 2006-C, GOLDMAN SACHS, HSBC BANK USA, N.A., LITTON LOAN SERVICING, OWEN, OWEN FINANCIAL CORPORATION (SEIDEN, STUART) (Entered: 12/02/2016)	
8	APPLICATION/PETITION for Extension of Time to Answer, Move, or Otherwise Reply for by FREMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES, SERIES 2006-C, GOLDMAN SACHS, HSBC BANK USA, N.A., LITTON LOAN SERVICING, OWEN, OWEN FINANCIAL CORPORATION. (SEIDEN, STUART) (Entered: 12/02/2016)	
8	Second MOTION for Extension of Time to File Answer to Complaint by STERN & EISENBERG, PC, LLC (BARENBAUM, EVAN) (Entered: 12/02/2016)	
10	CERTIFICATE OF SERVICE by STERN & EISENBERG, PC, LLC to Application for Second Extension of Time to Answer Complaint (BARENBAUM, EVAN) (Entered: 12/02/2016)	
11	ORDER granting Stern & Eisenberg's extension of time to respond to the Complaint until 12/02/16. Signed by Judge Esther Siles on 12/17/16. (sr.) (Entered: 12/02/2016)	
12	Third MOTION for Extension of Time to File Answer to Complaint, by STERN & EISENBERG, PC, LLC. (Attachments: (Text of Proposed Order),( Certificate of Service)(BARENBAUM, EVAN) (Entered: 12/14/2016)	
13	Letter from Evan Barenbaum requesting Extension of Time. (Attachments: (Text of Proposed Order, ( Certificate of Service) (BARENBAUM, EVAN) (Entered: 12/15/2016)	
14	ORDER granting (2) Motion for Extension of Time to Answer. Defendant Stern & Eisenberg, PC shall respond to the Complaint by 11/27/17. Signed by Judge Esther Siles on 12/16/16. (sr.) (Entered: 12/16/2016)	
16	MOTION to Dismiss Complaint by FREMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES, SERIES 2006-C, GOLDMAN SACHS, HSBC BANK USA, N.A., LITTON LOAN SERVICING, OWEN, OWEN FINANCIAL CORPORATION. Responses due by 1/2/2017 (Attachments: ( Brief, ( Certification of Stuart Seiden, (Text of Proposed Order, ( Certificate of Service) (SEIDEN, STUART) (Entered: 12/22/2016)	
18	MOTION for Plainiff to Lodge and Serve Exhibits to Complaint by STERN & EISENBERG, PC, LLC. (Attachments: ( Exhibit J, ( Exhibit 2, ( Exhibit 3, ( 1. Text of Proposed Order, (2 Certificate of Service)(BARENBAUM, EVAN) (Entered: 12/22/2016)	
17	ACKNOWLEDGMENT OF SERVICE submitted by VERONICA A. WILLIAMS. (sr.) (Entered: 12/27/2016)	
18	Motion for Default Judgment	
18	Letter from Veronica Williams re MOTION for Default Judgment. (sr.) (Entered: 12/29/2016)	
20	BRIEF in Opposition filed by FREMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES, SERIES 2006-C, GOLDMAN SACHS, HSBC BANK USA, N.A., LITTON LOAN SERVICING, OWEN, OWEN FINANCIAL CORPORATION re (1) MOTION for Default Judgment as to (Attachments: ( Certificate of Service)(SEIDEN, STUART) (Entered: 01/02/2017)	
23	MOTION requesting to reschedule 1/17/17 hearing by VERONICA A. WILLIAMS. (Attachments: ( proposed order)(sr.) (Entered: 01/11/2017)	

## Over 1,140 Evidentiary Items Digital Copies Files & Available Upon Request

MASTER LIST NO.	DOCUMENT
21	BRIEF in Opposition filed by STERN & EISENBERG, PC, LLC re: 18 MOTION for Default Judgment as to Stern & Eisenberg, P.C. (Attachments: # Certificate of Service)(BARENBAUM, EVAN) (Entered: 01/06/2017)
22	MOTION to Withdraw J.S. MOTION for Plaintiff to Lodge and Serve Exhibits to Complaint by STERN & EISENBERG, PC,LLC. (Attachments: # Certificate of Service)(BARENBAUM, EVAN) (Entered: 01/06/2017)
24	TEXT ORDER: The Court has received Defendants letter and motion to withdraw dated January 6,2017. (ECF No. 22). Defendants motion for Plaintiff to Lodge and Serve Exhibits to Complaint (ECF No. 18) is deemed withdrawn. So Ordered by Magistrate Judge Joseph A. Dickson on 1/10/17. (jrn. ) (Entered: 01/10/2017)
26	TEXT ORDER: The Court has received Plaintiff's letter dated January 5, 2017. (ECF No. 23). There are no hearings or appearances currently scheduled for any of the pending motions filed. Therefore, the parties are not scheduled to appear on January 17,2017. So Ordered by Magistrate Judge Joseph A. Dickson on 1/11/17. (jrn. ) (Entered: 01/11/2017)
28	Plaintiff's RESPONSE to briefings in opposition representing all defendants: etc. (jr. ) (Entered: 01/11/2017)
27	NOTICE/SUPPLEMENT to 18 MOTION for Default Judgment submitted by VERONICA A. WILLIAMS (jr. ) (Entered: 01/22/2017)
28	NOTICE/CONSENT & REGISTRATION FORM to receive documents electronically by VERONICA A WILLIAMS (jr. ) (Entered: 01/23/2017)
28	MOTION to Dismiss for Lack of Jurisdiction by STERN & EISENBERG, PC, LLC. Responses due by 3/6/2017 (Attachments: # Text of Proposed Order, #1 Certificate of Service)(BARENBAUM, EVAN) (Entered: 01/23/2017)
30	APPLICATION/MOTION requesting to reschedule 28 motion to Dismiss on or after 3/6/17 by VERONICA A. WILLIAMS. (jr. ) (Entered: 01/31/2017)
31	RESPONSE in Opposition filed by STERN & EISENBERG, PC, LLC re: 29 MOTION to Dismiss for Lack of Jurisdiction (Attachments:# Text of Proposed Order, # J Certificate of Service)(BARENBAUM, EVAN) (Entered: 01/31/2017)
33	RESPONSE to Motion filed by VERONICA A. WILLIAMS re: 29 MOTION to Dismiss for Lack of Jurisdiction (jr. ) (Entered: 02/06/2017)
32	TEXT ORDER: The Court is in receipt of Plaintiff's application requesting adjournment of a February 21, 2017 hearing. (See D.E.No. 30). Unless otherwise directed by the Court, Defendant Stern & Eisenberg, P.C.'s motion to dismiss (D.E. No. 29) will be decided on the papers and no appearances are required. Plaintiff's application is therefore moot. So Ordered by Judge Esther Salas on 2/17/2017. (ps. ) (Entered: 02/07/2017)
34	Letter from Veronica Williams re: 33 Response to Mot ion. (jr. ) (Entered: 02/15/2017)
36	PLAINTIFF'S NOTIFICATION of response from NJ Superior Court Appellate Division submitted by VERONICA A. WILLIAMS (jr. ) (Entered: 02/16/2017)
38	RESPONSE to Defendant's expected response submitted by Veronica Williams. (jr. ) (Entered: 04/05/2017)
37	RESPONSE to Request for Case Update (from Federal Agency) submitted by Veronica Williams.(jr. ) (Entered: 04/12/2017)
38	Letter from Veronica Williams RE: NJ additional case files: etc. (jr. ) (Entered: 04/19/2017)
38	Letter from Veronica Williams RE: NJ denial of due process; etc. (jr. ) (Entered: 04/19/2017)
40	Letter from Veronica Williams re: foreclosure file.(jr. ) (Entered: 04/20/2017)
41	Letter from Veronica Williams RE:foreclosure based on fraudulent mortgage. (jr. ) (Entered: 04/20/2017)
42	Letter from Veronica Williams intending to add the State Of New Jersey to the Complaint. (jr. ) (Entered: 05/05/2017)



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MASTER LIST NO.	DOCUMENT
43	Letter from Veronica Williams re: add filon of State of NJ as a Defendant. (jr, ) (Entered: 05/06/2017)
44	MOTION for Interlocutory Injunction by VERONICA A. WILLIAMS. (jr, ) (Entered: 05/12/2017)
45	AMENDED COMPLAINT against STATE OF NEW JERSEY, filed by VERONICA A. WILLIAMS (jr, ) (Entered: 05/12/2017)
46	Request for Summons to be issued by VERONICA A. WILLIAMS as to FREMONT HOME LOAN TRUST 2006-C MORTGAGE E-BACKED CERTIFICATES, SERIES 2006-C, GOLDMAN SACHS, HSBC BANK USA, N.A., LITTON LOAN SERVICING, COWEN, COWEN FINANCIAL CORPORATION, STATE OF NEW JERSEY. (jr, ) (Entered: 05/12/2017)
47	SUMMONS ISSUED (AMENDED COMPLAINT) as to FREMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES, SERIES 2006-C, GOLDMAN SACHS, HSBC BANK USA, N.A., LITTON LOAN SERVICING, COWEN, COWEN FINANCIAL CORPORATION, STATE OF NEW JERSEY, STERN & BISENBERG, PC, LLC Attached is the official court summons, please fill out Defendant and Plaintiff's attorney information and serve. Issued by "SHEREE RAMO" (jr, ) Amended to Plaintiff (Entered: 05/12/2017)
48	TEXT ORDER: The Court is in receipt of Plaintiff's motion for an interlocutory injunction seeking a stay of state court proceedings. (See D.E. No.44). Defendants are ordered to submit an opposition to Plaintiff's motion by 5/18/2017, and Plaintiff may submit a reply by 5/23/2017. So Ordered by Judge Esther Siles on 5/18/2017. (ja, ) (Entered: 05/18/2017)
49	BRIEF in Opposition filed by HSBC BANK USA, N.A. re:44 MOTION for interlocutory injunction (Attachments: # Certification of Counsel, # Certificate of Service)(SEIDEN, STUART) (Entered: 05/18/2017)
50	Notification of documents filed submitted by VERONICA A. WILLIAMS (jr, ) (Entered: 05/19/2017) <b>COURT SAYS IT WAS FILED TOO LATE</b>
51	RESPONSE to objection to interlocutory injunction submitted by Veronica Williams.(jr, ) (Entered: 05/23/2017) <b>SAME FILE ON PC WITH 2 DIFFERENT NAMES</b>
52	Letter from Duane Moris. <b>(RESPONSE TO PLAINTIFFS IMPROPER AMENDED COMPLAINT)</b>
53	<b>(AFFIDAVIT OF SERVICE TO NJ ATTORNEY GENERAL FOR STATE OF NJ)</b>
54	<b>(UPDATED CERTIFICATION OF AFFIDAVITS)</b>
55	<b>(REQUEST FOR DELAY FOR PLAINTIFFS SURGERY)</b>
56	<b>(LOST TRUST IN STATE OF NJ)</b>
57	<b>(PLAINTIFF: ADDL EVIDENCE OF MORTGAGE FRAUD)</b>
58	<b>(PLAINTIFF: STATE OF NJ FORECLOSURES CASE FILES)</b>
59	Not For Publication * C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_PrepaidCase_LittonLoan\COURT_Federal Court\Preq\USDC-Case-Filed\USDC-Case-PACER-not-for-publication.pdf <b>PLAINTIFF'S MOTIONS DENIED</b>
60	<b>(GOLDMAN SACHS NEEDS REPRESENTATION)</b>
61	<b>(PLAINTIFF: MUST REFRAIN UNTIL AFTER SURGERY)</b>
62	Plaintiff Requests Federal Mediator-June 29, 2017 LETTER
63	Response to Defendants/Notice on Judges Order -LEGAL FILING
64	Letter from Plaintiff to Court re: Surgery
65	Letter Order
66	Plaintiff's Update on Surgery
67	Cowen Cease & Desist Request
68	Seek Mediation or Trial
69	Motion for Interlocutory Injunction
70	Letter from Duane Moris
71	Court Order letter <b>(READ THIS - SALAS REOPENS ORDER)</b>
72	Letter Order Pursuant to Rule 16

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MASTER LIST NO.	DOCUMENT
73	Plaintiff Letter Re/Discovery Plan & Feb. 9 Hearing
74	Plaintiff Receives Medical Release
76	TEXT ORDER ON 1/18/18 - FEB. 9, 2018 (changed to 11:30 - FOR BOOKS text to document #2) TEXT ORDER: The parties are advised that the TIME of the R18 conference scheduled for 2/9/18 has been moved to 11:30 am. See Order by Magistrate Judge Joseph A. Dickson on 1/18/18. (jw)
78	Plaintiff Preparing Consolidated Discovery Plan
77	PLAINTIFF: Motion to Dismiss Not Justified
78	PLAINTIFF: Add Count: False Inducement to Action
78	S&E: Ask for Time to Respond
80	RESPONSE TO DEFENDANTS' "INITIAL DISCLOSURES" DOCUMENT - SUBMITTED FEB. 6, 2018
81	UPDATE TO PLAINTIFF'S RESPONSE TO MOTIONS TO DISMISS
82	Memorandum of Law in Opposition to New Count by Seiden
83	Stem & Eisenberg's Opposition to New Count by Barenbaum
84	Plaintiff's Effort to Contain Fraud Associated Costs
86	MOTION FOR LEAVE OF COURT TO AMEND COMPLAINT
88	Defendants Ignore Judge Dickson Directive
87	Defendant Seiden's Opposition to Plaintiff's Leave to Amend Complaint
88	Defendant Barenbaum's Opposition to Plaintiff's Leave to Amend Complaint
88	Plaintiff Request for More Time
89	Character Letters for Plaintiff from Anat Engel
89	Character Letters for Plaintiff from John Sulak
89	Plaintiff Requests Extension
89	error: Filing from Another Case
89	Character Letters for Plaintiff from Elizabeth Hull
89	LETTER ORDER granting (90) Plaintiff's Application for an extension of time to file a brief in further support of her motion to amend by 5/4/18. Signed by Magistrate Judge Joseph A. Dickson on 4/5/18. (jw)
89	LETTER APPLICATION requesting an extension of time to respond to (89) memorandum & (90) brief by VERONICA A. WILLIAMS
89	Character Letters for Plaintiff from John Mirano
89	Letter from Marsha Pappas RE: Veronica Williams. (jw)
89	Plaintiff's Response to Defendant's Latest Oppositions. (Attachments: # (1) Cover Letter, # (2) Envelope)(jw)
89-1	Cover Letter
89-2	Envelope
100	Plaintiff's letter requesting that the Court order Mr. Seiden to send her files re: Two Depositions; etc. (jw)
101	Letter from David Doyle Re: Veronica Williams.(jw)
102	Letter from Veronica Williams re: Meeting Duane Morris in court only. (jw)
103	Plaintiff Updates Subpoena List
104	Letter to Court -- copy of Response to IRS
106	Letter to Judge Salas & Court -- medical tests - ready after 8/1/18
108	Judge Salas Stays Case until 8/31/18
107	Plaintiff Proposes Defendants Suspend Sale of Her Home
188	

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MASTER  
LIST NO.

## DESCRIPTION OF EVIDENCE ITEM

- More than 10 years of time, money and effort went into preparing my first - ACT Inc. - for the impending orders on our US-858 contract. The new orders required that I consolidate my operations. To achieve this, I decided to sell my home. After selling my home I spent between 2008 and 2007 (PROOF) without an offer over \$175,000, I decided to stay. My second option was to trade my cash of capital and operations cash by restructuring debt, a common practice. Several firms offered to refinance my mortgage, I chose Utron Loan.
- CREATED DEBT RESTRUCTURE PLAN IN PREPARATION FOR IMPENDING ORDERS**
- + Chase offered 9% for both mortgages
  - + Had several conversations with Utron loan
    - o Told them of my concern I refinanced in 2008 due to Utron Loan's bad reputation and recording payments late (PROOF & Ex1 Post-2010 & Ex1 Reference)
    - o Mortgage filed with the Essex County Hall of Records
    - o Utron loan added about \$11,875 & Preempt added about \$95,875 to my principal (Ex1 PROOF)
    - o Refinanced with Preempt loan to escape Utron loan (for mortgage history see Ex1 PROOF)
    - o Utron assured me they would give me a modification if HAMP did not come through (Ex1 PROOF)
    - o First after "letting" entering my check, no verification of condition, credit score etc.) I was assured verbally & in writing that the modification would be confirmed upon receipt of my checks. (Ex1 PROOF)
    - o Utron reduced my mortgage principal but not enough (Ex1 PROOF)
    - o In addition to the amount Utron loan had added to my principal, Preempt added about \$95,875 to my principal (Ex1 PROOF)
  - + Despite excessive attention to principal I decided to proceed, to focus time on ACT Inc. customers, brought acquisition effort allowed ACT Inc. to achieve recognized and approved vendor status with multiple Federal Agencies. (Ex1 PROOF) Stopped up marketing and sales in 2008 (Ex1 working Group, RA meetings, Proposals show DMS, DC, RUC - Ex1 PROOF)
- (Witness List)
- + Sept. 2009 - Received job offer from FEMA to gain immediate "past performance", contingent upon security clearance approval (Ex1 PROOF)
    - o 2/25/09 - to Tulsa Center Ex1 PROOF
    - o 8/28/09 - to Nevada Moore Ex1 PROOF
    - o 8/2/09 - to Loss Mitigation Dept. Ex1 PROOF - 9/28/09 - to Loss Mitigation Dept. Ex1 PROOF - 11/28/09 - to Nevada Center Ex1 PROOF
- (Lillian Worked Files)
- (Profile & Loan Statements for Utron Loan)
- + I paid off uncollateralized debt (Ex1 PROOF)
- (purchase money order and sent it with returned checks to Utron (Ex1 PROOF, Ex2 PROOF, Ex7 PROOF)
- (Proof of Mortgage Payments)
- (Proof of Mortgage Payments)
- + Continued with my "living mobile" trial/prep for FEMA job (Ex1 WITNESS)
  - + Cultivating business relationships and improved remote operations for ACT Inc. (Ex1 WITNESS)
  - + Completed F-Comp & responses for Federal Security Clearance on 12/12/2009 (Ex2 PROOF & Ex7 WITNESS)
- (Witness List)
- + Began drive from FL Lauderdale, FL to South Orange, NJ - alone (Ex1 WITNESS)
  - + Too exhausted to attend, Foreclosure was granted for Section 8 - 2027609 (Ex1 PROOF)
  - + Was told it was an error and would be reversed if I sent an additional payment (Ex1 PROOF)
  - + I completed all payments required for my modification (Ex1 PROOF)
  - + Dec. 2009 Utron loan reneged on modification by foreclosing (Ex1 PROOF)
  - + Dec. 2009 Utron said they could stop foreclosure if I documented what we discussed (Ex1 PROOF)
  - + Jan. 2010 Utron loan's staff was unaware of the legal response by their attorney. With apology for Utron's errors and a promise of the immediate reversal of foreclosure and confirming the modification, I made more payments (Ex1 PROOF & Ex2 Post-2010 & Ex3 PROOF)
- (Proof of Mortgage Payments)
- (Modification Checks)
- + Mar 2010 Lost Clearance (Ex1 PROOF & Ex7 WITNESS)
- (Witness List)
- + 8/16/10 Lost OIA contract (Ex1 PROOF & Ex7 WITNESS)
- (Witness List)
- + 9/11/10 Lost FEMA job (Ex1 PROOF & Ex7 WITNESS)
- (Witness List)
- + 2010 -> Health declined (Ex1 PROOF & Ex7 WITNESS)
- (Witness List)
- + 2010 -> My company - ACT Inc. - now in jeopardy (Ex7 WITNESS)
  - + 2010 -> Ability to find jobs decreased (Ex1 PROOF & Ex7 WITNESS)
- (Witness List)
- VW FOUGHT BACK**
- + DATE Tried to get Utron loan, Goldman Sachs & FIRC to review my account & create a win-win solution (Ex17 PROOF & Ex26 PROOF Ex29 PROOF Ex30 PROOF Ex7 WITNESS)
  - (ENTER RESP)
  - (ENTER RESP)
  - (ENTER RESP)
- (Witness List)
- + 2010 - 2011 Utron loan and Goldman Sachs refused to discuss the matter (Ex1 PROOF & Ex7 WITNESS)
- (Witness List)
- + DATE Appeared to RI Banking Commission, SEC, Federal Reserve & others (Ex1 PROOF Ex26 PROOF & Ex7 WITNESS)
  - (ENTER RESP)
- (Witness List)
- + Aug 2011 Filed legal complaint against Utron loan & Goldman Sachs (Ex1 PROOF)
  - + DATE Served Utron loan & Goldman Sachs (Ex1 PROOF & Ex7 WITNESS)
- (Witness List)
- + Sept. 1, 2011 Goldman Sachs sold Utron Loan to Citicorp (Ex1 PROOF & Ex7 WITNESS) (COPY TO COURT ONLY & EX1 SEC or SEC1 & Ex7 WITNESS)
  - (CLICK TO VIEW)
  - (CLICK TO VIEW)
  - (CLICK TO VIEW)
- (Witness List)
- + Sept. 1, 2011 Federal Reserve orders Goldman Sachs to conduct Foreclosure Review (Ex1 PROOF)
  - + 2011 Utron loan's attorney never responded to questions (Ex1 PROOF)

