

*Veronica Ann Williams*

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

Page 1 of 66

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

TO DOWNLOAD DIGITAL COPY

[http://finfix.org/proof/ADDL/APPEAL\\_Wms-v-BigBanks-FILED.pdf](http://finfix.org/proof/ADDL/APPEAL_Wms-v-BigBanks-FILED.pdf)

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	Mediation NOT Scheduled per Court
Sept. 2014	Seiden & Denbeaux Give Fake Document – Denbeaux Withdraws
Sept. 2014	Foreclosure Awarded Unbeknownst To Plaintiff
Oct. 2014	Plaintiff’s Deposition – asked Seiden For Copy Of Mortgage
Nov. 2014	Defendants are NO SHOW in Court
Jan. 2015	Plaintiff Wins Hearing – Duane Morris Attorney(#37) Promises \$35K Mortgage
Mar. 2015	Duane Morris Reneges On Mortgage

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).

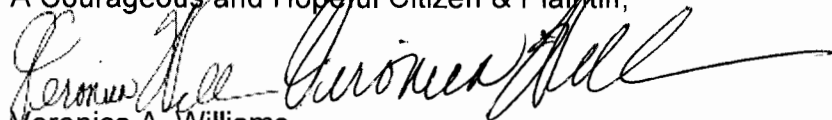
**In the spirit of full disclosure, this document is being sent to the NJ Courts. Being denied due process allowed an illegal foreclosure to be awarded. Financial fraud is systemic in NJ. This Plaintiff’s story has been shared with a limited audience and promises a fair and equitable solution through 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.

---

<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

---

<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

---

<sup>6</sup> Evidence Item 1,142. For an updated, digital list contact 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

---

<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 *demanded 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

---

<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 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:

---

<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.finfix.org/Case-Summary.html>,

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

<http://www.finfix.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	Per Se Effort	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	Per Se Effort	SEEK MEDIATION OR TRIAL IN COMING MONTHS	<a href="#">CLICK HERE</a>
77	Per Se Effort	MOTION TO DISMISS IS NOT JUSTIFIED	<a href="#">CLICK HERE</a>
78	Per Se Effort	MOTION TO ADD COUNT: FALSE INDUCEMENT TO INACTION	<a href="#">CLICK HERE</a>
81	Per Se Effort	UPDATE TO PLAINTIFF'S RESPONSE TO MOTIONS TO DISMISS	<a href="#">CLICK HERE</a>
84	Per Se Effort	PLAINTIFF'S EFFORT TO CONTAIN FRAUD ASSOCIATED COSTS	<a href="#">CLICK HERE</a>
85	Per Se Effort	MOTION FOR LEAVE OF COURT TO AMEND COMPLAINT ♦ PLAINTIFF REQUESTS COURT'S LEAVE TO ADD NEW COUNT	<a href="#">CLICK HERE</a>
3/1/2018	Per Se Effort	AMENDED COMPLAINT AND JURY DEMAND	<a href="#">CLICK HERE</a>
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	Per Se Effort	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	Per Se Effort	PLAINTIFF PROPOSAL TO DEFENDANTS TO DELAY SALE OF HER HOME UNTIL AFTER TRIAL	<a href="#">CLICK HERE</a>
109	Per Se Effort	PLAINTIFF READY TO PROCEED: BURDEN OF EVICTION ON DEMAND; HEALTH UPDATE; PREVIEW OF TRIAL PLAN Filing #109 Original	<a href="#">CLICK HERE</a>
110	Per Se Effort	TRIAL SEQUENCE & INDEX	<a href="#">CLICK HERE</a>
115	Per Se Effort	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>
		Fremont Investment & Loan	001	A	Fremont Fraud
		Fremont Investment & Loan	002	A	Fremont Fraud
		Fremont Investment & Loan	003	A	Fremont Fraud
			004	A	
			005	A	
		US Family Health Plan	006	A	Fremont Fraud
		Ocwen Financial Corporation	007	A	Fremont-GS-Litton-Ocwen
			008	A	Fremont Fraud
		Federal Deposit Insurance Corporation	009	A	Fremont Fraud
		Banks - Veronica Williams	010	A	GS-Litton-Fremont fraud
		Litton Loan Servicing LP	011	A	Litton Fraud
		Litton Loan Servicing LP	012	A	Litton Fraud
		Telecom - Veronica Williams	013	A	Litton Fraud
		Litton Loan Servicing LP	014	A	
		Evangelical Christian Credit Union	015	A	Fremont Fraud
		Fremont	016	A	Fraud
		HomeXpress Mortgage Corp.	017	A	Fremont Fraud
		Selene Finance L.P.	018	A	Litton Fraud
		US Bank	019	A	Fremont Fraud
		Attorney Daniel Roy	020	B	Fremont Fraud & Legal
		Royal Title Service Inc.	021	B	Fremont Fraud & Legal
		Royal Title Service Inc.	022	B	Fremont Fraud & Legal
		Stern & Eisenberg, PC	023	B	Legal Fraud
		Stern & Eisenberg, PC	024	B	Legal Fraud
		Stern & Eisenberg, PC	025	B	Legal Fraud
		Stern & Eisenberg, PC	026	B	Legal Fraud
		Retired	027	B	Fed official knowledge of
		Goldman Sachs & Company	028	C	Board-DI
		Goldman Sachs & Company	029	C	GS - Litton fraud
		Paulson Institute	030	C	Paulson Goldman to Treas
		Litton Loan Servicing LP	031	C	Litton Fraud
		c/o Stern & Eisenberg	032	D	Legal Fraud
		Denbeaux & Denbeaux	033	D	Legal Fraud
		Denbeaux & Denbeaux	034	D	
		Duane Morris LLP	035	D	
		Duane Morris LLP	036	D	Legal Fraud
		Duane Morris LLP	037	D	Legal Fraud
		Litton Loan Servicing LP	038	E	Litton Fraud
		former Litton Loan employee	039	E	Litton Fraud
		Opus Capital Markets Consultants	040	F	GS-Litton-Ocwen fraud