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PAGE NO.	DESCRIPTION OF EVIDENCE ITEM
265	+ Sept. 18, 2011 Newline Litton Loan for Goldman Sachs (as co-) showed up at court hearing - VW granted motion (ExB: PROOF & ExC: WITNESS)
266	(WITNESS LIST)
267	+ Sept. 2011 Litton Loan-Goldman Sachs's attorney used court error to disqualify hearing co- withdraw and refiled (ExB: PROOF & ExC: WITNESS)
268	(CLICK TO VIEW)
269	+ Sept. 2011 Defendant's attorney obtained dismissal on a technicality. Judge said court could not make defendants wait until I recovered (ExB: PROOF
270	PROOF & ExC: PROOF & ExC: WITNESS)
271	(CLICK TO VIEW)
272	(CLICK TO VIEW)
273	(CLICK TO VIEW)
274	+ 2011-2012 My health declined more (ExB:PROOF & ExC: WITNESS)
275	(WITNESS LIST)
276	+ March 2012 Foreclosure Document with intention of collecting money rather than resolving errors (ExB: PROOF)
277	+ 2011 - 2012 Goldman Sachs and HBC ignored VW, backing Coover as they bullied me with collection (ExB: PROOF & ExC: PROOF & ExC: WITNESS)
278	(CLICK TO VIEW)
279	(WITNESS LIST)
280	+ Sept. 2012 Hospitalized for stress (ExB:PROOF & ExC: WITNESS)
281	
282	+ Oct. 2012 Hospitalized for stress ( ExB:PROOF & ExC: WITNESS)
283	(WITNESS LIST)
284	+ Began praying and meditating throughout the day, every day
285	+ Jan. 2013 hospitalized for stress (ExB:PROOF & ExC: WITNESS)
286	(WITNESS LIST)
287	+ Feb. 2013 Gathered strength to prepare meals and drive (ExC: WITNESS)
288	+ March 2013 Resumed physical therapy after 4 months of life threatening health condition (ExC: WITNESS)
289	WITNESS)
290	+ Spring 2013 VW searched for attorney with courage & knowledge to represent me (ExC: WITNESS)
291	+ April 2013 Tried to secure HAMP again, directly via HUD this time (ExB: PROOF)
292	+ March 2013+ HAMP 1st - via Fern(ExB: PROOF), 2nd Michael Martin (ExB: PROOF-audio only & PROOF), 3rd Deborah said my case is "out of scope" (emails removed by
293	Novabest 02/14)
294	(CLICK TO VIEW)
295	(CLICK TO VIEW)
296	+ 2011 - NOW Property continued to decline, FIRM denied repairs, Insurance again check sent to Litton (ExB: BEFORE - AFTER)
297	+ April 24, 2014 VW retained DeBeaux & DeBeaux (ExB: PROOF & ExC: WITNESS) Foreclosure Mitigation
298	
299	+ June 2014 Filed new complaint against all defendants (ExB: PROOF)
300	+ Next 12 weeks Lots of legal filings, hearings, HBC started foreclosure proceedings again (ExB: PROOF)
301	+ Aug. 2014 Tried again to get HAMP offer (ExB: PROOF)
302	+ Sept. 2014 DD waived fees due to stress imposed health problems (ExB: PROOF)
303	+ Sept. 2014 VW called Mediator to find out what happened in July hearing. Told of discussions that I consider a "professional reminder of Goldman Sachs' & Deane Morris' power"
304	(ExC: witness)
305	+ Oct. 2, 2014 VW completed 4 hour deposition with redundant questions (cancelled physical therapy). Defendants' attorney showed mortgage documents that were questionable
306	(ExB: PROOF & ExC: WITNESS)
307	(WITNESS LIST)
308	+ Oct. 21, 2014 Defendants' attorney promises to sue DeBeaux if they lose (ExB: PROOF & PROOF)
309	(CLICK TO VIEW)
310	+ Oct. 27, 2014 DeBeaux withdrew (ExB: PROOF & ExC: WITNESS)
311	(CLICK TO VIEW)
312	+ Oct. 28, 2014 Attorneys for Plaintiff and Defendants "confirm" total date moved to Jan. 15, 2015 (ExB: PROOF)
313	+ Oct. 27, 2014 VW launches fundraising campaign (ExB: PROOF & ExC: WITNESS)
314	(WITNESS LIST)
315	+ Oct. 28, 2014 VW begins search for new attorney
316	+ Nov. 1, 2014 VW responds to Defendants' letter via letter (ExB: PROOF & PROOF & ExC: WITNESS)
317	(CLICK TO VIEW)
318	(WITNESS LIST)
319	<a href="#">a. Present all legal actions associated with this matter (ExC: PROOF)</a>
320	<a href="#">b. VW asks questions by position and ExB: PROOF</a>
321	(CLICK TO VIEW)
322	+ Confirmation of mortgage payment sent to Litton Loan on 4/1/05
323	+ History of Mortgages on 541 Scotland Road, South Orange, NJ property
324	+ Essex County Bill to Foreclosure 4/13/07 (while Plaintiff was still making payments)
325	+ Mortgage Discharged 7/30/08 & 3/23/12:
326	+ City Federal \$100,00 note on 8/25/03 cancelled 3/26/07 (changed from adjustable to fixed rate)
327	+ City Federal \$80,000 note on 12/24/06
328	+ City Federal \$80,000 note on 5/11/06 Discharged on 8/22/08
329	+ Mortgage History prepared by Plaintiff
330	+ Amortization Schedule prepared by Plaintiff
331	+ City Federal initial disclosure statement from Plaintiff
332	+ Amortization Schedule prepared by Plaintiff
333	+ Axman Loan documents from Plaintiff
334	+ Amortization Schedule prepared by Plaintiff
335	+ Litton Loan modification from Plaintiff
336	+ Litton Loan Commitment Letter dated 9/25/08
337	+ Federal Statement of Capabilities from Plaintiff's company

## Over 1,140 Evidentiary Items Digital Copies Files & Available Upon Request

MASTER LIST NO.	DESCRIPTION OF EVIDENCE ITEM
882	+ Witness List from Plaintiff
883	+ Offer Letter from FEMA (to get security clearance)
884	+ Modification Letter Requested by Litton Loan from Plaintiff 2/25/09
885	+ Modification Package Requested by Litton Loan from Plaintiff 3/23/09
886	+ Modification Letter Requested by Litton Loan from Plaintiff 8/2/09
887	+ Modification Letter Requested by Litton Loan from Plaintiff 9/28/09
888	+ Modification Letter Requested by Litton Loan from Plaintiff 12/28/09
889	+ Plaintiff retired massive debt in 2009 to comply with modification requirement from Litton
890	+ Checks Plaintiff Sent to Litton Loan for Modification
891	+ Payments to Litton Loan from Plaintiff
892	+ Letter 10/21/09 Requested by Bessie Cahoe Litton Loan with Payment Info from Plaintiff
893	+ Letter Requested by Federal Emergency Management Agency for clearance from Plaintiff
894	+ Letter from Defendants' First Attorney Confirming Judgement on Fraudulent Mortgage
895	+ Letter 1/10/10 Requested by Bessie Cahoe Litton Loan with Payment Info from Plaintiff
896	+ Letter 1/10/10 Requested by Bessie Cahoe Litton Loan with Payment Info from Plaintiff
897	+ Confirmation from FEDEX of mortgage payment sent to Litton Loan on 2/9/10
898	+ FEMA letter: Plaintiff failed security clearance and lost job 5/12/2010
899	+ Plaintiff's firm lost GSA Federal Supply Schedule on 3/16/10
900	+ Plaintiff Health Decline Will Be Confirmed by Doctors
901	+ Plaintiff's Ability to Get Jobs Declined
902	+ Good Faith letter from Plaintiff to Owen & Litton Loan
903	+ Plaintiff Requested Info from Owen on 1/23/11 & 11/12/12 (NEVER RECEIVED RESPONSE)
904	+ Plaintiff Letter to HSBC President on 6/10/10
905	+ HSBC Response dated 6/25/10 (sent 8/3/11) to Plaintiff's letter
906	+ NO EXHIBIT HERE
907	+ Letter from Federal Reserve Bank dated 9/3/10 (assumes incorrect information)
908	+ Additional Information Sent to SEC 8/7/11
909	+ Complaint Filed by Plaintiff - NJ Docket No. L-000083-11
910	+ Proof of Service & Legal Documents for Case L-000083-11. (DEFENDANTS DID NOT SHOW UP IN COURT)
911	+ Federal Reserve Announces Action Against Goldman Sachs for residential mortgage misconduct & negligence
912	+ Goldman Sachs To Sell Litton Loan to Owen announced 6/6/11
913	+ Attempts to Workout Solution with Owen
914	
915	
916	+ Owen's CEO ignores Plaintiff's Request to Review Account - Notified NJ Regulators (NO ACTION)
917	
918	+ Effort to Reverse Fraudulent Foreclosure 3/1/12
919	+ Effort to Correct Mortgage and Document Inconsistencies
920	+ Standard, Inadequate Response to Plaintiff's Package in Ex. 41
921	+ Voicemail from Michael Martin of Greenpath
922	(CLICK TO VIEW)
923	+ Decline of Plaintiff's Property While Being Defrauded by Defendants
924	+ Plaintiff Retained Denbeaux & Denbeaux 4/24/13
925	+ Denbeaux Files Complaint for Plaintiff
926	+ Plaintiff's Legal Costs Soar
927	+ Defendants' Actions Impose IRS Fines due to late filing
928	+ NO EXHIBIT HERE
929	+ Plaintiff Accepts Denbeaux Withdrawal 10/24/14 (Defendants threaten sanctions & attorney fees)
930	(CLICK TO VIEW)
931	+ Plaintiff Notifies Denbeaux That She Has Not Decided How to Proceed 10/31/14
932	+ Plaintiff Seeks Help To Combat Mortgage Fraud
933	+ Defendants' Attorney & Plaintiff's Former Send Misleading Document that Trial Was Adjourned (JUDGE SAID IT WAS JUST A PIECE OF PAPER)
934	+ NONE OF THE REMAINING EXHIBITS HAVE ANY DOCUMENTS
935	<a href="C:\CriticalFiles\CURRENT_Fox2010\Veronica Williams\Legal_Prepared_Case_Litton.com\1_GoldmanSachs_Story_v6.doc">C:\CriticalFiles\CURRENT_Fox2010\Veronica Williams\Legal_Prepared_Case_Litton.com\1_GoldmanSachs_Story_v6.doc</a>
936	<a href="http://www.7news.com/story/32478000/documents-all-11-18-18.pdf">http://www.7news.com/story/32478000/documents-all-11-18-18.pdf</a>

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400

### MOTION FOR PROOF HEARING

The Plaintiff would like a jury to determine compensatory and punitive damages.

No amount of money can compensate for the near death incidents and trauma that the defendants put me through.

401

The defendants' actions inflicted severe injury in the Plaintiff warranting payment of the following damages:

HURT TO PLAINTIFF	DAMAGES INCURRED	DAMAGES SOUGHT
<b>COMPENSATORY</b>		
DOLLARS IN MILLIONS		
<ul style="list-style-type: none"> <li>Loss of ACT Inc. contracts</li> </ul>	\$279.2 M	TBD
<ul style="list-style-type: none"> <li>Loss of Employability in field of experience (\$1.8M [<del>\$300k</del> * 6 YRS- 2009-2015])</li> </ul>	\$2.1M	TBD
<ul style="list-style-type: none"> <li>Stress Induced Severe Prolonged Illness</li> </ul>	\$500.0 M	TBD
<b>PUNITIVE</b>	SEVERE	TBD

402

**LOSS OF ACT INC. CONTRACTS**

[C:\CriticalFiles\CURRENT\\_Post2010\Veronica Williams\Legal\\_Prepaid\Case\\_LittonLoan\1\\_Denbeaux\GoldmanSachs-deposition-responses\Discovery-Documents\\_ALL\\_11-18-14-wo-TOC.pdf](#)

403

**LOSS OF EMPLOYABILITY**

405

**WHY HAVE DEFENDANTS SPENT MORE TO TAKE PLAINTIFF'S HOME THAN IT IS WORTH?**

[Defendants fought with 6 law firms \(Ex47: PROOF\), plus investigators, insurance firms and other since 2010](#)

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BECAUSE..... (CLICK FOR STATISTICS)

407

### SUMMARY OF WHAT HAPPENED

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	Motion of Proof Hearing with links to Exhibits	3
	Summary of What Happened	4
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Exhibits & Attachments

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466	Exhibit B – 51 – Owen Sets Aside \$100M for Foreclosure Settlements	103
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468	Exhibit C – Discovery Information for Docket No. ESSEX-L-004753-13 (updated) 750 PAGES	106 – 110
469	Exhibit D – SBA Reconsideration of Loans Denied: 52 PAGES	
470	IRENE #4021 Business Loan Application: SBA Reference Number: # 1000115934	111
471	SANDY #4086 Business Loan Application: SBA Reference Number: # 1000219393	
472	Exhibit E – Witnesses: Testimony from doctors and other healthcare professionals about hospitalizations, therapy, treatments and medications endured by Plaintiff for stress related illness induced and exacerbated by defendants. 23 PAGES	112
473	Exhibit X	
474	Index	113 – 128
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476

### EXHIBIT A DEFENDANTS' POWER

	WORLD RANK	ASSETS
		US DOLLARS
Goldman Sachs	28	\$1,505,000,000,000
HSBC	3-Feb	\$2,723,000,000,000
Ocwen	NA	\$7,873,770
Fremont	NA	NA
JP MorganChase	9-Jun	\$2,463,000,000,000

[There have been over 25 million foreclosures in the US since 2000. That is 28.9% of all homeowners!](#)

477

### EXHIBIT A – 1

**“IN SEARCH OF REPRESENTATION” MESSAGE SENT TO ATTORNEYS**

I am in search of a NJ attorney who is honest, courageous and has won fraud cases against financial firms.

On Monday, November 17, 2014, The Superior Court of New Jersey Essex County Vicinage Law Division granted me a default judgment against Goldman Sachs, HSBC Bank USA, Ocwen, Fremont Home Loan Trust (**Docket ESSX L – 004753-13**). The Discovery summary, with updates, is attached (1\_GoldmanSachs-Story\_v5-attorney-search.docx ). You may click on the hyperlinks to see the proof as you read. Or, you can download the summary with all documents attached – 503 pages—by clicking on this link [http://finfix.org/proof/DD/Discovery-Documents\\_ALL\\_11-18-14.pdf](http://finfix.org/proof/DD/Discovery-Documents_ALL_11-18-14.pdf). Additional information can be found at [www.FinFix.org](http://www.FinFix.org).

We need to schedule a proof hearing, file a motion to dismiss the foreclosure (**Docket F-00839-13**), file a motion to discharge mortgage, defeat an appeal (if necessary), and anything else the attorney advises me to do.

478

### EXHIBIT B

**PUTTING IT INTO PERSPECTIVE: Info Not Included in Discovery Document  
(SEE EXHIBIT C – DISCOVERY SUBMISSION FOR DOCKET NO. ESSEX-L-004753-13)**

479

- **7-10-1850 Marine Midland began (Ex B-1: Wikipedia)**

480

- **3-3-1865 The Hongkong and Shanghai Banking Corporation (HSBC) was established in Hong Kong, China (Ex-B-2: Cited)**

481

HSBC Bank USA, N.A. CIK#: 0001582152

482

(Ex-B-3: first SEC filing date 7-23-13)

483

- **12-2-1938 Ocwen Federal Bank established ( Ex-B-4: FDIC Certificate #: 30028)**

484

- **1967 Midland Bank purchases a one-third share in the parent of London merchant bank Samuel Montagu & Co. Limited (now HSBC Republic Bank (UK) Limited (Ex-B-5: HSBC reference)**

485

- **1985 Enhance Financial Services established (Ex-B-6: CIK# 0000881889 & About)**

486

(CLICK TO VIEW)

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- 487 • 1987 HSBC extended 51% share to full ownership of Marine Midland Bank (Ex-B-7: Cited)
- 488 • Feb. 1988 Ocwen established (Ex-B-8: About, CIK# 0000873860)
- 489 (CLICK TO VIEW)
- 490 • 1988 Litton Loan established (Ex-B-9: Profile)
- 491 • 2-8-1995 ENHANCE FINANCIAL SERVICES GROUP INC (Ex-B-10: CIK#: 0000881889 Ex-B-6: first SEC filing date)
- 492 (CLICK TO VIEW)
- 493 • 1997/2007 When did Enhanced Financial Services buy Litton Loan (Ex-B-11: SEC Filing) (Ex-B-11: SEC Filing) (Ex-B-12: Money Trail)
- 494 (CLICK TO VIEW)
- 495 (CLICK TO VIEW)
- 496 • 6-4-1996 OCWEN FINANCIAL CORP Ex-B-8: CIK#: 0000873860 Ex-B-13: initial SEC Filing
- 497 (CLICK TO VIEW)
- 498 • 1996 C-Bass was formed and "added" Litton Loan to its holdings. (Standard & Poors evaluation)  
In 1996, Litton was added to a newly formed investment company, C-BASS, as part of an initial investment made by Enhance Financial Services, its owner at the time. Enhance, which later was purchased by Radian Group Inc. (Radian), co-invested in C-BASS with MGIC Investment Corp. (MGIC) in July 1996 to form C-BASS LLC. MGIC and Radian each owned a 42% interest in C-BASS LLC, with the remainder owned by C-BASS senior management. C-BASS was a large purchaser of credit-sensitive assets, which consisted primarily of subprime mortgages. As an outgrowth of this strategy, Litton began servicing subprime accounts in 1998. Due to liquidity pressures, C-BASS LLC sold Litton to Goldman Sachs Group Inc. in December 2007.
- 499 • 2-16-1999 HSBC acquired (Ex-B-14: SEC listing) Marine Midland Bank (Ex-B-14: CIK# 0000062346) HSBC USA INC Ex-B-15: CIK#: 0000062348 & 6-2-1996 SEC Filing
- 500 (CLICK TO VIEW)
- 501 (CLICK TO VIEW)
- 502 (CLICK TO VIEW)
- 503 (CLICK TO VIEW)
- 504 • 2-17-1999 Enhanced Financial Services first SEC filing (Ex-B-16: CUSIP No. 0000881889; Statement of Acquisition)
- 505 (CLICK TO VIEW)
- 506 • 7-27-1999 Republic National Bank initial SEC filing (Ex-B-17: CIK# 0000315053) <http://www.sec.gov/about/forms/form13f.pdf>
- 507 • 12-31-1999 HSBC acquired Republic National Bank (Ex-B-18: CIK#0000083246) effective Jan. 3, 2000
- 508 (CLICK TO VIEW)
- 509 • 11-1-2000 C-Bass sells Litton Loan (Ex-B-19: SEC filing 12-14-2001) to Residential Asset Funding Corporation (Ex-B-20: SEC filing) Litton has complied with Section 3.27 of the Pooling and Servicing Agreement by and between Residential Asset Funding Corporation, as Depositor, Credit-Based Asset Servicing and Securitization LLC, as seller, The Chase Manhattan Bank, as Trustee and Litton Loan Servicing LP, as Servicer, dated November 1, 2000.
- 510 (CLICK TO VIEW)
- 511 • 11-14-2000 Radian acquires Enhanced Financial Services (Ex-B-21: PressRelease)
- 512 • 1-12-2001 SEC shows Litton Loan a subsidiary of Enhance Financial & affiliate of C-Bass (Ex-B-11: SEC Filing)
- 513 • 2-26-2002 C-BASS CAPITAL LLC (Ex-B-22: CIK#: 0001038155 formerly: HEMLOCK CAPITAL LLC first SEC filing)
- 514 • 12-27-2000 Goldman Sachs advised Radian on acquisition of Enhanced Financial Services (Ex-B-23: SEC filing)
- 515 • 1-22-2001 HSBC Bank formerly Republic National Bank HSBC BANK USA (Ex-B-24: CIK#: 0000315053 last SEC filing)

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- 516 • 12-21-2004 New Jersey Department of Banking and Insurance: NJ's Predatory Lending Law Protecting Consumers Ex-B-25:  
<http://www.state.nj.us/dobi/pressreleases/pr041221.htm>
- 517 • 2-16-2005 Deloitte & Touche Report on Litton Loan filed with SEC Ex-B-26: filed with SEC
- 518 • 8-25-2006 FREMONT HOME LOAN TRUST 2006-C (Subject) (Ex-B-27: CIK: 0001373810 Initial SEC filing by FREMONT  
MORTGAGE SECURITIES CORP (Filed by) Ex-B-27: CIK: 0001099390
- 519 (CLICK TO VIEW)
- 520 (CLICK TO VIEW)
- 521 • 3-8-2007 The Federal Deposit Insurance Corp. announced the cease-and-desist order with Fremont Investment & Loan (Ex-B-
- 522 • 12-11-2007 C-Bass sells Litton Loan to Goldman Sachs (Ex-B-29: Article)
- 523 • 11-21-2007 SEC Launches Probe of MGIC, Radian (Ex-B-30: Article)
- 524 • Financiers, Wall street Journal & other publications not fooled (Ex-B-31: Article OR Article)
- 525 (CLICK TO VIEW)
- 526 • 12-2007 Goldman Sachs to Cash In Big Time with Acquisition of Litton Loan (Ex-B-32: Article or Article )
- 527 (CLICK TO VIEW)
- 528 • 2007 One reason that Goldman Sachs may have bought Litton Loan:  
C-Bass was among more than 100 mortgage lenders and investors forced to halt operations or find buyers in 2007 amid the worst  
housing slump in 18 years. Its majority owners were MGIC Investment Corp. and Radian, the nation's No. 1 and No. 3- ranked  
mortgage insurers. - See more at: (Ex-B-32: Article or Article )
- 529 • 9-21-2008 HSBC dumps over \$40 billion in loans (Ex-B-33: Article & Article & Article)
- 530 (CLICK TO VIEW)
- 531 (CLICK TO VIEW)
- 532 • 7-15- New Jersey Attorney General Announces Mortgage Fraud Lawsuits (Ex-B-34: Article)
- 533 • 9-30-2009 HSBC moves headquarters to avoid fines (Ex-B-35: Article & Article & Article & Article & Article )
- 534 (CLICK TO VIEW)
- 535 (CLICK TO VIEW)
- 536 (CLICK TO VIEW)
- 537 (CLICK TO VIEW)
- 538 (CLICK TO VIEW)
- 539 • 1-27-2010 Litton Loan not favorably viewed by industry (Ex-B-36: Article & Article & Article & Article)
- 540 (CLICK TO VIEW)
- 541 (CLICK TO VIEW)
- 542 (CLICK TO VIEW)
- 543 • 4-16-2010 SEC is charging Goldman Sachs with fraud over its structuring of CDOs, saying "the bank created and sold a  
mortgage investment that was secretly devised to fail." - See more at: Ex-B-37: Article
- 544 • 6-22-2010 Larry Litton Jr., Litton Loan, claims 100,000 trial modifications, almost 1/3 of portfolio, in letter to Financial
- 545 • 7-9-2010 Legal Complaint alleges HSBC underwriting facilitates mortgage fraud (Ex-B-39: Legal Complaint)
- 546 • 11-9-2010 Goldman Sachs suspended evictions & foreclosures in some states (Ex-B-40: article)
- 547 • 11-12-2010 C-Bass (Credit-Based Asset Servicing and Securitization LLC) files bankruptcy (sold Litton Loan in 2007) (Ex-B-41: /

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548

- 3-6&13-11 Financial Firms' Errors Recognized by Many (Ex-B-42: Article & Article)

549

(CLICK TO VIEW)

550

- 6-6-2011 Goldman Sachs sells Litton Loan to Ocwen (Ex-B-43: Article)
- 9-1-2011 Goldman Sachs Agreement with Federal Reserve intended to provide remediation to borrowers who suffered financial injury WAS INSUFFICIENT. The Federal Reserve Board announced a formal enforcement action against the Goldman Sachs Group, Inc. and Goldman Sachs Bank USA to address a pattern of misconduct and negligence relating to deficient practices in residential mortgage loan servicing and foreclosure processing involving its former subsidiary, Litton Loan Servicing LP. Ex-B-44: Article

551

552

- 9-6-2011 Goldman Sachs playing both sides of BofA \$8.5B settlement (Ex-B-45: Article)

553

- 11-10-2011 HSBC continues to dump billions in loans (Ex-B-33: Article & Article & Article)

554

(CLICK TO VIEW)

555

(CLICK TO VIEW)

556

- 8-2-2011 HSBC lays off 30,000 U.S. employees; the number will rise as time goes on (Ex-B-46: Article & Article & Article)

557

(CLICK TO VIEW)

558

(CLICK TO VIEW)

559

- 6-7-2012 Damages by HSBC recognized by people worldwide (Ex-B-47: Article & Article)

560

(CLICK TO VIEW)

561

- 5-17-2013 HSBC lays off another 14,000 employees (Ex-B-46: Article & Article & Article)

562

(CLICK TO VIEW)

563

(CLICK TO VIEW)

564

- 7-23-2013 HSBC Bank USA, N.A. Ex-B-40: CIK#: 0001582152 (Ex-B-48: Form 13F first SEC filing date 7-23-13) + (Affiliated with ?? HSBC established in Hong Kong, China in 1865 (Ex-B-2: Cited) )

565

(CLICK TO VIEW)

566

(CLICK TO VIEW)

567

- 2-1-2014 Plaintiff's Response to Character Assassination by Defendant's attorney (Ex-B-49)

568

- 10-21-14 HSBC Board Member chastises protestors (Ex-B-50: Article & Article)

569

(CLICK TO VIEW)

570

- 10-30-2014 Ocwen sets aside \$100M for possible foreclosure settlements (Ex-B-51: Article)

571

- 9-1-20014 HSBC Culpability Recognized Worldwide (Ex-B-51: Article & Article)

572

(CLICK TO VIEW)

573

- 12-13-14 Recount of 'in and out' fraud (Ex-B-52: Article) A CHRONOLOGY, COST & CONSEQUENCE OF "ERRORS" REFERENCE EXHIBIT FROM DISCOVERY DOCUMENT

574

- 11/14/14 The Discovery document submitted to the Superior Court of New Jersey and to the defendants' attorney, clearly documents "errors or fraud" by the defendants. This includes a financial amortization backed by official documents of the mortgages services and offered by the defendants. At least \$208,000 of the mortgage principal balance has not been accounted for. Defendants still have not provided complete transactional reports for the mortgages in questions. (Ex-C: Download )

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575

- 2/4/15 The SBA has denied, multiple times, loans for which the Plaintiff was entitled. The SBA cites the Defendants' actions as the reason why Plaintiff's loan was denied. (Ex-D: Letter & Letter )

576

(CLICK TO VIEW)

577

- 2/5/15 Witnesses will provide further collaboration. Witnesses were presented to the NJ Court and the defendants' attorney in the physical Discovery document submitted. These witnesses will present indisputable evidence of wrongdoing by defendants and the consequential damages to the Plaintiff. Since some of our current and intended witnesses have been intimidated by people working on behalf of the Defendants, the names of those chosen to testify will not be revealed until the

578

[C:\CriticalFiles\CURRENT\\_Post2010\Veronica Williams\Legal Prepaid\Case\\_LittonLoan\1\\_GoldmanSachs-Story\\_v8-MotionProof-Hearing\\_2](C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal Prepaid\Case_LittonLoan\1_GoldmanSachs-Story_v8-MotionProof-Hearing_2)

579

[http://www.finfix.org/proof/DD/Motion-for-Proof-Hearing\\_SHARED.pdf](http://www.finfix.org/proof/DD/Motion-for-Proof-Hearing_SHARED.pdf)

C:\CriticalFiles\CURRENT\_Post2010\Veronica Williams\Leg

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Documents Submitted to US District Court of NJ in Nov. 2016

600	1_ALL-SUMMONS-SERVED-AFFIDAVITS.pdf
601	1_COMCAST-IDENTIFY-THEFT-ONLY_ALL_Redacted.pdf
602	1_SUMMARY_for-Robert-Rich.pdf
603	1_US_Case-2-16-cv-05301-ES-JAD_Nov_2016.pdf
604	ACT_Capabilities_Statements.pdf
605	ACT_Inc.-D&B-PPOE-Report.pdf
606	ACT-Certificate-of-Incorp.pdf
607	ACT-Inc.-Capabilities-Statement-GSA-v13-DC-NJ.pdf
608	ACT-Inc.-IT-Labor-Categories&Rates.pdf
609	ACT-Inc.-Master_Price_List_Comm1_2-21-15.pdf
610	ACT-Inc.-MOBIS-Labor-Categories&Rates.pdf
611	ACT-MOBIS-BestPractices-D&B.pdf
612	ACT-Volume_1-Technical_Attachments.pdf
613	ACT-Volume_2-Price.pdf
614	Appeal-Hearing_23215-843_dictation_844_by_0015_sn.dct-1.wav
615	Appeal-NJ-redacted.pdf
616	Appeal-NJ-redacted.pdf
617	Appeal-NJ-redacted-PUBLIC.pdf
618	Appeal-NJS-share.pdf
619	ARDEC Solution Overview.doc
620	ARDEC-SolutionOverview.pdf
621	Article-PovertyPimps.pdf
622	CADTRAIN-Invoice-3770.pdf
623	Capital_One_Highlights-for-SBA.pdf
624	CapOne_SETTLED_2877.pdf
625	CapOne_SETTLED_4857.pdf
626	Case ID_ 4011821314 _ Williams Veronica_ NOR.pdf
627	Case_2-16-cv-05301_MotionDefaultJudgment.docx
628	Case_2-16-cv-05301_MotionDefaultJudgment.pdf
629	Case-ID-4011821314_WilliamsV_NOR.pdf
630	CaseNo-2-16-cv-05301_Defendants-Served.doc
631	CENSUS_us_state_totals_2012.xls
632	COURT_List-of-Filings-FOR-TRIAL.docx
633	COURT_List-of-Filings-FOR-TRIAL.pdf
634	COURT_Motion-to-Dismiss-Foreclosure_Docket No. ESSEX-F - 000839-13_
635	COURT_MotionToReinstate_ESSEX-L-00475-13.pdf
636	COURT-Denbeaux-Withdraws_Notice_12-9-14.pdf
637	Dec-Submission-Cover-letter_12-20-16.doc
638	Dec-Submission-Cover-letter_12-20-16.pdf
639	Dec-Submission-Cover-letter_12-22-16.doc
640	Dec-Submission-Cover-letter_12-22-16.pdf
641	Dec-Submission-Cover-letter_12-23-16.doc
642	Dec-Submission-Cover-letter_12-26-16.doc
643	Dec-Submission-Cover-letter_12-26-16_w-backup.doc



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644	Denbeaux-Threatened_10-31-14_Redacted.pdf
645	DHS - USCG - McIntyre.pdf
646	DHS-VOS-with-ACT-12-11-06.pdf
647	DiscoverI-Presentation-Agenda.pdf
648	DiscoverIT Presentation Agenda.doc
649	DiscoverIT Presentation Agenda.pdf
650	DiscoverITTrainingforPicatinny-COACH-1-30-03.pdf
651	Eligibility-Guidelines-for-Gaining-Security-Clearance _ Military.pdf
652	Extension-to-File_Waive-Fees_IRS-NJ_ACT_2014-2013_3-3-16.pdf
653	FEMA_ClearanceDenialInfo.pdf
654	FEMA_Federal-Emergency-Management-Agency-FOIA-2013-FEFO-00066-R
655	Financial-Injury.xlsx
656	FoodStampLetter_11-18-16-INCREASED.pdf
657	Fremont-Home-Loan-2006_0001036404-07-001672.pdf
658	Fremont-Home-Loan-2006_0001036404-07-001672.txt
659	Fremont-Home-Loan-Trust_in-Edgar.pdf
670	Fremont-Home-Loan-Trust_in-Edgar.xlsx
671	From-Seiden-Stipl-Ext-Discovery+Adj-Trial-Williams.pdf
672	Funding-Guarantee.docx
673	Funding-Guarantee.pdf
674	GMR_for_GS-10F-0104P_GSA-Agency-Answer-Deny-Williams-ENCLOSURE-
675	GMR_for_GS-10F-0104P_GSA-Agency-Answer-Deny-Williams-Request_ACT
676	GSA-2016-000939-Veronica-Williams-Final-Response-Letter-dated-092220
677	GSA-FOIA-denied.pdf
678	GSA-FOIA-denied-ltr.pdf
679	GSA-Proposal-by-SIN-IT.pdf
680	GSA-Proposal-by-SIN-IT.pdf
681	GSA-Proposal-by-SIN-MOBIS.pdf
682	HAMP_Request_8-4-14.pdf
683	How Does Debt Affect Military Security Clearances.pdf
684	How-Does-Debt-Affect-Military-Security-Clearances.pdf
685	HSBC-Acquires-US-Banks.pdf
686	HSBC-Acquires-US-Banks.rtf
687	HSBC-Interrogatories_12-6-13.pdf
688	Insurance-Cancelled_11-1-14.pdf
689	IRS-NJ_ACT_2006-2007-2008_12-12-11.pdf
690	IT_ACT-inc20060407-GSALettersOfSupply.pdf
691	IT-Price-List-for-Proposals_6-29-03.xls
692	IT-Price-List-for-Proposals_6-29-03_for-FedCourt.xls
693	IT-Price-List-for-Proposals_6-29-03-ALL-SHEETS.pdf
694	IT-Schedule.pdf
695	Medical-Impact.doc
696	Medical-Impact.pdf
697	Medical-Impact2.doc

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MASTER LIST NO.	Documents Submitted to US District Court of NJ in Nov. 2016
698	MobilityEmpowersSenate.pdf
699	MOBIS-Price-List-for-Proposals.pdf
680A	MOBIS-Price-List-for-Proposals.xls
681A	MOBIS-Schedule.pdf
682A	MotionToDismissForeclosure_ESSEX-F-000839-13.pdf
683A	MotionToReinstate_ESSEX-L-00475-13.pdf
684A	Navy-disposition-letter.pdf
685A	Navy-VW-submitted.pdf
686A	NU-Medicaid-Recovery-Notice.pdf
687A	Ocwen-foreclosures-frozen-after-NationalMortgageSettlement-compliance-failure_2016-04-28_HousingWire.pdf
688A	Pics-Damages_7-8-15.pdf
689A	Position-Opened-for-Civilians.pdf
690A	Proposal-Part II v4.doc
691A	Proposal-Part II v4_SHARE.pdf
692A	Proposal-Part II v4_SHARE_NOT-REDACTED.pdf
693A	Proposal-Part II v4_SHARE_Redacted.pdf
694A	Proposal-Part-II-submitted.pdf
695A	Proposal-Part-I-submitted.pdf
696A	SBA_8-10-13-DENIES_LoanApp-1000219393.pdf
697A	Security_Clearance_faq.pdf
698A	SF-86-Security-Clearance-Questionnaire.pdf
699A	South-Orange-Health-Officer.pdf
700	TSG-NA52-DR518-Prod-2015-03-1338081-12673472_99755438_v3.pdf
701	TSG-NA52-DR519-Prod-2015-07-1338081-13291232_99755438-DENIED.pdf
702	UNH-Complaint_4-27-16_Redacted.pdf
703	UpdateDiscoverITTrainingforPicatinny-1-30-06.pdf
704	VW List of Speaking Engagements.pdf
705	VW_CV.pdf
706	VW_CV_full_2016.doc
707	VW_FINRA-Good-Standing-Letter_Veronica-Williams.pdf
708	VW_Request_Settlement_& Vacate_Judgment_toCapOne-SENT.pdf
709	VW_toHSBC_HSBC_Response.pdf
710	VW_toHSBC_Redacted.pdf
711	VWilliams_CV_CEO_Newark-Alliance_FU2-SUBMITTED.pdf
712	VWilliams_CV_CEO_Newark-Alliance-SUBMITTED.pdf
713	VWilliams_Publications.pdf
714	VWilliams_SpeakingEngagements.pdf
715	VWilliams_SpeakingEngagements_OLD.pdf
716	VWilliams-FedMaster-2014-Navy-Small-Business.pdf
718	VWilliams-FedMaster-2014-Navy-Small-Business_3-2015.pdf
719	Witnesses_Nov-2016.pdf
720	Women Who Mean Business.pdf

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MASTER LIST NO.	Documents Submitted to US District Court of NJ in Nov. 2016
730	1_Case-Files_Index_6-13-17.pdf
731	Answer-DUP_8-9-13.pdf
732	Answer_8-9-13.pdf
733	Appeal-of-Foreclosure-Stamped-1.pdf
734	Appeal-of-Foreclosure-Stamped-2.pdf
735	Assignment-Mtg_9-17-14.pdf
736	Case-Mgmt-Order.pdf
737	Case-Summary_6-9-17.pdf
738	Certification-of-Diligent-Inquiry&Accuracy.pdf
739	Certification-of-Fair-Foreclosure-Notice_9-17-14.pdf
740	Certification-of-Mailing-Mediation-Docs_9-17-14.pdf
741	Certification-of-Non-Military_9-17-14.pdf
742	Certification-Proof-of-Mailing_9-17-14.pdf
743	Certification-to-Allow-Costs-in-Judgment_9-17-14.pdf
744	Certifications-FixErrors.pdf
745	Certifications-of-Certified-Mail.pdf
746	CertificationsFictitious-Spouse.pdf
747	CMPost-D&D-CORP_10-2-13.pdf
748	CMPost-D&D_10-3-13.pdf
749	CMPost-D&D_8-24-13.pdf
750	CMPost-S&E-Proceed_8-24-13.pdf
751	CMPost-S&E_10-3-13.pdf
752	CMPost-S&E_8-24-13.pdf
753	CMPost_8-13-13.pdf
754	Complsint_1-9-2013.pdf
755	Confirm-Case-Mgmt-Conf.pdf
767	Confirm-Plaintiffs-Motion-for-Summary-Judgment.pdf
768	Corresp-General-Cost Sheet_10-27-14.pdf
769	Corresp-General-Reply-Letter_10-17-14.pdf
770	CORRESP-GENERAL_9-14-16.pdf
771	ERRORS&MISTRUTHS.docx
772	ERRORS&MISTRUTHS.pdf
773	ERRORS&MISTRUTHS_3-9-17.pdf
774	Final-Judgment_9-17-14-copy.pdf
775	Final-Judgment_9-17-14.pdf
776	Judgment-Entered_10-27-14.pdf
777	Judgments Proof-Amt-Due.pdf
778	Judgments-Certification-Mail_9-17-14.pdf
779	Judgments-final.pdf
780	Judgments-Order-Judgment.pdf
781	Judgments-Proof-of-Mailing_9-17-14.pdf
782	Judgments_9-17-14-copy.pdf
783	Judgments_9-17-14.pdf
784	Judgments_Adj-Rate-Note_9-17-14.pdf