<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>
		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

<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>
		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

<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>
		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 NJ Department 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	USDCND 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. (Clara's Note: document submitted by plaintiff w/ signature as per Court's QC message of 8/20/16) (w/ ) (Entered: 08/22/2016)	
3	SUMMONS ISSUED as to FREMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES, SERIES 2006-C, GOLDMAN SACHS FSB, BANK USA, N.A., LITTON LOAN SERVICING, COWEN, COWEN FINANCIAL CORPORATION, STERN & EISENBERG, PC, LLC Attached with official court summons, please filen Defendant and Plaintiff's custody information and serve issued by STEVEN SE RAUMER (mailed to party (s)) (w/ ) (Entered: 11/20/2016)	
4	NOTICE of Appearance by EVAN D. BARENBAUM on behalf of STERN & EISENBERG, PC, LLC (BARENBAUM, EVAN) (Entered: 10/06/2016)	
6	Corporate Disclosure Statement by STERN & EISENBERG, PC, LLC (BARENBAUM, EVAN)(Date rec'd: 11/08/2016)	
8	Application and Proposed Order for Clerk's Order to Informally Inform as to Complaint. (BARENBAUM, EVAN) (Entered: 11/10/2016)	
7	NOTICE of Appearance by STUART J. SEIDEN on behalf of FREMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES, SERIES 2006-C, GOLDMAN SACHS FSB, BANK USA, N.A., LITTON LOAN SERVICING, COWEN FINANCIAL CORPORATION (SEIDEN, STUART) (Entered: 12/01/2016)	
8	APPLICATION/PRAYER for Extension of Time to Answer, Move to Dismiss, Reply to by FREMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES, SERIES 2006-C, GOLDMAN SACHS FSB, BANK USA, N.A., LITTON LOAN SERVICING, COWEN FINANCIAL CORPORATION (SEIDEN, STUART) (Entered: 12/01/2016)	
9	Second MOTION for Extension of Time to file Answer to Complaint by STERN & EISENBERG, PC, LLC (BARENBAUM, EVAN) (Entered: 12/01/2016)	
10	CERTIFICATE OF SERVICE by STERN & EISENBERG, PC, LLC (BARENBAUM, EVAN) Application/Prayer/Extension of Time to Answer/Complaint (BARENBAUM, EVAN) (Entered: 12/07/2016)	
11	ORDER granting Stern & Eisenberg's extension of time to respond to the Complaint and 10000118. Signed by Judge Esther Saks on 12/11/16. (w/ ) (Entered: 12/09/2016)	
12	Third MOTION for Extension of Time to file Answer to Complaint by STERN & EISENBERG, PC, LLC (BARENBAUM, EVAN) (Entered: 12/14/2016)	
13	Letter from Evan Barenbaum regarding Extension of Time (Attachments: (1) Text of Proposed Order, (2) Certificate of Service) (BARENBAUM, EVAN) (Entered: 12/15/2016)	
14	ORDER granting 11 motion for Extension of Time to Answer. Defendant Steven B. Eisenberg, Plaintiff's proposed reply to 1100118. Signed by Judge Esther Saks on 12/16/16. (w/ ) (Entered: 12/16/2016)	
16	MOTION to Dismiss Complaint by FREMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES, SERIES 2006-C, GOLDMAN SACHS FSB, BANK USA, N.A., LITTON LOAN SERVICING, COWEN, COWEN FINANCIAL CORPORATION. Responded due by 12/22/17 (Attachments: (1) Brief, (2) Certificate of Mailed Service, (3) Text of Proposed Order, (4) Certificate of Service) (SEIDEN, STUART) (Entered: 12/09/2016)	
18	MOTION for Plaintiff to Judge and a wife, Exhibit to Complaint by STERN & EISENBERG, PC, LLC (Attachments: (1) Exhibit 1, (2) Exhibit 2, (3) Text of Proposed Order, (4) Certificate of Service) (BARENBAUM, EVAN) (Entered: 12/20/2016)	
17	ACKNOWLEDGMENT OF SERVICE submitted by VERONICA A. WILLIAMS. (w/ ) (Entered: 12/22/2016)	
18	Motion for Default Judgment	
18	Letter from Veronica Williams re MOTION for Default Judgment. (w/ ) (Entered: 12/26/2016)	
20	BRIEF in Opposition filed by FREMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES, SERIES 2006-C, GOLDMAN SACHS FSB, BANK USA, N.A., LITTON LOAN SERVICING, COWEN, COWEN FINANCIAL CORPORATION re MOTION for Default Judgment as to (Attachments: (1) Certificate of Service) (SEIDEN, STUART) (Entered: 01/03/2017)	
23	MOTION requesting to participate in TRT hearing by VERONICA A. WILLIAMS. (Attachments: (1) proposed order, (2) ) (Entered: 01/03/2017)	