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MASTER LIST NO.	Documents Submitted to US District Court of NJ in Nov. 2016
785	Judgments_Proof of Mailing_9-17-14.pdf
786	Letter-from_S&E_1-29-14.pdf
787	Motion to Reverse Judgment & Dismiss_9-7-16.pdf
788	Motion to Reverse Judgment & Dismiss_9-7-16_copy.pdf
789	Motion-Affidavit_12-11-13.pdf
790	Motion-Answer_12-11-13.pdf
791	Motion-ARN-ExA_12-11-13.pdf
792	Motion-Brief-in-Support.pdf
793	Motion-Brief_12-11-13.pdf
794	Motion-Certification_12-11-13.pdf
795	Motion-Certs_6-6-13-COPY.pdf
796	Motion-Certs_6-6-13.pdf
797	Motion-Complaint-Mtg-Forecl_12-11-13-2.pdf
798	Motion-Complaint-Mtg-Forecl_12-11-13.pdf
799	Motion-Intent-to-Foreclose_12-11-13-2.pdf
800	Motion-Intent-to-Foreclose_12-11-13.pdf
801	Motion-Mortgage-ExB_12-11-13.pdf
802	Motion-Order-Grant-Judgment_12-11-13.pdf
803	Motion-Order.pdf
804	Motion-to-Reverse-Judgment&Dismiss_9-7-16.pdf
805	Motion-to-Reverse-Judgment&Dismiss_9-7-16_copy.pdf
806	Motion-to-Vacate-Default.pdf
807	Motion_1-7-14.pdf
808	Motion_12-11-13.pdf
809	Notice-of-Motion_12-11-13.pdf
810	NTC-FORECLOSURE-DKT-ASGN.pdf
811	Obj-Amt-Due_9-23-14.pdf
812	Obj-Motion_7-9-13.pdf
813	Objection-to-Amount-Due_10-2-14.pdf
814	One-Day-Extension.pdf
815	Order-Court_2-6-14.pdf
816	Orders-Signed_2-6-14.pdf
817	Orders-Signed_8-8-13.pdf
818	Proof-of-Amt-Due-by-Kevin-Flanagan_10-1-14.pdf
819	Request&Certification-of-Default.pdf
820	REQUEST-FOR-DEFAULT.pdf
821	Return-Service.pdf
822	Stips-Sett-Disml.pdf
823	WRIT-OF-EXECUTION-MISSING-INFO_10-27-14.pdf
824	WRIT-OF-EXECUTION_10-27-14.pdf
825	X-Code-Doc_6-23-13.pdf
826	X-Code-Doc_6-6-13.pdf
827	X-Code-Doc_7-13-13.pdf

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Doc. No.	No. Pgs	Documents	Date	Download
<b>MOTIONS &amp; APPEALS TO NJ COURTS</b>				
850	55	Appeal of Court Orders DOCKET NO. ESSEX-L-00473-13 MOTION FOR LEAVE TO APPEAL & MOTIONS TO WAIVE FEES	4/19/2016	<a href="http://www.fifix.org/Appeal-NJ.pdf">http://www.fifix.org/Appeal-NJ.pdf</a>  <small>C:\CriticalFiles\CURRENT_Post2010\Veronica-Williams\Legal_Proposal\Cases_Ultimate\COURT_Judge-MotionofAppealof-OrdersAppeal-NJ.pdf 55 pgs. 4/19/16 AND C:\CriticalFiles\CURRENT_Post2010\Veronica-Williams\Legal_Proposal\Cases_Ultimate\COURT_Appeal-to-NJ-Supreme-CourtAppeal-NJ.pdf 55 pgs. 4/19/16 &amp; Appeal-NJ-redacted.pdf</small>
851	33	Appeal of Foreclosure Judgment Docket No. F - 000839-13	5/17/2016	<a href="http://www.fifix.org/Appeal-NJF.pdf">http://www.fifix.org/Appeal-NJF.pdf</a>  <small>C:\CriticalFiles\CURRENT_Post2010\Veronica-Williams\Legal_Proposal\Cases_Ultimate\COURT_Appeal-to-NJ-Supreme-CourtAppeal-NJF.pdf 33 pgs. 5/17/16 &amp; Appeal-NJF-redacted.pdf</small>
852	50	Appeal to NJ Supreme Court DOCKET NO. ESSEX-L-00473-13 & Docket No. ESSEX-F -	7/2/2016	<a href="http://www.fifix.org/Appeal-NJS.pdf">http://www.fifix.org/Appeal-NJS.pdf</a>  <small>C:\CriticalFiles\CURRENT_Post2010\Veronica-Williams\Legal_Proposal\Cases_Ultimate\COURT_Appeal-to-NJ-Supreme-CourtAppeal-NJS.pdf 50 pgs. 7/2/16 &amp; Appeal-NJS-share.pdf</small>
853	29	Motion to Reinstate Essex-L-00475-13	8/28/2016	<a href="http://www.fifix.org/MotionToReinstate_ESSEX-L-00475-13.pdf">http://www.fifix.org/MotionToReinstate_ESSEX-L-00475-13.pdf</a>  <small>C:\CriticalFiles\CURRENT_Post2010\Veronica-Williams\Legal_Proposal\Cases_Ultimate\COURT_Judge-MotionofReinstate-Docket-COURT_MotionToReinstate_ESSEX-L-00475-13.pdf 8 pgs. 8/18/16</small>
854	9	Motion to Dismiss Foreclosure	8/19/2016	<a href="http://www.fifix.org/MotionToDismissForeclosure_ESSEX-F-000839-13.pdf">http://www.fifix.org/MotionToDismissForeclosure_ESSEX-F-000839-13.pdf</a>  <small>C:\CriticalFiles\CURRENT_Post2010\Veronica-Williams\Legal_Proposal\Cases_Ultimate\COURT_Foreclosure-MotiontoDismiss-COURT_Motion-to-Dismiss-Foreclosure_Docket No. ESSEX-F - 000839-13_Aug-2016_CourtOnly.pdf 14 pgs. 8/19/16 &amp; COURT_Motion-to-Dismiss-Foreclosure_Docket No. ESSEX-F - 000839-13_Aug-2016_SHARED</small>
<b>OTHER SUPPORTING DOCUMENTS</b>				
855		GSA MOBIS Agreement		<a href="http://fifix.org/proof/ADDL/MOBIS-Schedule.pdf">http://fifix.org/proof/ADDL/MOBIS-Schedule.pdf</a> C:\CriticalFiles\CURRENT_Post2010\ACT Master Documents - NEW\Contracts\GSA Contracts\ MOBIS Schedule.pdf
856				<a href="http://fifix.org/proof/ADDL/MOBIS-Price-List-for-Proposals.pdf">http://fifix.org/proof/ADDL/MOBIS-Price-List-for-Proposals.pdf</a> C:\CriticalFiles\CURRENT_Post2010\ACT Master Documents - NEW\Literature - Price Lists\MOBIS-Price-List-for-Proposals.xls
857		GSA IT Agreement		<a href="http://fifix.org/proof/ADDL/IT-Schedule.pdf">http://fifix.org/proof/ADDL/IT-Schedule.pdf</a> C:\CriticalFiles\CURRENT_Post2010\ACT Master Documents - NEW\Contracts\GSA Contracts\ IT-Schedule.pdf
858				<a href="http://fifix.org/proof/ADDL/IT_ACT-inc20060407-GSALettersOfSupply.pdf">http://fifix.org/proof/ADDL/IT_ACT-inc20060407-GSALettersOfSupply.pdf</a> C:\CriticalFiles\CURRENT_Post2010\ACT Master Documents - NEW\Literature - Price Lists\IT\ ALL FILES In IT_ACT Inc20060407-GSALettersOfSupply.pdf
859		GSA IT Agreement addendums		<a href="http://fifix.org/proof/ADDL/IT-Price-List-for-Proposals-6-29-05-ALL-SHEETS.pdf">http://fifix.org/proof/ADDL/IT-Price-List-for-Proposals-6-29-05-ALL-SHEETS.pdf</a> C:\CriticalFiles\CURRENT_Post2010\ACT Master Documents - NEW\Literature - Price Lists\IT Price List for proposals 6-29-05.xls
860				<a href="http://fifix.org/proof/ADDL/GSA-FOIA-denied.pdf">http://fifix.org/proof/ADDL/GSA-FOIA-denied.pdf</a> C:\CriticalFiles\CURRENT_Post2010\ACT Master Documents - NEW\Literature - Price Lists\IT Price List for proposals 6-29-05.xls
861		GSA denies copy of IT Schedule		<a href="http://fifix.org/proof/ADDL/GSA-2016-000939-Veronica-Williams-Final-Response-Letter-dated-09222016-FOIA-NO.pdf">http://fifix.org/proof/ADDL/GSA-2016-000939-Veronica-Williams-Final-Response-Letter-dated-09222016-FOIA-NO.pdf</a> C:\CriticalFiles\CURRENT_Post2010\ACT Master Documents - NEW\Literature - Price Lists\IT Price List for proposals 6-29-05.xls GSA-FOIA-denied.msg & GSA-FOIA-denied-4r.pdf  <small>IT_GSAof30.pdf &amp; GSA-2016-000939-Veronica-Williams-Final-Response-Letter-dated-09222016-FOIA-NO.pdf</small>

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862			<a href="http://finfix.org/proof/ADDL/ACT-inc.-Master Price List Comm 2-21-13.pdf">http://finfix.org/proof/ADDL/ACT-inc.-Master Price List Comm 2-21-13.pdf</a>
863			<a href="http://finfix.org/proof/ADDL/ACT-inc.-IT-Labor-Categories&amp;Rates.pdf">http://finfix.org/proof/ADDL/ACT-inc.-IT-Labor-Categories&amp;Rates.pdf</a>
864		ACT GSA Price List with Positions (i.e. Labor Categories)	<a href="http://finfix.org/proof/ADDL/ACT-inc.-MOBIS-Labor-Categories&amp;Rates.pdf">http://finfix.org/proof/ADDL/ACT-inc.-MOBIS-Labor-Categories&amp;Rates.pdf</a>  <small>C:\CriticalFiles\CURRENT_Post2010ACT Master Documents - NEWLiterature - Price Lists ACT Inc.- Master_Price_List_Commit-GSA_2-21-13.doc &amp; ACT Inc. -IT Labor Categories &amp; Rates.doc &amp; ACT Inc. - MOBIS Labor Categories &amp; Rates.doc</small>
865			<a href="http://finfix.org/proof/ADDL/GSA-Proposal-by-SIN-MOBIS.pdf">http://finfix.org/proof/ADDL/GSA-Proposal-by-SIN-MOBIS.pdf</a>
866		ACT GSA Services by SIN	<a href="http://finfix.org/proof/ADDL/GSA-Proposal-by-SIN-IT.pdf">http://finfix.org/proof/ADDL/GSA-Proposal-by-SIN-IT.pdf</a>  <small>C:\CriticalFiles\CURRENT_Post2010ACT Master Documents - NEWLiterature &amp; Reports\ACT Inc. - Past Performance\GSA Proposal by SIN - MOBIS.doc &amp; GSA Proposal by SIN - IT.doc</small>
867			<a href="http://finfix.org/proof/ADDL/ACT_Capabilities_Statements.pdf">http://finfix.org/proof/ADDL/ACT_Capabilities_Statements.pdf</a>
868		ACT Capabilities Statement	<a href="http://finfix.org/proof/ADDL/ACT-inc.-Capabilities-Statement-GSA-v15-DC-NI.pdf">http://finfix.org/proof/ADDL/ACT-inc.-Capabilities-Statement-GSA-v15-DC-NI.pdf</a>  <small>.....ACT_Capabilities_Statements.pdf &amp; ACT Inc. - Capabilities Statement - GSA v15-DC-NI.doc</small>
869		ACT Incorporation Document	<a href="http://finfix.org/proof/ADDL/ACT-Certificate-of-Incorp.pdf">http://finfix.org/proof/ADDL/ACT-Certificate-of-Incorp.pdf</a>  <small>.....ACT Certificate of Incorp.pdf</small>
870		GSA MOBIS Appendix	<a href="http://finfix.org/proof/ADDL/ACT-MOBIS-BestPractices-D&amp;B.pdf">http://finfix.org/proof/ADDL/ACT-MOBIS-BestPractices-D&amp;B.pdf</a>  <small>.....ACT - MOBIS - Best Practices- D&amp;B.doc</small>
871		ACT D&B PPOE Report	<a href="http://finfix.org/proof/ADDL/">http://finfix.org/proof/ADDL/</a>  <small>C:\CriticalFiles\CURRENT_Post2010ACT Master Documents - NEWLiterature &amp; Reports\ACT Inc. - D&amp;B PPOE Report.pdf</small>
872			<b>ACT Response</b> <a href="http://finfix.org/proof/ADDL/ACT-Volume_1-Technical_Attachments.pdf">http://finfix.org/proof/ADDL/ACT-Volume_1-Technical_Attachments.pdf</a>
873		DHS Proposal	<a href="http://finfix.org/proof/ADDL/ACT-Volume_2-Price.pdf">http://finfix.org/proof/ADDL/ACT-Volume_2-Price.pdf</a>  <small>.....ACT-Volume_1-Technical_Attachments.pdf &amp; ACT-Volume_2-Price.pdf</small>
874			<a href="http://www.gsa.gov/procurement/contract-awards/contract-awards-detail.cfm?itemID=13533">WON by https://iq.govwin.com/corp/library/detail.cfm?itemID=13533</a>
875		DHS Private Meetings	<a href="http://finfix.org/proof/ADDL/DHS-VOS-with-ACT-12-11-06.pdf">http://finfix.org/proof/ADDL/DHS-VOS-with-ACT-12-11-06.pdf</a>
876		Absolute Computer Technologies, Inc. dba ACT Inc. was selected to participate in	<a href="http://finfix.org/proof/ADDL/DHS-USCG-McIntyre.pdf">http://finfix.org/proof/ADDL/DHS-USCG-McIntyre.pdf</a>
877		<b>VOS 12-11-06</b>	<small>..... DHS-VOS-with-ACT-12-11-06.pdf &amp; DHS - USCG - McIntyre.pdf</small>
878		<b>VOS 1-9-07</b>	<b>ADDED 2-1-18</b> <small>C:\CriticalFiles\MEER\leads for Business\DHS-VOS-with-ACT-12-11-06.pdf</small>

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879			<a href="http://finfix.org/proof/ADDL/UpdateDiscoverITTrainingforPicatinny-1-30-06.pdf">http://finfix.org/proof/ADDL/UpdateDiscoverITTrainingforPicatinny-1-30-06.pdf</a>
880			<a href="http://finfix.org/proof/ADDL/UpdateDiscoverITTrainingforPicatinny-1-30-06.pdf">C:\CriticalFiles\Leads for Business\Picatinny Arsenal\Proposal 1-29-06 1 UpdateDiscoverITTrainingforPicatinny-1-30-06.pdf</a> &
881			<a href="http://finfix.org/proof/ADDL/DiscoverITTrainingforPicatinny-COACH-1-30-05.pdf">http://finfix.org/proof/ADDL/DiscoverITTrainingforPicatinny-COACH-1-30-05.pdf</a>
882	US Army proposal		& <a href="http://finfix.org/proof/ADDL/ARDEC-SolutionOverview.pdf">DiscoverITTrainingforPicatinny-COACH-1-30-05.pdf</a>
883			<a href="http://finfix.org/proof/ADDL/ARDEC-SolutionOverview.pdf">http://finfix.org/proof/ADDL/ARDEC-SolutionOverview.pdf</a>
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			.....ARDEC Solution Overview.doc & DiscoverIT Presentation Agenda.doc
884	ACT Order from US Army – Picatinny Arsenal		<a href="http://finfix.org/proof/ADDL/CADTRAIN-Invoice-3770.pdf">http://finfix.org/proof/ADDL/CADTRAIN-Invoice-3770.pdf</a>
885			<a href="http://finfix.org/proof/ADDL/CADTRAIN-Invoice-3770.pdf">C:\CriticalFiles\Leads for Business\HUD Neighborhood Learning Ctrs\Proposal Documents\Proposal-Part II – submitted.pdf</a>
886	Financial Backing Letter for HUD		<a href="http://finfix.org/proof/ADDL/Proposal-Part-II-submitted.pdf">http://finfix.org/proof/ADDL/Proposal-Part-II-submitted.pdf</a>
887			<a href="http://finfix.org/proof/ADDL/Funding-Guarantee.pdf">http://finfix.org/proof/ADDL/Funding-Guarantee.pdf</a>
888			<a href="http://finfix.org/proof/ADDL/Funding-Guarantee.pdf">C:\CriticalFiles\Leads for Business\HUD Neighborhood Learning Ctrs\Proposal Documents\Proposal-Part I – submitted.pdf &amp; Proposal-Part II – submitted.pdf</a>
889	HUD Proposal		<a href="http://finfix.org/proof/ADDL/Proposal-Part-I-submitted.pdf">http://finfix.org/proof/ADDL/Proposal-Part-I-submitted.pdf</a>
890	Federal Clearance Requirements		<a href="http://finfix.org/proof/ADDL/Proposal-Part-II-submitted.pdf">http://finfix.org/proof/ADDL/Proposal-Part-II-submitted.pdf</a> C:\CriticalFiles\MyFiles\Leads for Business\HUD Neighborhood Learning Ctrs\Proposal Documents\Proposal documents submitted\ Proposal-Part I – submitted.pdf & Proposal-Part II – submitted.pdf
891	C:\CriticalFiles\MyFiles\Leads for Business\DDO - Security Clearance Info		<a href="http://www.debt.org/veterans/military-security-clearance">http://www.debt.org/veterans/military-security-clearance</a> OR <a href="http://finfix.org/proof/ADDL/low-Cost-Debt-Affect-Military-Security-Clearance.pdf">http://finfix.org/proof/ADDL/low-Cost-Debt-Affect-Military-Security-Clearance.pdf</a> &
892			<a href="http://www.military.com/veteran-jobs/security-clearance-job/security-clearance-eligibility.html">http://www.military.com/veteran-jobs/security-clearance-job/security-clearance-eligibility.html</a> OR <a href="http://finfix.org/proof/ADDL/Eligibility-Guidelines-for-Gaining-Security-Clearance_Military.pdf">http://finfix.org/proof/ADDL/Eligibility-Guidelines-for-Gaining-Security-Clearance_Military.pdf</a>
893			<a href="http://www.thebalance.com/06-security-clearance-questions-409641">http://www.thebalance.com/06-security-clearance-questions-409641</a> OR <a href="http://finfix.org/proof/ADDL/SF-86-Security-Clearance-Questionnaire.pdf">http://finfix.org/proof/ADDL/SF-86-Security-Clearance-Questionnaire.pdf</a>
894	Federal Clearance Denial		<a href="http://www.clearancejobs.com/security_clearance_faq.pdf">http://www.clearancejobs.com/security_clearance_faq.pdf</a> OR <a href="http://finfix.org/proof/ADDL/Security_Clearance_Info.pdf">http://finfix.org/proof/ADDL/Security_Clearance_Info.pdf</a>
895	C:\CriticalFiles\CLEARNT_Fed009\Veronica Williams Legal - Proposed Case - Litigation\1_DeclaratGold Title 5 U.S.C. § 552 (b)(5), FOIA Exemption 5: 892 (b)(3) Exemption & 893 (b)(3) Intra-agency or intra-agency communications form the part of the		<a href="http://finfix.org/proof/ADDL/FEMA_Federal-Emergency-Management-Agency-FOIA-2015-FEFO-00066-Response.pdf">http://finfix.org/proof/ADDL/FEMA_Federal-Emergency-Management-Agency-FOIA-2015-FEFO-00066-Response.pdf</a>
896			FOIA letter
897			<a href="http://finfix.org/proof/ADDL/FEMA_Federal-Emergency-Management-Agency-FOIA-2015-FEFO-00066-Response.pdf">C:\CriticalFiles\CLEARNT_Fed009\Veronica Williams Legal - Proposed Case - Litigation\1_DeclaratGold Title 5 U.S.C. § 552 (b)(5), FOIA Exemption 5: 892 (b)(3) Exemption &amp; 893 (b)(3) Intra-agency or intra-agency communications form the part of the</a>
898	Williams Curriculum Vitae		<a href="http://finfix.org/proof/ADDL/FEMA_ClearanceDenialInfo.pdf">http://finfix.org/proof/ADDL/FEMA_ClearanceDenialInfo.pdf</a>
899	Williams List of Publications		<a href="http://finfix.org/proof/ADDL/FEMA_ClearanceDenialInfo.rtf">C:\CriticalFiles\CLEARNT_Fed009\Veronica Williams Legal - Proposed Case - Litigation\1_DeclaratGold Title 5 U.S.C. § 552 (b)(5), FOIA Exemption 5: 892 (b)(3) Exemption &amp; 893 (b)(3) Intra-agency or intra-agency communications form the part of the</a>
900			<a href="http://finfix.org/proof/ADDL/VW-CV.pdf">http://finfix.org/proof/ADDL/VW-CV.pdf</a>
			<a href="http://finfix.org/proof/ADDL/VW-List-of-Publications.pdf">http://finfix.org/proof/ADDL/VW-List-of-Publications.pdf</a>
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			<a href="http://www.veronicawilliams.com/downloads/VWilliams_Publications.pdf">http://www.veronicawilliams.com/downloads/VWilliams_Publications.pdf</a>
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901			Williams List of Speaking Engagements	<a href="http://finfix.org/proof/ADDL/VWilliams_SpeakingEngagements.pdf">http://finfix.org/proof/ADDL/VWilliams_SpeakingEngagements.pdf</a> OR
902				<a href="http://www.veronicawilliams.com/downloads/VWilliams_SpeakingEngagements.pdf">http://www.veronicawilliams.com/downloads/VWilliams_SpeakingEngagements.pdf</a>
903			Williams' FINRA Good Standing Certificate	<a href="http://finfix.org/proof/ADDL/">http://finfix.org/proof/ADDL/</a> C:\CriticalFiles\CURRENT_Post2010\FINRA\WV_FINRA-Good-Standing-Letter_Veronica-Williams.pdf
904			Column about Capitol Hill	<a href="http://finfix.org/proof/ADDL/MobilityEmpowersSenate.pdf">http://finfix.org/proof/ADDL/MobilityEmpowersSenate.pdf</a> C:\CriticalFiles\CURRENT_Post2010\FINRA\WV_FINRA-Good-Standing-Letter_Veronica-Williams.pdf
			Article from 2001	<b>BRING MAGAZINE</b>
905			Women Who Mean Business Reprint	<a href="http://finfix.org/proof/ADDL/WomenWhoMeanBusiness.pdf">http://finfix.org/proof/ADDL/WomenWhoMeanBusiness.pdf</a> OR
906				<a href="http://www.veronicawilliams.com/downloads/VWilliams_WomenWhoMeanBusiness.pdf">http://www.veronicawilliams.com/downloads/VWilliams_WomenWhoMeanBusiness.pdf</a> C:\CriticalFiles\CURRENT_Post2010\FINRA\WV_FINRA-Good-Standing-Letter_Veronica-Williams.pdf
907			GSA document with % of US businesses with GSA Schedule <b>There are approximately 20,000</b>	<a href="http://finfix.org/proof/ADDL/GMR_for_GS-10F-0104P_GSA-Agency-Answer-Deny-Williams-Request_ACT-response_10-30-16.pdf">http://finfix.org/proof/ADDL/GMR_for_GS-10F-0104P_GSA-Agency-Answer-Deny-Williams-Request_ACT-response_10-30-16.pdf</a> P. 7 only, REDACT MOST OF PAGE
908			<b>SOURCE: F&amp;S HOLDERS</b> by Winvale <b>; US BUSINESSES</b> by Quora ...	GMR_for_GS-10F-0104P_GSA-Agency-Answer-Deny-Williams-Request_ACT-response_10-30-16.docx &
909			Winvale  1012 14th Street NW, 5th Floor Washington, DC 20005 Email: info@winvale.com Phone: (202) 296-5505 Fax: (202) 296-5506 www.winvale.com	<a href="http://finfix.org/proof/ADDL/GMR_for_GS-10F-0104P_GSA-Agency-Answer-Deny-Williams-Request_ACT-response_10-30-16.pdf">http://finfix.org/proof/ADDL/GMR_for_GS-10F-0104P_GSA-Agency-Answer-Deny-Williams-Request_ACT-response_10-30-16.pdf</a> GMR_for_GS-10F-0104P_GSA-Agency-Answer-Deny-Williams-Request_ACT-response_10-30-16.pdf
910			<a href="http://www.census.gov/data/tables/2014/ipeds/ipeds.html">Quora: Casey McKinnon, Head of</a>	
911			<a href="http://www.census.gov/data/tables/2014/ipeds/ipeds.html">C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_PrepaidCase_UltraLoan\COURT_Appeal-to-Federal-Court\Files\Submitted-Thumb-Drive_how_Fremont-Home-Loan-Trust_In-Edgar.xlsx</a>	
912				
913			Fremont filings in Edgar <a href="https://www.sec.gov/cgi-bin/browse-edgar?company=fremont+home+loan">https://www.sec.gov/cgi-bin/browse-edgar?company=fremont+home+loan</a>	<a href="http://finfix.org/proof/ADDL/Fremont-Home-Loan-Trust_in-Edgar.pdf">http://finfix.org/proof/ADDL/Fremont-Home-Loan-Trust_in-Edgar.pdf</a> C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_PrepaidCase_UltraLoan\COURT_Appeal-to-Federal-Court\Files\Submitted-Thumb-Drive_how_Fremont-Home-Loan-Trust_In-Edgar.xlsx
914				
915				<a href="http://finfix.org/proof/ADDL/Fremont-Home-Loan-2006_0001035404-07-001672.pdf">http://finfix.org/proof/ADDL/Fremont-Home-Loan-2006_0001035404-07-001672.pdf</a> C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_PrepaidCase_UltraLoan\COURT_Appeal-to-Federal-Court\Files\Submitted-Thumb-Drive_how_Fremont-Home-Loan-Trust_In-Edgar.xlsx
916			Denbeaux & Denbeaux Withdrawal	<a href="http://finfix.org/proof/ADDL/COURT-Denbeaux-Withdraws_Notice_12-9-14.pdf">http://finfix.org/proof/ADDL/COURT-Denbeaux-Withdraws_Notice_12-9-14.pdf</a> C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_PrepaidCase_UltraLoan\COURT - Denbeaux Withdraws_Notice_12-9-14.pdf



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917		Medical Impact		<a href="http://finfix.org/proof/ADDL/Medical-Impact.pdf">http://finfix.org/proof/ADDL/Medical-Impact.pdf</a>
		Medical Review :LY- Uncle Irving	MOVE TO	<p><b>TO BE PROVIDED AT TRIAL</b></p> <p><a href="http://finfix.org/proof/ADDL/">http://finfix.org/proof/ADDL/</a></p> <p><a href="http://finfix.org/proof/ADDL/DrLevy_MR_10-7-14.pdf">http://finfix.org/proof/ADDL/DrLevy_MR_10-7-14.pdf</a>  <small>C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Health\DrLevy_MR_10-7-14.pdf</small></p>
		Medical Review :SB- Uncle Irving	MOVE TO	<p><b>TO BE PROVIDED AT TRIAL</b></p> <p><a href="http://finfix.org/proof/ADDL/">http://finfix.org/proof/ADDL/</a></p> <p><a href="http://finfix.org/proof/ADDL/vWilliams_Visits-3.pdf">http://finfix.org/proof/ADDL/vWilliams_Visits-3.pdf</a>  <small>C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Health\Williams_Visits-3.pdf &amp;</small></p> <p><a href="http://finfix.org/proof/ADDL/vWilliams_110916_14083734.pdf">http://finfix.org/proof/ADDL/vWilliams_110916_14083734.pdf</a>  <small>C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Health\St. Barnabas 2012-13\vwilliams_110916_14083734.pdf</small></p>
918		Duane Morris Questions for VW Deposition		<a href="http://finfix.org/proof/ADDL/HSBC-Interrogatories_12-6-13.pdf">http://finfix.org/proof/ADDL/HSBC-Interrogatories_12-6-13.pdf</a> <small>C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_PrepaidCase_Libor\Levitt_Denbeaux\Kobrin\le deposition response\Denbeaux-Interrogatories_12-6-13.pdf</small>
919		Denbeaux Threatened		<a href="http://finfix.org/proof/ADDL/Denbeaux-Threatened_10-31-14_Redacted.pdf">http://finfix.org/proof/ADDL/Denbeaux-Threatened_10-31-14_Redacted.pdf</a> <small>C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_PrepaidCase_Libor\Levitt_Denbeaux\Kobrin\le deposition response\Denbeaux-Threatened_10-31-14_Redacted.pdf</small>
920				<a href="http://finfix.org/proof/ADDL/VW_toHSBC_Redacted.pdf">http://finfix.org/proof/ADDL/VW_toHSBC_Redacted.pdf</a>
921		HSBC Response to VW's Letter		<a href="http://finfix.org/proof/ADDL/VW_toHSBC_HSBC_Response.pdf">http://finfix.org/proof/ADDL/VW_toHSBC_HSBC_Response.pdf</a>
922		Denbeaux extends discovery, then leaves		<a href="http://finfix.org/proof/ADDL/From-Seiden-Stipl-Ext-Discovery+Adj-Trial-Williams.pdf">http://finfix.org/proof/ADDL/From-Seiden-Stipl-Ext-Discovery+Adj-Trial-Williams.pdf</a> <small>C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_PrepaidCase_Libor\Levitt_Denbeaux From-Seiden-Stipl-Ext-Discovery+Adj-Trial-Williams.pdf &amp; .rtf</small>
		Get deposition documents & tape		<b>TO BE SHOWN AT TRIAL</b>
923		Oowen withdraws insurance		<a href="http://finfix.org/proof/ADDL/Insurance-Cancelled_11-1-14.pdf">http://finfix.org/proof/ADDL/Insurance-Cancelled_11-1-14.pdf</a> <small>C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_PrepaidCase_Libor\Levitt_Denbeaux\Kobrin\le deposition response\Insurance-Cancelled_11-1-14.pdf</small>
924		Quote on New Jersey & NJLCA article summary		<a href="http://finfix.org/proof/ADDL/Article-PovertyPimps.pdf">http://finfix.org/proof/ADDL/Article-PovertyPimps.pdf</a> <small>C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_PrepaidCase_Libor\Levitt_Denbeaux\Kobrin\le deposition response\Article-PovertyPimps.pdf &amp;</small>
925				<a href="http://finfix.org/proof/ADDL/1_SUMMARY_for-Robert-Rich.pdf">http://finfix.org/proof/ADDL/1_SUMMARY_for-Robert-Rich.pdf</a> <small>C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_PrepaidCase_Libor\Levitt_Denbeaux\Kobrin\le deposition response\1_SUMMARY_for-Robert-Rich.pdf</small>
926		NECI background info		<a href="http://finfix.org/proof/ADDL/Pics-Damages_7-8-15.pdf">http://finfix.org/proof/ADDL/Pics-Damages_7-8-15.pdf</a> <small>C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_PrepaidCase_Libor\Levitt_Denbeaux\Kobrin\le deposition response\Article-PovertyPimps.pdf &amp; SEVERAL OTHER FILES &amp; RRICH_Update-Ricasat_3-29-16.mag &amp; Pics-Damages_7-8-15.pdf</small>
927				<a href="http://finfix.org/proof/ADDL/Case-ID-4011821314_WilliamsV_NOR.pdf">http://finfix.org/proof/ADDL/Case-ID-4011821314_WilliamsV_NOR.pdf</a> &
928		Northwestern Mutual Life		<p><a href="http://finfix.org/proof/ADDL/Case%20ID_%204011821314%20-%20Williams%20Veronica%20NQB.pdf">http://finfix.org/proof/ADDL/Case%20ID_%204011821314%20-%20Williams%20Veronica%20NQB.pdf</a></p> <p><small>C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_PrepaidCase_Libor\Levitt_Denbeaux\Kobrin\le deposition response\Retrieving-Missing-Funds-from-1994-2007_Schiffke_Case-ID-4011821314_7-15-16_NM.mag</small></p>

## Over 1,140 Evidentiary Items Digital Copies Files & Available Upon Request

MASTER LIST NO.	1/10/18 ADDED & CHANGED TO		C:\CriticalFiles\CURR
929		US Dept. of the NAVY C:\CriticalFiles\CURRENT_Post2010\Leads_for_Business\US-Navy-PM-VAI	<a href="http://tinfix.org/proof/ADDL/">http://tinfix.org/proof/ADDL/</a> <a href="http://tinfix.org/proof/ADDL/TSG-NAS2-DRS18-Prod-2015-03-1338081-12673472_99755458_v3.pdf">http://tinfix.org/proof/ADDL/TSG-NAS2-DRS18-Prod-2015-03-1338081-12673472_99755458_v3.pdf</a> C:\CriticalFiles\CURRENT_Post2010\QBSJobs_2015\NAVY\TSG-NAS2-DRS18-Prod-2015-03-1338081-12673472_99755458_v3.msg & <a href="http://tinfix.org/proof/ADDL/TSG-NAS2-DRS19-Prod-2015-07-1338081-13291232_99755458-DENIED.pdf">http://tinfix.org/proof/ADDL/TSG-NAS2-DRS19-Prod-2015-07-1338081-13291232_99755458-DENIED.pdf</a> TSG-NAS2-DRS19-Prod-2015-07-1338081-13291232_99755458-DENIED.msg
930			
931		US Dept. of the NAVY—1 <sup>st</sup> submission	<a href="http://tinfix.org/proof/ADDL/VWilliams-FedMaster-2014-Navy-Small-Business.pdf">http://tinfix.org/proof/ADDL/VWilliams-FedMaster-2014-Navy-Small-Business.pdf</a> C:\CriticalFiles\CURRENT_Post2010\QBSJobs_2014\NAVY\Williams-FedMaster-2014-Navy-Small-Business.doc
932			<a href="http://tinfix.org/proof/ADDL/VWilliams-FedMaster-2014-Navy-Small-Business_3-2015.pdf">http://tinfix.org/proof/ADDL/VWilliams-FedMaster-2014-Navy-Small-Business_3-2015.pdf</a>
933		US Dept. of the NAVY—2 <sup>nd</sup> submission	& <a href="http://tinfix.org/proof/ADDL/Navy-VW-submitted.pdf">http://tinfix.org/proof/ADDL/Navy-VW-submitted.pdf</a> tinfix.com\proof\ADDL\Navy-VW-submitted.pdf &
934			<a href="http://tinfix.org/proof/ADDL/Navy-disposition-letter.pdf">http://tinfix.org/proof/ADDL/Navy-disposition-letter.pdf</a> tinfix.com\proof\ADDL\Navy-disposition-letter.pdf
935			<a href="http://tinfix.org/proof/ADDL/VW_Request_Settlement_&amp;_Vacate_Judgment_toCapOne-SENT.pdf">http://tinfix.org/proof/ADDL/VW_Request_Settlement_&amp;_Vacate_Judgment_toCapOne-SENT.pdf</a> tinfix.com\proof\ADDL\VW_Request_Settlement_&_Vacate_Judgment_toCapOne-SENT.pdf &
936		Capital One	<a href="http://tinfix.org/proof/ADDL/CapOne_SETTLED_2877.pdf">http://tinfix.org/proof/ADDL/CapOne_SETTLED_2877.pdf</a> CapOne_SETTLED_2877.pdf &
937			<a href="http://tinfix.org/proof/ADDL/CapOne_SETTLED_4837.pdf">http://tinfix.org/proof/ADDL/CapOne_SETTLED_4837.pdf</a> CapOne_SETTLED_4837.pdf &
938			<a href="http://tinfix.org/proof/ADDL/Capital_One_Highlights-for-SBA.pdf">http://tinfix.org/proof/ADDL/Capital_One_Highlights-for-SBA.pdf</a>
939		SBA Denies Loan due to credit history	<a href="http://tinfix.org/proof/ADDL/SBA_8-10-13-DENIES_LoanApp-1000219393.pdf">http://tinfix.org/proof/ADDL/SBA_8-10-13-DENIES_LoanApp-1000219393.pdf</a> tinfix.com\proof\ADDL\SBA_8-10-13-DENIES_LoanApp-1000219393.pdf
940			<a href="http://tinfix.org/proof/ADDL/VWilliams_CV_CEO_Newark-Alliance-SUBMITTED.pdf">http://tinfix.org/proof/ADDL/VWilliams_CV_CEO_Newark-Alliance-SUBMITTED.pdf</a> C:\CriticalFiles\CURRENT_Post2010\QBSJobs_2015\Newark-Alliance\Williams_CV_CEO_Newark-Alliance-SUBMITTED.doc &
941		Newark CEO job	<a href="http://tinfix.org/proof/ADDL/VWilliams_CV_CEO_Newark-Alliance_FU2-SUBMITTED.pdf">http://tinfix.org/proof/ADDL/VWilliams_CV_CEO_Newark-Alliance_FU2-SUBMITTED.pdf</a> Williams_CV_CEO_Newark-Alliance_FU2-SUBMITTED.doc <a href="http://tinfix.org/proof/ADDL/">http://tinfix.org/proof/ADDL/</a>
942		United Health Care	<a href="http://tinfix.org/proof/ADDL/UNH-Complaint_4-27-16_Redacted.pdf">http://tinfix.org/proof/ADDL/UNH-Complaint_4-27-16_Redacted.pdf</a>
943		Neighborhood Deterioration Letter with empty houses – VW stuck	<a href="http://tinfix.org/proof/ADDL/HAMP_Request_8-4-14.pdf">http://tinfix.org/proof/ADDL/HAMP_Request_8-4-14.pdf</a> tinfix.com\proof\ADDL\HAMP_Request_8-4-14.pdf
944		041 - Virtualy intractable NOV. 2010 – Inspection and Direction by Health Officer	<a href="http://tinfix.org/proof/ADDL/South-Orange-Health-Officer.pdf">http://tinfix.org/proof/ADDL/South-Orange-Health-Officer.pdf</a> tinfix.com\proof\ADDL\South-Orange-Health-Officer.pdf