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

MASTER LIST ID#	DOCUMENT
21	ORDER in Opposition filed by STERN & EISENBERG PC LLC re: MOTION for Default Judgment as to Stern & Eisenberg PC. (Attachments: # Certificate of Service)(BARNEBALAM, EVANS) (Entered: 01/05/2017)
22	MOTION to Withdraw JA MOTION for Plaintiff to Lodge and Serve Exhibits to Complaint by STERN & EISENBERG PC LLC (Attachments: # Certificate of Service)(BARNEBALAM, EVANS) (Entered: 01/05/2017)
24	TEXT ORDER: The Court has received Defendants' e-file and motion to withdraw dated January 5, 2017. (ECF No. 22). Defendants must call for Plaintiff to Lodge and Serve Exhibits to Complaint (ECF No. 19) as directed withdrawn. So Ordered by Magistrate Judge Joseph A. Dickson on 1/11/17. (jtd) (Entered: 01/10/2017)
26	TEXT ORDER: The Court has received Plaintiff's e-file 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 11, 2017. So Ordered by Magistrate Judge Joseph A. Dickson on 1/11/17. (jtd) (Entered: 01/11/2017)
28	Plaintiff's RESPONSE to briefings in opposition representing all defendants, etc. (a) (Entered: 01/11/2017)
27	NOTICE/SUPPLEMENT to 18 MOTION for Default Judgment submitted by VERONICA A. WILLIAMS (a) (Entered: 01/22/2017)
28	NOTICE/COMMENT & REGISTRATION FORM to receive documents electronically by VERONICA A. WILLIAMS (a) (Entered: 01/22/2017)
28	MOTION to Dismiss for Lack of Jurisdiction by STERN & EISENBERG PC LLC. Responses due by 02/02/17 (Attachments: # Text of Proposed Order, # Certificate of Service)(BARNEBALAM, EVANS) (Entered: 01/22/2017)
30	APPLICATION/MOTION requesting to reschedule Defendant to Dismiss on re file 02/02/17 by VERONICA A. WILLIAMS (a) (Entered: 01/23/2017)
31	RESPONSE in Opposition filed by STERN & EISENBERG PC LLC re: MOTION to Dismiss for Lack of Jurisdiction (Attachments: # Text of Proposed Order, # Certificate of Service)(BARNEBALAM, EVANS) (Entered: 01/23/2017)
33	RESPONSE to Motion filed by VERONICA A. WILLIAMS re: 28 MOTION to Dismiss for Lack of Jurisdiction (a) (Entered: 01/23/2017)
32	TEXT ORDER: The Court is in receipt of Plaintiff's application requesting adjournment of a February 21, 2017 hearing (See ECF No. 30). Unless otherwise directed by the Court, Defendant Stern & Eisenberg PC LLC Motion to Dismiss (ECF No. 28) will be decided on the papers and no appearances are required. Plaintiff's application is therefore denied. So Ordered by Judge Esther Sadeh on 01/27/2017. (js) (Entered: 02/01/2017)
34	Letter from Veronica Williams re: 33 Response to Motion. (a) (Entered: 02/15/2017)
36	PLAINTIFF'S NOTIFICATION of response from NJ Superior Court Appellate Division submitted by VERONICA A. WILLIAMS (a) (Entered: 02/15/2017)
38	RESPONSE to Defendants' submitted response submitted by Veronica Williams. (a) (Entered: 04/25/2017)
37	RESPONSE to Request for Case Update (from Federal Agency) submitted by Veronica Williams. (a) (Entered: 04/12/2017)
38	Letter from Veronica Williams RE: NJ additional case files. (a) (Entered: 04/18/2017)
38	Letter from Veronica Williams RE: NJ detail of case proceeds. (a) (Entered: 04/18/2017)
40	Letter from Veronica Williams re: Insurance file. (a) (Entered: 04/20/2017)
41	Letter from Veronica Williams RE: Insurance based on truckers mortgage. (a) (Entered: 04/25/2017)
42	Letter from Veronica Williams Intending to add the State of New Jersey to the Complaint. (a) (Entered: 05/01/2017)