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MASTER LIST NO.	1/10/18 ADDED & CHANGED TO			C:\CriticalFiles\CURR
945		NJ Wants Reimbursement for Medicaid (Welfare)		<a href="http://rinfix.org/proof/ADDL/NJ-Medicaid-Recovery-Notice.pdf">http://rinfix.org/proof/ADDL/NJ-Medicaid-Recovery-Notice.pdf</a> <small>C:\CriticalFiles\CURR\ProofFiles\Welfare\Legal\ProofFiles\Used\cur\010117_ProtectCaseInNJ-Medicaid-Recovery-Notice.pdf</small>
946		NJ Unemployment Hearing – Misled & Disrespected (Audio Recording)		<a href="http://rinfix.org/proof/ADDL/Appeal-Hearing_33215-845_dictation_844_by_0017_an.dct-1.wav">http://rinfix.org/proof/ADDL/Appeal-Hearing_33215-845_dictation_844_by_0017_an.dct-1.wav</a> <small>C:\CriticalFiles\CURR\ProofFiles\Welfare\Legal\ProofFiles\Used\cur\010117_ProtectCaseInNJ-Medicaid-Recovery-Notice.pdf</small>
947				<a href="http://rinfix.org/proof/ADDL/IRS-NJ_ACT_2006-2007-2008_12-12-11.pdf">http://rinfix.org/proof/ADDL/IRS-NJ_ACT_2006-2007-2008_12-12-11.pdf</a> <small>C:\CriticalFiles\CURR\ProofFiles\Welfare\Legal\ProofFiles\Used\cur\010117_ProtectCaseInNJ-Medicaid-Recovery-Notice.pdf</small>
948		IRS & NJ Division of Taxation Tax Filing Delays		<a href="http://rinfix.org/proof/ADDL/Extension-to-File_Waive-Fees_IRS-NJ_ACT_2014-2015_5-5-16.pdf">http://rinfix.org/proof/ADDL/Extension-to-File_Waive-Fees_IRS-NJ_ACT_2014-2015_5-5-16.pdf</a> <small>C:\CriticalFiles\CURR\ProofFiles\Welfare\Legal\ProofFiles\Used\cur\010117_ProtectCaseInNJ-Medicaid-Recovery-Notice.pdf</small>
<b>SUPPORTING DOCUMENTATION FOR:</b>				
949		HSBC (Hong Kong Shanghai Banking Corporation) Buys Right to Milk American People		<a href="http://rinfix.org/proof/ADDL/HSBC-Acquires-US-Banks.pdf">http://rinfix.org/proof/ADDL/HSBC-Acquires-US-Banks.pdf</a> <small>C:\CriticalFiles\CURR\ProofFiles\Welfare\Legal\ProofFiles\Used\cur\010117_ProtectCaseInNJ-Medicaid-Recovery-Notice.pdf</small>
950		<b>OWEN FORECLOSURES FROZEN</b>	Apr-16	<a href="http://rinfix.org/proof/ADDL/Ocwen-foreclosures-frozen-after-NationalMortgageSettlement-compliance-failure_2016-04-28_HousingWire.pdf">http://rinfix.org/proof/ADDL/Ocwen-foreclosures-frozen-after-NationalMortgageSettlement-compliance-failure_2016-04-28_HousingWire.pdf</a> Ocwen Foreclosures Frozen
951		<small>C:\CriticalFiles\CURR\ProofFiles\Welfare\Legal\ProofFiles\Used\cur\010117_ProtectCaseInNJ-Medicaid-Recovery-Notice.pdf</small>		<a href="http://www.housingwire.com/articles/print/36908-ocwen-foreclosures-frozen-after-national-mortgage-settlement-compliance-failure">PRINT http://www.housingwire.com/articles/print/36908-ocwen-foreclosures-frozen-after-national-mortgage-settlement-compliance-failure</a>
952		<small>Typed of Delicia DOJ_Ocwen-foreclosures-</small>		<a href="http://www.housingwire.com/articles/36908-ocwen-foreclosures-frozen-after-national-mortgage-settlement-compliance-failure">ONLINE http://www.housingwire.com/articles/36908-ocwen-foreclosures-frozen-after-national-mortgage-settlement-compliance-failure</a>
953		<b>Goldman Sachs Settlement</b>	START HERE	Net Worth – US Median \$81,456 <a href="https://dqydj.com/net-worth-in-the-united-states-zooming-in-on-the-top-centiles/">https://dqydj.com/net-worth-in-the-united-states-zooming-in-on-the-top-centiles/</a>  Median Family Net Worth: new \$117,900 <a href="http://www.forbes.com/sites/nextavenue/2013/03/01/next-avenue-money-scorecard-how-do-you-rate/#59475637d42f">http://www.forbes.com/sites/nextavenue/2013/03/01/next-avenue-money-scorecard-how-do-you-rate/#59475637d42f</a> Goldman Sachs US\$ 861 billion (2015)[1] <a href="https://en.wikipedia.org/wiki/Goldman_Sachs">https://en.wikipedia.org/wiki/Goldman_Sachs</a> HSBC US\$2.67 trillion <a href="https://en.wikipedia.org/wiki/HSBC">https://en.wikipedia.org/wiki/HSBC</a>
954		<ul style="list-style-type: none"> <li>\$5B paid by Goldman Sachs is:                             <ul style="list-style-type: none"> <li>o 2472.03 like average person's time for stealing thousands from user</li> <li>o 0.0176% of Goldman Sachs asset</li> <li>o Cost of doing business , not a deterrent</li> </ul> </li> </ul>		
955				
956				
957				
958				
959		<b>HSBC Settlement</b>		<a href="http://rinfix.org/proof/ADDL/Financial-Injury.xlsx">http://rinfix.org/proof/ADDL/Financial-Injury.xlsx</a> <small>C:\CriticalFiles\CURR\ProofFiles\Welfare\Legal\ProofFiles\Used\cur\010117_ProtectCaseInNJ-Medicaid-Recovery-Notice.pdf</small>
960				<a href="http://rinfix.org/proof/ADDL/CENSUS us state totals 2012.xls">http://rinfix.org/proof/ADDL/CENSUS us state totals 2012.xls</a> <small>C:\CriticalFiles\CURR\ProofFiles\Welfare\Legal\ProofFiles\Used\cur\010117_ProtectCaseInNJ-Medicaid-Recovery-Notice.pdf</small>
961				<a href="http://rinfix.org/proof/ADDL/Witnesses_Nov-2016.pdf">http://rinfix.org/proof/ADDL/Witnesses_Nov-2016.pdf</a> <small>C:\CriticalFiles\CURR\ProofFiles\Welfare\Legal\ProofFiles\Used\cur\010117_ProtectCaseInNJ-Medicaid-Recovery-Notice.pdf</small>
962		Updated Witness List – Includes Federal contacts		<small>C:\CriticalFiles\CURR\ProofFiles\Welfare\Legal\ProofFiles\Used\cur\010117_ProtectCaseInNJ-Medicaid-Recovery-Notice.pdf</small>
963				<small>C:\CriticalFiles\CURR\ProofFiles\Welfare\Legal\ProofFiles\Used\cur\010117_ProtectCaseInNJ-Medicaid-Recovery-Notice.pdf</small>
964				<small>C:\CriticalFiles\CURR\ProofFiles\Welfare\Legal\ProofFiles\Used\cur\010117_ProtectCaseInNJ-Medicaid-Recovery-Notice.pdf</small>

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### Documents Added for Feb. 9, 2018 Hearing

MASTER LIST NO. Documents Submitted to US District Court of NJ on 1/16/18

970	COURT_List-of-Filings-FOR-TRIAL-CURRENT.xlsx
971	CURRENT COURT_List-of-Filings-FoR-TRIAL.xlsx
972	Dune-Capital.docx
973	Equifax_2017-USDCNJ.pdf
974	Experian_2017-USDCNJ.pdf
975	TransUnion_2017-USDCNJ.pdf
976	Financial-Injury-MASTER_2017.xlsx
977	Financial-Injury Size Standards Table 2017.xlsx
978	Financial-Injury Size Standards Table 2017.pdf
979	Fremont-in-Edgar.docx
980	Innovis_2017-USDCNJ.pdf
981	Mortgage-Creation-FinFix_v3-slides_DRAFT.pptx
982	Mortgage-History-Ledger-ALL.xlsx
983	Plaintiff Updates Financials
984	COURT_Complaint-Comparison 81-11 & 4753-13
985	Plaintiff Appealed Judge Miterhoff Decision
986	Plaintiff Appealed Foreclosure
987	Plaintiff Notified of NJ Hearing AFTER it Was Held
988	NJ Supreme Court Denied Plaintiff Due Process
989	COURT_US-AG_HELP_UPD_3-26-15
990	Appeal of Court Orders to NJ Superior Court
991	
992	VW_Marquis-Lifetime-Achievement-Award.pdf
993	VWilliams_Financial-Economics-Operations-Expertise.doc
994	VWilliams_Financial-Economics-Operations-Expertise.pdf
994B	VWilliams_Financial-Economics-Operations-Expertise_v2.pdf
995	Williams_Press-Release-MARQUIS_LAA-2017.pdf
996	VW Employment History 1969 – 2017
997	VW online video
998	Witnesses-Board-Defendants.xlsx
999	Witnesses-Rule-26-Comply_1-12-18.xlsx
1000	The Perils of Health Care under Medicaid
1001	Medicaid Is An American Right
1002	Case Highlights – us DISTRICT COURT OF NEW JERSEY CASE NO. 2-16-cv-05301
1003	DHS Vendor Outreach notes added (Court List of Filings 12/20/16)
1004	GSA Settlement
1005	ADD COUNT: False Inducement to Action
1006	VW Sought Mediation

USDCNJ Filing #38

USDCNJ Filing #102

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### Documents Not Filed

MASTER LIST NO.	Documents Not Submitted to US District Court of NJ, N Courts or Federal Govt.
1010	Case 2-16-cv-05301 Glimpse-of-Proof-of-Fraud.docx <a href="#">TC</a>
1011	1_11-Williams-Motion-for-Summary-Judgment-filed_recvd_1-24-
1012	1_Attorney-Federal_Summary_HSBC-LittonGoldman-updated_4-9-
1013	SEC+Fed-Former-Contacts.rtf
1014	1_Attorney-Update-\$21M-Jury-Award.rtf
1015	AppealTribunalDecision_response_8-11-11.pdf
1016	ProofOfService_2011.pdf
1017	341_Mortgages_EssexCtyHallOfRecords-PUBLISH.pdf
1018	ACT_FED_Losses_3-23-13.xlsx
1019	ACT-Valuation-DUNS-926459942-Industry-Report-March-2018.pdf
1020	COURT_LIST-OF-CASES.rtf
1021	COURT_List-of-Case-Documents-Case L-00457-13&F-00839-13.do
1022	Court_Status_from-Khawan_9-14-14.pdf
1023	COURT_US-AG_HELP_2-26-13.pdf
1024	COURT_US-AG_HELP_4-3-13.pdf
1025	Letter to US AG 5/29/2015 <a href="#">NY</a>
1026	COURT_US-AG_HELP_AssignedNo3017163.pdf
1027	DC_Transition_Litton_Timeline_3-13-13.pdf
1028	DC_Transition_Litton_Timeline.xls
1029	VW_toLittonNeedPolicy2011.pdf
1030	Regulators.docx <a href="#">/fi</a>
1031	Payment Received 4-4-05.html
1032	OfferLetter_TCS.pdf
1033	Daniel Roy Unethical Collaborations
1034	Correspondence with Owen
1035	Deposition-Discovery-SE-Responses-to-Plaintiff-Rule-26-Interroga
1036	Seiden document not filed recvd 2-9-13
1037	Proposed Discovery Plan by Plaintiff v1 <a href="#">30</a>
1038	Proposed Discovery Plan by Plaintiff

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### Documents Added for Feb. 9, 2018 Hearing

MASTER LIST NO.	Documents Submitted to US District Court of NJ after 2/9/18
1050	COURT_List-of-Filings-FOR-TRIAL-CURRENT.xlsx as of 2-9-18
1051	CURRENT COURT_List-of-Filings-FoR-TRIAL.xlsx CURRENT
1052	Case_2-16-cv-05301_Seiden-letter-Feb9-hearing-2-6-18
1053	Goldman Sachs 10K 2016
1054	Ocwen 10K 2017
1055	Case_2-16-cv-05301_Plaintiff-Filing_3-2-18.pdf
1056	VW Deposition by Seiden 10-2-2014
1057	KFlanagan Deposition by Denbeaux 2014
1058	COURT_DEF_S&E_Rule26-Disclosures_12-2017
1060	Timeline
1061	Experian Refuses to Remove Ocwen
1062	Chase Denies Credit
1063	Plaintiff's Company Denied Credit by BofA-TransUnion
1064	Fremont Revised Mortgage
1065	Court appointed Mediator Schedules Mediation
1066	Judge Mitterhoff dismisses action
1067	Plaintiff Escalates to NJ Supreme Court
1068	Receipts for Appeal Sent to NJ Supreme Court
1069	USPS Mail Lost - Never Found by NJ or USPS
1070	Complaint filed with USDCNJ August 2016 (w/o attachments)
1071	Pain & Suffering After Foreclosure
1072	US Senate Said Money-Laundering by HSBC's McDonagh
1073	US Senate Said Money-Laundering by HSBC's McDonagh
1074	Litton Promised NOT to Foreclosure
1075	Litton to Delay Foreclosure - second copy
1076	IRS-Appeal-to-Ogden-memo_July-2018
1077	IRS-Appeal-to-Ogden-letter_July-2018
1078	IRS Appeal - 6-15-18
1079	IRS Appeal - 3-13-18
1080	IRS Appeal - 10-16-17
1081	Identity Theft - Comcast
1082	Identity Theft - IRS (several docs)
1083	SSA Appeal
1084	SSA Appeal FU 6-22-18
1085	EssexCty-Appeal-SNAP-Medicaid_6-2018
1086	LifeLock Received Info 8-20-17
1087	Foreclosure Dismissed to Credit Agencies 3-23-12
1100	VW Request to Veritext
1101	Response from Veritext
1102	Motion for Proof Hearing NJ Case COURT-Case-Files-L-004753-13
	<b>OLD DOCUMENTS</b>
1103	US-Case-No-2-16-cv-05301-SUMMARY.doc B4 2018
1104	US-Case-No-2-16-cv-05301-SUMMARY.pdf B4 2018
1105	US-Case-No-2-16-cv-05301-PREMEDITATION.doc

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### Documents Added for Feb. 9, 2018 Hearing



MASTER LIST NO. Documents Submitted to US District Court of NJ after 2/9/18

1106	US-Case-No-2-16-cv-05301-PREMEDITATION.pdf
1107	1_MASTER_FED-TO-DO_12-18-16.rtf
1108	Dr. Rajiyah No Exercise No Stress
1109	Letter to NJ Court Asking for Certified Mail w/FedEx
1110	Plaintiff Depicts Infliction by Defendants' Acts
1111	Welfare Denied due to Foreclosure
1112	Essex Cty Home Improvement Prog App
1113	Damages from NJ Welfare due to Foreclosure
1114	Damages from NJ Welfare due to Foreclosure-PROOF
1115	Decline of the Middle Class_FT-2018
1116	Decline of the Middle Class_NYTimes
1117	Decline of the Middle Class_Pew-Research
1118	GSA Acquisition Manual_1999
1119	Welfare Denied due to Foreclosure - AGAIN
1120	Welfare Denied due to Foreclosure - AGAIN-VW
1121	VW to NJ Superior Court - Re-Send Letter
1122	Damages-MortgageOfferQuickenLoans
1123	VW Federal Resume 2012
1124	Federal Agencies Block Opportunities Due to Foreclosure
1125	VW Chronological & Detailed Resume
1126	NJ Loses Identity Sensitive Mail
1127	Plaintiff Has Trespassers & ColdCallers
1128	Defendants Question Sheriff Sale
1129	Fund Justice Campaign Created 3-27-18
1130	Fund Justice Campaign Cancelled 10-10-18
1131	Flipper of Adjacent Property Refuses to FIX DAMAGE
1132	NJ Loses Identity Sensitive Mail - NJ-response#1
	NJ Loses Identity Sensitive Mail - NJ-response#2
	NJ Unemployment Problems after fraud
	Plaintiff Works to Regain Health b4 knows about 8/14 foreclose
	Doctor Patient Needs Consideration 11-11-18
	ForeclosureDismissed_3-8-2012.
	ForeclosureDismissed_7-19-2013
	NJ Welfare Exacerbates Identity Theft-email 11-26-18
	Plaintiff on Front Page Chicago Sun Times Business
	New Witnesses & Damages From Fake Foreclosure Filings

## MORE DAMAGES NOT INCLUDED IN CASE FILES

### One Example, PLAINTIFF LACKS FUNDS AND TIME TO PROTECT AGAINST TRADEMARK INFRINGERS & OTHER COMPETITORS

A space or capitalization of letters does not differentiate these marks from our mark, the original Discover/IT. These marks are obliterating the distinction, brand and value that I have been building since 1998. These marks are destroying a lifetime of effort, just when my firm is finally positioned to give birth to the revamped products and services that I envisioned decades ago. This will allow me to help others to grow. It is also a critical component of my retirement plan.  
~ V. Williams, Brand Creator

<b><u>COPYCAT Discover/IT<sup>®</sup> MARKS</u></b>				
MARK	SERIAL NUMBER ( <a href="#">click for Justia</a> )	DATE FILED	DATE TRADEMARKED ( <a href="#">click for USPTO</a> )	OWNER
DISCOVER IT	<a href="#">85598955</a>	2012	<a href="#">2013</a>	<a href="#">DISCOVER FINANCIAL SERVICES</a>
Discover It	<a href="#">85503892</a>	2011	<a href="#">2012</a>	<a href="#">KJB Security Products, Inc.</a> <a href="https://www.kjbsecurity.com/">https://www.kjbsecurity.com/</a>
	<a href="#">85454506</a>	2011	<a href="#">2013</a>	<a href="#">Integrated Management Information, Inc.</a>
DISCOVER IT	<a href="#">86241878</a>	2014	<a href="#">2016</a>	<a href="#">IT COSMETICS, LLC</a> Subsidiary of L'Oréal S.A.
DISCOVER IT. LOVE IT. BELIEVE IT.	<a href="#">86055993</a>	2013	<a href="#">2014</a>	<a href="#">IT COSMETICS, LLC</a> Subsidiary of L'Oréal S.A.
DISCOVER IT	<a href="#">86171118</a>	2014	<a href="#">2015</a>	Discover Financial Services Inc. (listed as <a href="#">JOAT Company, The ??</a> )
DISCOVER It Forward	<a href="#">86088334</a>	2013	<a href="#">2014</a>	<a href="#">Lesinski, David</a>
Discover it. Together.	<a href="#">85907769</a>	2013	<a href="#">2014</a>	<a href="#">Lamb Creek Family Adventures Inc.</a>
DISCOVER IT. LIVE IT. SHARE IT.	<a href="#">86579306</a>	2015	<a href="#">2016</a>	<a href="#">Nikken International, Inc.</a>
discoverit	<a href="#">86815401</a>	2015	<a href="#">2016</a>	<a href="#">Bruneau Antiques Inc.</a>
	<a href="#">86750029</a>	2015	<a href="#">2016</a>	<a href="#">Fraser, Diane</a>
GAYGULL.COM <b>DISCOVER IT.</b> EMBRACE IT. GAYGULL IT!				

Since 2002, several other companies realized their infringement and withdrew or had their marks cancelled. For more information visit <http://www.discover-it.com/trademark-history.html>



# A PERSPECTIVE ON THE PROPERTY LOSS

As The Owner of a 35-year Old Business, Losses Realized From Decimation of Income and Asset Value, and Other Factors is Order of Magnitude Greater Than Property Alone

**PURCHASE PRICE \$88,000 ♦ PURCHASE + FINANCING \$301,696 ♦ UPKEEP \$175,000 ♦ UPGRADES \$300,000 ♦ TAXES \$157,500 =TCO \$934,196**  
**Current Value of Investment in the Property ~ \$1,300,000**

As of 12/24/2018

FINANCIAL LIFETIME POSITION OF ASSET ACQUISITION AND THEFT

Page 1 of

		PREPARATION											5 Year Investment in Property						
		1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988
<b>FOUNDATION</b>	<b>CAREER PATH</b> Financial - Economic Professional Publications Speaking & Awards												Post MBA						
<b>BASELINE</b>	<b>MARKET VALUE</b> Purchase CPI applied Assessed Value													\$88,000					
<b>INVESTMENT</b>	<b>VW INVESTMENT</b> Purchase Price Maintenance Upgrades Mortgage Payments													\$88,000					
<b>FINANCING</b>	<b>MORTGAGE COSTS TO HOMEOWNER</b> Principal Interest Fremont Advance Payoff Balance													\$0	\$0	\$0	\$0	\$0	\$0
<b>ROI LOSS + DAMAGES</b>	<b>VW EQUITY</b> 541 Scotland Other													-\$87,900					
<b>ROI LOSS + DAMAGES</b>	<b>HSBC-GOLDMAN FRAUD DAMAGES</b>													\$0	\$0	\$0	\$0	\$0	\$0
<b>ROI LOSS + DAMAGES</b>	<b>VW TOTAL DAMAGES DUE</b>													-\$87,900					

## A PERSPECTIVE ON THE PROPERTY LOSS cont'd.

As The Owner of a 35-year Old Business, Losses Realized From Decimation of Income and Asset Value, and Other Factors is Order of Magnitude Greater Than Property Alone

As of 12/24/2018

FINANCIAL LIFETIME POSITION OF ASSET ACQUISITION AND THEFT

		ASSET ESTABLISHMENT AND GROWTH															
		10 Year Investment in Property					20 Year Investment in Property										
		1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
FOUNDATION	<b>CAREER PATH</b>																
	Financial - Economic																
	Professional																
	Publications Speaking & Awards	ENTREPRENEUR					INDUSTRYANALYST					BOARD					
BASELINE	<b>MARKET VALUE</b>																
	Purchase																
	CPI applied Assessed Value																
INVESTMENT	<b>VW INVESTMENT</b>																
	Purchase Price																
	Maintenance																
	Upgrades Mortgage Payments																
FINANCING	<b>MORTGAGE COSTS TO HOMEOWNER</b>																
	Principal																
	Interest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Fremont Advance Payoff Balance																
ROI LOSS + DAMAGES	<b>VW EQUITY</b>																
	541 Scotland																
	Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	HSBC-GOLDMAN FRAUD DAMAGES																
	<b>VW TOTAL DAMAGES DUE</b>																



## 1<sup>st</sup> Interrogatory of 94

### Remaining 93 Interrogatories Provided Upon Request of Court

Congratulations on rising to become a Judge and Thank You for your service to the NJ Superior Court. Please give an overview of your background. When were you born? Where did you grow up? What Universities did you attend? When did you move to NJ? How long have you lived in NJ? How and when did you become a Judge? Did you pursue it or were you pursued? Where have you served as a lawyer and where have you served as a Judge? Approximately over how many cases have you presided?

**Your Decision.** Did you have an opportunity to read or learn about this case before it was presented to you in Court? How did you learn about it? About how much time did you spend reviewing the case info before each hearing/trial? Did you review any information from Veronica Williams (the Plaintiff in cases [USDCNJ 2:16-cv-05301](#) & NJ [NJ-CASE-L-000081-11](#) & NJ [NJ-CASE-L-004753-13](#) & Defendant in NJ Foreclosure Case [NJ-CASE-F-000839-13](#))? Did Veronica Williams appear at any of the hearings in which she was a defendant or plaintiff? Did you question Veronica Williams' absence? If so, how many times? Were you given any reason for Veronica Williams' absence? Why did you make a decision without hearing from Veronica Williams? Did you or the State of New Jersey benefit in any way from your decision? If so, how did you or the State of New Jersey benefit? If not, why not?

The [lawyer, Daniel Roy](#), who signed the fraudulent mortgage was sanctioned on Feb. 8, 2015 by the [Disciplinary Review Board of the Supreme Court of New Jersey](#) after pleading guilty to: violating RPC 1.1 (a) (gross neglect), RPC 1.3 (lack of diligence), and RPC 1.7(a)(2) (conflict of interest). The other homeowner's property was stolen with this lawyer's help. The lawyer's wife owns a title company, [Royal Title Service, Inc.](#), that has operated in Essex County since 1984. The lawyer's wife's son owns a title company, [Opal Title Service, LLC](#), that has operated in Essex County since 2012. At the time of Veronica Williams' (Plaintiff cases [USDCNJ 2:16-cv-05301](#) & NJ [NJ-CASE-L-000081-11](#) & NJ [NJ-CASE-L-004753-13](#)) investigation, both title firms operated out of the law office of this sanctioned lawyer,

. Could either of them have assisted this lawyer – their husband and stepfather – in retroactively for filing the fraudulent mortgage? The fraudulent mortgage was somehow added to the property records at NJ Essex County Hall of Records *after the spring of 2010*. This was at least 15 months after the Foreclosure (NJ-CASE-F-000839-13) was filed. Knowing this, would you have issued your ruling? Would you have reversed your ruling? Would you have dismissed the case and the foreclosure?

**COMPLETE INTERROGATORY DOCUMENT IS ENCLOSED WITH APPEAL**

## USDCNJ FILING PREPARED IN RESPONSE TO DEFENDANTS' QUESTION

### UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY

VERONICA A. WILLIAMS,

Plaintiff, Pro Se

v.

LITTON LOAN SERVICING, HSBC BANK  
USA, N.A.; GOLDMAN SACHS; FREMONT  
HOME LOAN TRUST 2006-C MORTGAGE-  
BACKED CERTIFICATES, SERIES 2006-C;  
OCWEN; STERN & EISENBERG, PC  
Ocwen Financial Corporation, The State of New  
Jersey

Defendants

UNITED STATES FEDERAL COURT

Civ. No. 2:16-cv-05301-ES-JAD

#### DOCUMENT QUESTIONED BY DEFENDANTS' ATTORNEY

**FOR PROBLEMS WITH:**

NJ Case Docket No. F – 000839-13

NJ Case Docket No. ESSX L – 004753-13

NJ Case Docket No. ESSX L – 000081-11

#### DOCUMENT QUESTIONED BY DEFENDANTS' ATTORNEY

#### Proof of Continuing Depraved Indifference

The New Jersey Courts' latest Ruling made *without giving me notice* is attached. I am the Plaintiff in USDCNJ Case 2:16 05301 & Defendant in NJ Case F-000839-13. I was not given notice before the hearing or after the hearing. Such subversive acts that defy in the face of NJ Court rules (as presented in USDCNJ Case files - see <http://www.fifix.org/US-Case-No-2-16-cv-05301-ES-JAD.pdf>) are par for the course for the defendants DCNJ Case 2:16-cv-05301 and their attorneys.

One of the Defendant's attorneys questioned my certainty of information in USDCNJ Filing No. 109 by this Plaintiff. In addition to the attached document that was questioned, the Plaintiff will present extensive evidence at trial that corroborates this document. I shall update the outline provided in USDCNJ Filings No. [109](#) & No. [110](#) to incorporate this and other documents at 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

December 29, 2018

**Attachment I**

SWC F 000839-13 12/07/2017 Pg 1 of 4 Trans ID: CHC2017858234  
Recorded in the Office of the Superior Court Clerk Pg 1 of 4 Writ #17041033

ADD C

FOR  
<http>

008:

475:

NJ C

[0530](http)

STEVEN K. EISENBERG, ESQUIRE (009221995)  
JACQUELINE F. McNALLY, ESQUIRE (020402005)  
DAVID M. LAMBROPOULOS, ESQUIRE (040322006)  
SALVATORE CAROLLO, ESQUIRE (007012001)  
MICHAEL J. REILLY, ESQUIRE (042522012)  
LUCAS M. ANDERSON, ESQUIRE (014342011)  
JUSTIN M. STRAUSSER, ESQUIRE (090692014)  
CHRISTOPHER M. CAMPOREALE, ESQUIRE (072082013)  
STEFANIE MALONE-ZEITZ, ESQUIRE (107872014)  
STEVEN P. KELLY, ESQUIRE (010032010)  
JESSICA N. MANIS, ESQUIRE (114562014)  
FRANK J. KEENAN, ESQUIRE (022041994)  
CHRISTOPHER A. SALIBA, ESQUIRE (161512016)  
BRANDON P. ACCARDI, ESQUIRE (138802014)  
ANTHONY P. SCALL, ESQUIRE (034182007)  
CHRISTOPHER M. McMONAGLE, ESQUIRE (124402015)  
STERN & EISENBERG, PC  
1040 N. KINGS HIGHWAY, SUITE 407  
CHERRY HILL, NJ 08034  
TELEPHONE: (609) 397-9200  
FACSIMILE: (856) 667-1456  
(COUNSEL FOR PLAINTIFF)  
117.790000

<p>HSBC Bank USA, National Association, as Trustee for Fremont Home Loan Trust 2006-C, Mortgage-Backed Certificates, Series 2006-C</p> <p style="text-align: center;">Plaintiff,</p> <p>v.</p> <p>Veronica Williams</p> <p style="text-align: center;">Defendant(s).</p>	<p>SUPERIOR COURT OF NEW JERSEY ESSEX COUNTY CHANCERY DIVISION</p> <p>DOCKET NO.: F-000839-13</p> <p style="text-align: center;">CIVIL ACTION</p> <p style="text-align: center;"><b>ALIAS WRIT OF EXECUTION</b></p>
--	---

THE STATE OF NEW JERSEY

TO THE SHERIFF OF THE COUNTY OF ESSEX

GREETING:

WHEREAS, on the following date, 10/27/14 by a certain Judgment in our Superior Court of New Jersey, in a certain cause therein pending wherein the Plaintiff is HSBC Bank USA, National Association, as Trustee for Fremont Home Loan Trust 2006-C, Mortgage-Backed Certificates, Series

**Attachment I cont'd.**

SWC F 000839-13 12/07/2017 Pg 2 of 4 Trans ID: CHC-2017858234  
Recorded in the Office of the Superior Court Clerk Pg 2 of 4 Writ #17041033

2006-C, and the following named parties is/are the Defendant(s): Veronica Williams, Mr. Williams, Unknown Spouse of Veronica Williams & Woodbridge Med Assoc., it was Ordered and Adjudged that certain mortgaged premises, with the appurtenances, in the Complaint (and any amendments to Complaint) in the said cause particularly set forth and described, that is to say:

The mortgaged premises are described as set forth upon the RIDER ANNEXED HERETO AND MADE A PART HEREOF.

TOGETHER, with all and singular the rights, liberties, privileges, hereditaments and appurtenances thereunto belonging, or in any way appertaining, and the reversion and remainders, rents, issues and profits thereof, and also all the estate, right, title, interest, use, property claim and demand of the said Defendant(s) of, in, to and out of the same, be sold to pay and satisfy unto the Plaintiff, HSBC Bank USA, National Association, as Trustee for Fremont Home Loan Trust 2006-C, Mortgage-Backed Certificates, Series 2006-C, in the sum of \$485,083.94 being the principal, interest and lawful advances, if any, secured by a certain mortgage dated March 27, 2006 and given by Veronica Williams, together with lawful interest, from August 7, 2014, and lawful statutory interest thereafter on the total sum due Plaintiff, until the same be paid and satisfied, and also costs of the aforesaid Plaintiff, with interest thereon.

And for that purpose, a Writ of Execution should issue directed to the Sheriff of the County of Essex commanding him to make sale as aforesaid; and that the surplus money arising from such sale, if any there be, should be brought into our said Court, subject to the further Order of the said Court, as by the said Judgment remaining as of record in our said Superior Court of New Jersey, at Trenton, doth and may more fully appear.

AND WHEREAS, the costs of the said Plaintiff have been duly taxed at the following sum:  
\$ 5,940.84.

THEREFORE, you are hereby commanded, that you cause a sale to be made of the premises aforesaid, by selling so much of the same as may be needful and necessary for the purpose, the said

**Attachment I cont'd.**

SWC F 000839-13 12/07/2017 Pg 3 of 4 Trans ID: CHC2017858234  
Recorded in the Office of the Superior Court Clerk Pg 3 of 4 Writ #17041033

sum of \$451,354.46 and the same you do pay to the said Plaintiff, together with lawful interest thereon as aforesaid, and the sum aforesaid of costs with interest thereon, and that you have the surplus money, if any there be, before our said Superior Court of New Jersey, aforesaid, at Trenton, within thirty (30) days after sale. If no sale, Writ is returnable within twenty-four (24) months, pursuant to R.4:59-1(a), to abide the further order of the said Court, according to the Judgment aforesaid; and you are to make return at the time and place aforesaid, by certificate under your hand, of the manner in which you have executed this our Writ, together with this Writ.

WITNESS, The Honorable Paul Innes, P.J.Ch., Judge of the Superior Court at Trenton  
aforesaid, this 7<sup>th</sup> day of December, 2017.



Michelle Smith

Clerk

Stern & Eisenberg, PC  
Attorneys for Plaintiff

By: /s/LUCAS M. ANDERSON, ESQUIRE (014342011)  
LUCAS M. ANDERSON, ESQUIRE (014342011)







**UNITED STATES DISTRICT COURT FOR THE  
DISTRICT OF NEW JERSEY**

VERONICA A. WILLIAMS,

Plaintiff,

v.

LITTON LOAN, et al.,

Defendants.

Civ. No. 2:16-cv-05301-ES-JAD

**CERTIFICATION OF SERVICE TO HSNB & THE STATE OF NEW JERSEY JUDICIARY**

I, Veronica Williams, certify that on this 26<sup>th</sup> day of October 2018, 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</b> Ms. Elizabeth Arlow or current Regulatory Operations Officer HSBC 2929 Walden Avenue Depew, NY 14043  Phone 855-334-1650 Email investor.relations.usa@us.hsbc.com</p>	<p><b>Via eMail</b> State of New Jersey <b>Glenn A. Grant, J.A.D.</b> Acting Administrative Director of the New Jersey Courts Administrative Office of the Courts Richard J. Hughes Justice Complex P.O. Box 037 Trenton, NJ 08625-0037  Email</p>
---	--

Respectfully submitted,

Veronica A. Williams  
Pro Se Counsel [StopFraud@vawilliams.com](mailto:StopFraud@vawilliams.com)

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

December 28, 2018

**UNITED STATES DISTRICT COURT FOR THE  
DISTRICT OF NEW JERSEY**

VERONICA A. WILLIAMS,

Plaintiff,

v.

LITTON LOAN, et al.,

Defendants.

Civ. No. 2:16-cv-05301-ES-JAD

**CERTIFICATION OF SERVICE**

I, Veronica Williams, certify that on this 28<sup>th</sup> day of December 2018, 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</b> Clerk of NJ Supreme Court Clerk of Supreme Court HeatherJoy Baker R.J. Hughes Justice Complex Supreme Court Clerk's Office P.O. Box 970 Trenton, NJ 08625-0970 <a href="tel:609-815-2955">609-815-2955</a></p>	<p><b>Via Email</b> NJ Appellate Division Clerk Joseph H. Orlando Superior Court, Appellate Division Appellate Division Clerk's Office P.O. Box 006 Trenton, New Jersey, 08625  Phone: <a href="tel:609-815-2950">609-815-2950</a></p>	<p><b>Via eMail</b> Clerk of Superior Court Michelle M. Smith R.J. Hughes Justice Complex Superior Court Clerk's Office P.O. Box 971 Trenton, NJ 08625-0971 Phone: <a href="tel:609-421-6100">609-421-6100</a> Fax: 609-292-6564 Email: <a href="mailto:Scco.Mailbox@njcourts.gov">Scco.Mailbox@njcourts.gov</a></p>
--	--	--

Respectfully submitted,

Veronica A. Williams  
Pro Se Counsel [StopFraud@vawilliams.com](mailto:StopFraud@vawilliams.com)

/s/ Veronica A. Williams  
[StopFraud@vawilliams.com](mailto:StopFraud@vawilliams.com)

(202) 486-4565

December 28, 2018

**UNITED STATES DISTRICT COURT FOR THE  
DISTRICT OF NEW JERSEY**

VERONICA A. WILLIAMS,

Plaintiff,

v.

LITTON LOAN, et al.,

Defendants.

Civ. No. 2:16-cv-05301-ES-JAD

**CERTIFICATION OF SERVICE**

I, Veronica Williams, certify that on this 28<sup>th</sup> day of December 2018, 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</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</b> Evan Barenbaum, Esq Attorney for Stern &amp; Eisenberg</p> <p>Director of Litigation Stern &amp; Eisenberg, PC 1581 Main Street, Suite 200 Warrington, PA 18976 Office 267-620-2130 Fax 215-572-5025 <a href="mailto:ebarenbaum@sterneisenberg.com">ebarenbaum@sterneisenberg.com</a></p>	<p><b>Via EMail</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 <small>OAGPress@njoag.gov</small></p>
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Respectfully submitted,

Veronica A. Williams  
Pro Se Counsel [StopFraud@vawilliams.com](mailto:StopFraud@vawilliams.com)

/s/ Veronica A. Williams  
[StopFraud@vawilliams.com](mailto:StopFraud@vawilliams.com)

December 28, 2018

(202) 486-4565

**SEPARATOR  
PAGE**

*Veronica Ann Williams*

541 SCOTLAND ROAD ♦ SOUTH ORANGE, NEW JERSEY 07079-3009

MAILING ADDRESS: P.O. Box 978 ♦ SOUTH ORANGE, NEW JERSEY 07079-0978

December 28, 2018

TO DOWNLOAD DIGITAL COPY

<http://www.fifix.org/proof/ADDL/Appeal-NJ-Court-Request.pdf>

State of New Jersey  
Glenn A. Grant, J.A.D.  
Acting Administrative Director of the New Jersey Courts  
Administrative Office of the Courts  
Richard J. Hughes Justice Complex  
P.O. Box 037  
Trenton, NJ 08625-0037

Subject: Plaintiff Provides New Dates to Help Avoid Scheduling Conflicts  
*Veronica A. Williams v. Litton Loan Servicing, et al.*  
USDC NJ, 2:16-cv-05301-ES-JAD

Dear Court,

I am asking the State of New Jersey to agree to the removal of my case to Federal Court. The reason is that the NJ Court System has repeatedly allowed the denial of my due process for more than 6 years.

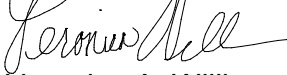
To honor the separation of powers, this request is addressed to the NJ Courts/NJ Judicial Branch. For full disclosure, I am making the Executive and Legislative Branches of our State government aware of my request.

Please send me an official response in sufficient time to allows the law to support my request.

My case is quite extensive. All pertinent information is included in, or referenced, in the appeal<sup>1</sup>. This information may be viewed at [www.FinFix.org](http://www.FinFix.org). If the Court requires further explanation or additional information I can be best reached by email at [StopFraud@vawilliams.com](mailto:StopFraud@vawilliams.com), by phone at 202-486-4565 or by facsimile at 888-492-5864.

As proclaimed by the namesake of the US District Court of NJ Courthouse,

Let Justice & Freedom ring,



Veronica A. Williams  
Plaintiff

cc: NJ Executive Branch, Office of the Governor via fax U.S. Mail  
NJ Legislative Branch via email [leginfo@njleg.org](mailto:leginfo@njleg.org)  
Stuart Seiden, Duane Morris LLC via email  
Evan Barenbaum, Stern & Eisenberg PC via email

<sup>1</sup> Download a full, digital copy of the appeal at:

[http://finfix.org/proof/ADDL/Case\\_2-16-cv-05301\\_Plaintiff-Submits-Appeal\\_12-28-18.pdf](http://finfix.org/proof/ADDL/Case_2-16-cv-05301_Plaintiff-Submits-Appeal_12-28-18.pdf)

THIS DOCUMENT MAY BE DOWNLOADED AT

[http://finfix.org/proof/ADDL/Case\\_2-16-cv-05301\\_Plaintiff-Response-to-Defendant-Question-Filing#109\\_12-20-18.pdf](http://finfix.org/proof/ADDL/Case_2-16-cv-05301_Plaintiff-Response-to-Defendant-Question-Filing#109_12-20-18.pdf)

**UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF NEW JERSEY**

VERONICA A. WILLIAMS,

Plaintiff, Pro Se

v.

LITTON LOAN SERVICING, HSBC BANK  
USA, N.A.; GOLDMAN SACHS; FREMONT  
HOME LOAN TRUST 2006-C MORTGAGE-  
BACKED CERTIFICATES, SERIES 2006-C;  
OCWEN; STERN & EISENBERG, PC  
Ocwen Financial Corporation, The State of New  
Jersey

Defendants

UNITED STATES FEDERAL COURT

Civ. No. 2:16-cv-05301-ES-JAD

**DOCUMENT QUESTIONED  
BY DEFENDANTS' ATTORNEY**

**FOR PROBLEMS WITH:**

NJ Case Docket No. F – 000839-13

NJ Case Docket No. ESSX L – 004753-13

NJ Case Docket No. ESSX L – 000081-11

**DOCUMENT QUESTIONED BY DEFENDANTS' ATTORNEY**

**Proof of Continuing Depraved Indifference**

The New Jersey Courts' latest Ruling made *without giving me notice* is attached. I am the Plaintiff in USDCNJ Case 2:16 05301 & Defendant in NJ Case F-000839-13. I was not given notice before the hearing or after the hearing. Such subversive acts that defy in the face of NJ Court rules (as presented in USDCNJ Case files - see <http://www.finfix.org/US-Case-No-2-16-cv-05301-ES-JAD.pdf>) are par for the course for the defendants DCNJ Case 2:16-cv-05301 and their attorneys.

One of the Defendant's attorneys questioned my certainty of information in USDCNJ Filing No. 109 by this Plaintiff. In addition to the attached document that was questioned, the Plaintiff will present extensive evidence at trial that corroborates this document. I shall update the outline provided in USDCNJ Filings No. [109](#) & No. [110](#) to incorporate this and other documents at 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

December 28, 2018

**Attachment I**

SWC F 000839-13 12/07/2017 Pg 1 of 4 Trans ID: CHC2017858234  
Recorded in the Office of the Superior Court Clerk Pg 1 of 4 Writ #17041033

STEVEN K. EISENBERG, ESQUIRE (009221995)  
JACQUELINE F. McNALLY, ESQUIRE (020402005)  
DAVID M. LAMBROPOULOS, ESQUIRE (040322006)  
SALVATORE CAROLLO, ESQUIRE (007012001)  
MICHAEL J. REILLY, ESQUIRE (042522012)  
LUCAS M. ANDERSON, ESQUIRE (014342011)  
JUSTIN M. STRAUSSER, ESQUIRE (090692014)  
CHRISTOPHER M. CAMPOREALE, ESQUIRE (072082013)  
STEFANIE MALONE-ZEITZ, ESQUIRE (107872014)  
STEVEN P. KELLY, ESQUIRE (010032010)  
JESSICA N. MANIS, ESQUIRE (114562014)  
FRANK J. KEENAN, ESQUIRE (022041994)  
CHRISTOPHER A. SALIBA, ESQUIRE (161512016)  
BRANDON P. ACCARDI, ESQUIRE (138802014)  
ANTHONY P. SCALL, ESQUIRE (034182007)  
CHRISTOPHER M. McMONAGLE, ESQUIRE (124402015)  
STERN & EISENBERG, PC  
1040 N. KINGS HIGHWAY, SUITE 407  
CHERRY HILL, NJ 08034  
TELEPHONE: (609) 397-9200  
FACSIMILE: (856) 667-1456  
(COUNSEL FOR PLAINTIFF)  
117.790000

<p>HSBC Bank USA, National Association, as Trustee for Fremont Home Loan Trust 2006-C, Mortgage-Backed Certificates, Series 2006-C</p> <p style="text-align: center;">Plaintiff,</p> <p>v.</p> <p>Veronica Williams</p> <p style="text-align: center;">Defendant(s).</p>	<p>SUPERIOR COURT OF NEW JERSEY ESSEX COUNTY CHANCERY DIVISION</p> <p>DOCKET NO.: F-000839-13</p> <p style="text-align: center;">CIVIL ACTION</p> <p style="text-align: center;"><b>ALIAS WRIT OF EXECUTION</b></p>
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THE STATE OF NEW JERSEY

TO THE SHERIFF OF THE COUNTY OF ESSEX

GREETING:

WHEREAS, on the following date, 10/27/14 by a certain Judgment in our Superior Court of New Jersey, in a certain cause therein pending wherein the Plaintiff is HSBC Bank USA, National Association, as Trustee for Fremont Home Loan Trust 2006-C, Mortgage-Backed Certificates, Series



**Attachment I cont'd.**

SWC F 000839-13 12/07/2017 Pg 2 of 4 Trans ID: CHC2017858234  
Recorded In the Office of the Superior Court Clerk Pg 2 of 4 Writ #17041033

2006-C, and the following named parties is/are the Defendant(s): Veronica Williams, Mr. Williams, Unknown Spouse of Veronica Williams & Woodbridge Med Assoc., it was Ordered and Adjudged that certain mortgaged premises, with the appurtenances, in the Complaint (and any amendments to Complaint) in the said cause particularly set forth and described, that is to say:

The mortgaged premises are described as set forth upon the RIDER ANNEXED HERETO AND MADE A PART HEREOF.

TOGETHER, with all and singular the rights, liberties, privileges, hereditaments and appurtenances thereunto belonging, or in any way appertaining, and the reversion and remainders, rents, issues and profits thereof, and also all the estate, right, title, interest, use, property claim and demand of the said Defendant(s) of, in, to and out of the same, be sold to pay and satisfy unto the Plaintiff, HSBC Bank USA, National Association, as Trustee for Fremont Home Loan Trust 2006-C, Mortgage-Backed Certificates, Series 2006-C, in the sum of \$485,083.94 being the principal, interest and lawful advances, if any, secured by a certain mortgage dated March 27, 2006 and given by Veronica Williams, together with lawful interest, from August 7, 2014, and lawful statutory interest thereafter on the total sum due Plaintiff, until the same be paid and satisfied, and also costs of the aforesaid Plaintiff, with interest thereon.

And for that purpose, a Writ of Execution should issue directed to the Sheriff of the County of Essex commanding him to make sale as aforesaid; and that the surplus money arising from such sale, if any there be, should be brought into our said Court, subject to the further Order of the said Court, as by the said Judgment remaining as of record in our said Superior Court of New Jersey, at Trenton, doth and may more fully appear;

AND WHEREAS, the costs of the said Plaintiff have been duly taxed at the following sum:  
\$ 5,940.84 .

THEREFORE, you are hereby commanded, that you cause a sale to be made of the premises aforesaid, by selling so much of the same as may be needful and necessary for the purpose, the said

**Attachment I cont'd.**

SWC F 000839-13 12/07/2017 Pg 3 of 4 Trans ID: CHC2017858234  
Recorded in the Office of the Superior Court Clerk Pg 3 of 4 Writ #17041033

sum of \$451,354.46 and the same you do pay to the said Plaintiff, together with lawful interest thereon as aforesaid, and the sum aforesaid of costs with interest thereon, and that you have the surplus money, if any there be, before our said Superior Court of New Jersey, aforesaid, at Trenton, within thirty (30) days after sale. If no sale, Writ is returnable within twenty-four (24) months, pursuant to R.4:59-1(a), to abide the further order of the said Court, according to the Judgment aforesaid; and you are to make return at the time and place aforesaid, by certificate under your hand, of the manner in which you have executed this our Writ, together with this Writ.

WITNESS, The Honorable Paul Innes, P.J.Ch., Judge of the Superior Court at Trenton aforesaid, this 7<sup>th</sup> day of December, 2017.



Michelle Smith

Clerk

Stern & Eisenberg, PC  
Attorneys for Plaintiff

By: s/LUCAS M. ANDERSON, ESQUIRE (014342011)  
LUCAS M. ANDERSON, ESQUIRE (014342011)



Attachment I cont'd.

SWC F 000839-13 12/07/2017 Pg 4 of 4 Trans ID: CHC2017858234  
Recorded In the Office of the Superior Court Clerk Pg 4 of 4 Writ #17041033

Property: The property consists of the land and all the buildings and structures on the land in  
the Township of  
County of Essex  
and State of New Jersey, the legal description is:

Township of Village of South Orange, County of Essex, State of New Jersey, being  
more particularly described as follows:

BEGINS at a point to the dividing line between Lots 13 and 14 as shown on a map  
entitled "Map of Subdivided Areas situated in The Village of South Orange, Essex County,  
New Jersey made by Halsey Brothers May 10, 1904, thence distant 70.00 feet westerly  
westerly from a point to the southwest line of Randolph Place which point is distant  
132.31 feet from the intersection of the said line of Randolph Place with the  
westerly line of Scotland Road and running thence: (1) 89° 57' N, 5.01 feet to a  
point to lot 56 as aforementioned map; thence (2) S 57° 42' W, 43.51 feet to the  
northerly line of a 10 feet sewer right of way as shown on aforementioned map;  
thence (3) along said line of 10' sewer right of way S 52° 16' E, 2.00 feet to  
a point to the westerly line of lot 13 as aforementioned map; thence (4) along  
said line of lot 13 S 37° 45' E, 40.80 feet to a point; thence (5) S 57° 57' E,  
15.30 feet to a point; thence (6) S 34° 03' E, 1.00 feet to a point to the north-  
westerly line of lot 13 on aforementioned map; thence (7) N 54° 57' W, 15.00 feet to  
the point or place of beginning.

Said premises are shown as 64, Scotland Road, South Orange, New Jersey.

**UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF NEW JERSEY**

VERONICA A. WILLIAMS,

Plaintiff,

v.

LITTON LOAN, et al.,

Defendants.

Civ. No. 2:16-cv-05301-ES-JAD

**CERTIFICATION OF SERVICE**

I, Veronica Williams, certify that on this 28<sup>th</sup> day of December 2018, 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</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</b> Evan Barenbaum, Esq Attorney for Stern &amp; Eisenberg</p> <p>Director of Litigation Stern &amp; Eisenberg, PC 1581 Main Street, Suite 200 Warrington, PA 18976 Office 267-620-2130 Fax 215-572-5025 <a href="mailto:ebarenbaum@sterneisenberg.com">ebarenbaum@sterneisenberg.com</a></p>	<p><b>Via U.S. 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</p>
--	---	---

Respectfully submitted,

Veronica A. Williams  
Pro Se Counsel [StopFraud@vawilliams.com](mailto:StopFraud@vawilliams.com)

/s/ Veronica A. Williams  
[StopFraud@vawilliams.com](mailto:StopFraud@vawilliams.com)

(202) 486-4565

December 28, 2018

**SEPARATOR**  
**PAGE**

March 3, 2019

	FORMERLY Hon. Essex County - Superior Court of New Jersey
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Dear \_\_\_\_\_,

Congratulations on rising to become a Judge and Thank You for your service to the NJ Superior Court. Please give an overview of your background. When were you born? Where did you grow up? What Universities did you attend? When did you move to NJ? How long have you lived in NJ? How and when did you become a Judge? Did you pursue it or were you pursued? Where have you served as a lawyer and where have you served as a Judge? Approximately over how many cases have you presided?

**Your Decision.** Did you have an opportunity to read or learn about this case before it was presented to you in Court? How did you learn about it? About how much time did you spend reviewing the case info before each hearing/trial? Did you review any information from Veronica Williams (the Plaintiff in cases [USDCNJ 2:16-cv-05301](#) & NJ [NJ-CASE-L-000081-11](#) & NJ [NJ-CASE-L-004753-13](#) & Defendant in NJ Foreclosure Case [NJ-CASE-F-000839-13](#))? Did Veronica Williams appear at any of the hearings in which she was a defendant or plaintiff? Did you question Veronica Williams' absence? If so, how many times? Were you given any reason for Veronica Williams' absence? Why did you make a decision without hearing from Veronica Williams? Did you or the State of New Jersey benefit in any way from your decision? If so, how did you or the State of New Jersey benefit? If not, why not?

The [lawyer, Daniel Roy](#), who signed the fraudulent mortgage was sanctioned on Feb. 8, 2015 by the [Disciplinary Review Board of the Supreme Court of New Jersey](#) after pleading guilty to: violating RPC I.I (a) (gross neglect), RPC 1.3 (lack of diligence), and RPC 1.7(a)(2) (conflict of interest). The other homeowner's property was stolen with this lawyer's help. The lawyer's wife owns a title company, [Royal Title Service, Inc.](#), that has operated in Essex County since 1984. The lawyer's wife's son owns a title company, [Opal Title Service, LLC](#), that has operated in Essex County since 2012. At the time of Veronica Williams' (Plaintiff cases [USDCNJ 2:16-cv-05301](#) & NJ [NJ-CASE-L-000081-11](#) & NJ [NJ-CASE-L-004753-13](#)) investigation, both title firms operated out of the law office of this sanctioned lawyer, \_\_\_\_\_ . Could either of them have assisted this lawyer – their husband and stepfather – in retroactively for filing the fraudulent mortgage? The fraudulent mortgage was somehow added to the property records at NJ Essex County Hall of Records *after the spring of 2010*. This was at least 15 months after the Foreclosure (NJ-CASE-F-000839-13) was filed. Knowing this, would you have issued your ruling? Would you have reversed your ruling? Would you have dismissed the case and the foreclosure?

**TO SEE THESE DOCUMENTS PLEASE CLICK TO DOWNLOAD FROM THE INTERNET OR SEND EMAIL TO [StopFraud@FinFix.org](mailto:StopFraud@FinFix.org)**

<b>ILLEGAL ACTIONS</b>	<b>LEGAL CASE NUMBER</b>	<b>DOWNLOAD DOCUMENTS</b>
FORECLOSURE	NJ-CASE-F-000839-13	<a href="http://www.finfix.org/proof/NJ-CASE-F-000839-13">http://www.finfix.org/proof/NJ-CASE-F-000839-13</a> <a href="http://finfix.org/proof/NJ-CASE-F-000839-13/">http://finfix.org/proof/NJ-CASE-F-000839-13/</a>
FRAUD, etc.	NJ-CASE-L-000081-11	<a href="http://finfix.org/proof/NJ-CASE-L-000081-11/">http://finfix.org/proof/NJ-CASE-L-000081-11/</a>
FRAUD, etc.	NJ-CASE-L-004753-13	<a href="http://finfix.org/proof/NJ-CASE-L-004753-13/">http://finfix.org/proof/NJ-CASE-L-004753-13/</a>
FRAUD, etc.	USDC of NJ Case 2:16-cv-05301	<a href="http://www.finfix.org/US-Case-No-2-16-cv-05301-ES-JAD.pdf">http://www.finfix.org/US-Case-No-2-16-cv-05301-ES-JAD.pdf</a>

FORECLOSURE NJ-CASE-F-000839-13 <http://www.finfix.org/proof/NJ-CASE-F-000839-13>  
<http://finfix.org/proof/NJ-CASE-F-000839-13/>

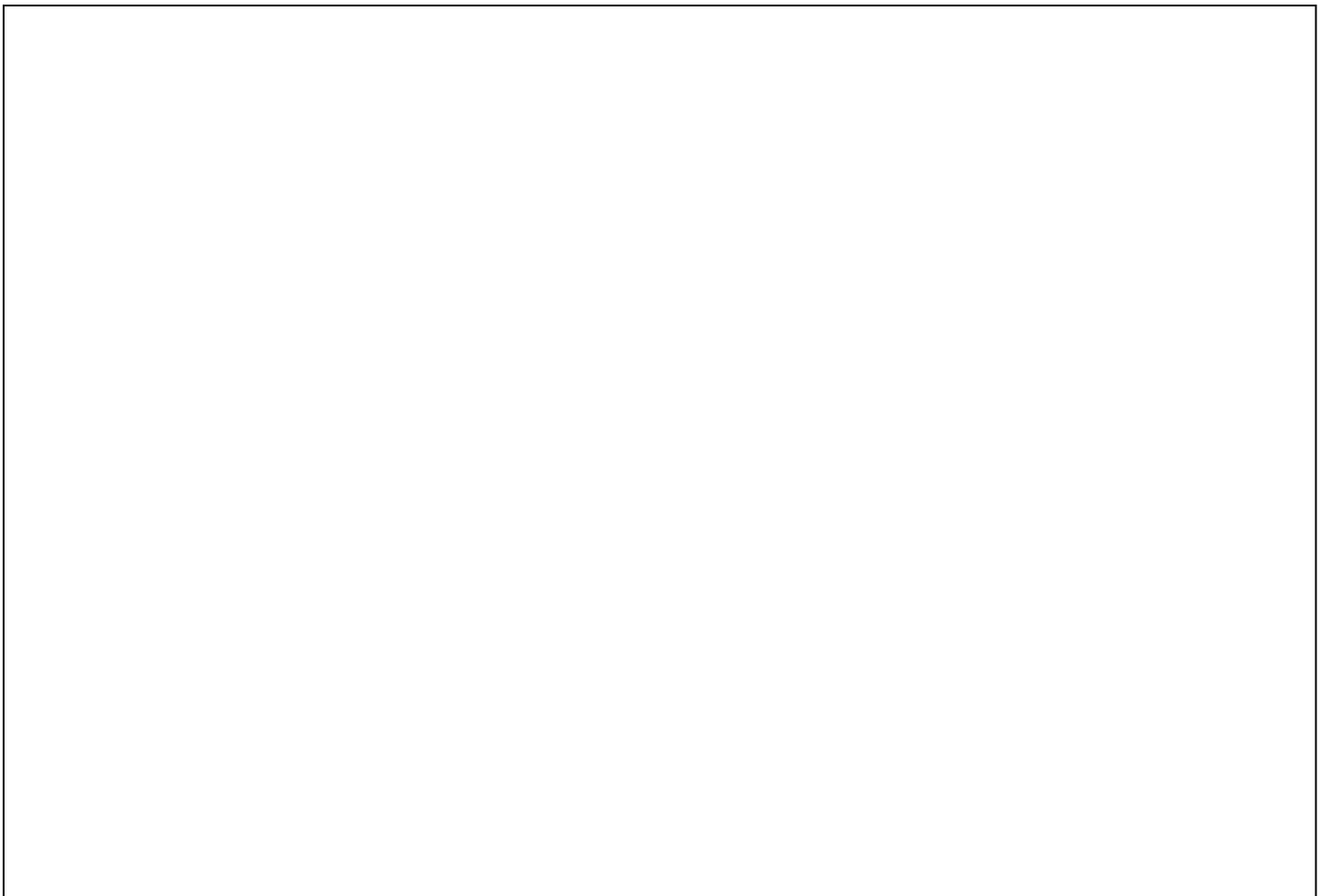
0081      finfix.org/proof/NJ-CASE-L-000081-11      <http://finfix.org/proof/NJ-CASE-L-000081-11/>

4753      /finfix.org/proof/NJ-CASE-L-004753-13      <http://finfix.org/proof/NJ-CASE-L-004753-13/>

NJ Court filings submitted in USDC of NJ Case 2:16-cv-05301 - see <http://www.finfix.org/US-Case-No-2-16-cv-05301-ES-JAD.pdf>)

2009 Foreclosure near Christmas

2014 Foreclosure just before you left the bench the second time



## TO HELP REMEMBER THE PLAINTIFF

# VERONICA A. WILLIAMS

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Veronica A. Williams  
Kellogg MBA, [a M7 MBA Program](#)  
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TECHNOLOGY

**Veronica A. Williams** is a recognized authority on business and technology. Her education and experience in finance, economics and operations spans decades:

- Elevated in 1971 – 77 as employee at U.S. Department of Agriculture's Economics Research Service
- Formalized in 1973 as student at Brandeis University
- Received Master's Degree in 1979 from Northwestern University's Kellogg Graduate School of Management
- Achieved Expertise at enterprise corporations 1979 – 1995 by delivering financial and operational custom solutions to money center banks, accounting firms and major firms.
- Expertise Validated:
  - 1995 Industry Analyst and Author
  - 2009 vetted and appointed as FINRA Arbitrator
  - 2014 MBA International Competition Judge
  - 2017 named Marquis Lifetime Achievement awardee elevated to a FINRA Arbitrator Chairperson

Ms. Williams is a graduate of Brandeis University with a B.A. degree in economics; she received an MBA in finance and economics from the J.L. Kellogg Graduate School of Management at Northwestern University. She has studied in the US and Europe. With global awareness, Ms. Williams has consulted, served as an Advisor, and led major initiatives.

For additional information visit [www.VeronicaWilliams.com](http://www.VeronicaWilliams.com).