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

MASTER LIST NO.	DOCUMENT
73	Plaintiff Letter Re Discovery Plan 2, Fed. R. Hearing
74	Plaintiff Resolves Medical Release
76	NOTICE CONCERNING SCHEDULING OF CONFERENCE ON 12/28/18. Plaintiff letter for document 75 TEXT ORDER: The parties are advised that the TIME of the RMC conference scheduled for 2/28/18 has been changed to 11:30 a.m. as proposed by Magistrate Judge Joseph A. DiStasio on 12/28/18.
78	Plaintiff Preparing Consolidated Discovery Plan
77	PLAINTIFF: Motion to Dismiss Not Justified
78	PLAINTIFF: Add Cause/Rate Indemnity to Action
79	SALE: Advice 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 Cause by Seller
83	Steve B. Eisenberg's Opposition to New Cause by Seller
84	Plaintiff's Effort to Dominate Fraud Associated Costs
86	"MOTION FOR LEAVE OF COURT TO AMEND COMPLAINT"
88	Defendants ignore Judge Ordain's Directive
87	Defendant Seller's Opposition to Plaintiff's Leave to Amend Complaint
88	Defendant Sternbaum's Opposition to Plaintiff's Leave to Amend Complaint
88	Plaintiff Request for More Time
80	Character Letters for Plaintiff from Andre Engel
81	Character Letters for Plaintiff from John Sauer
82	Plaintiff Requests Extension
83	error: Filing from Andrew Saxe
84	Character Letters for Plaintiff from Elizabeth Pratt
86	LETTER ORDER granting [80] Plaintiff's Application for an extension of time to file a brief in further support of her motion to amend by 3/31/18. Signed by Magistrate Judge Joseph A. DiStasio on 4/28/18.
88	LETTER APPLICATION requesting an extension of time to respond to [80] memorandums & [82] by VERONICA W. WILLIAMS
87	Character Letters for Plaintiff from John M. Moran
88	Letter from Martha Appasa RE: Veronica Williams, et al. :
88	Plaintiff's Responses to Defendants' Latest Oppositions (Attachments: # (1) Cover Letter # (2) Responses)
88-1	Cover Letter
88-2	Responses
100	Plaintiff's letter requesting that the Court order Mr. Seller to send her files re: Two Depositions, etc. (1/18)
101	Letter from David Doyle Re: Veronica Williams, et al.
102	Letter from Veronica Williams re Meeting Double Motion from Plaintiff
103	Plaintiff Updates Subpoena List
104	Letter to Court - copy of Response to 84
106	Letter to Judge Saxe & Court - Medical Costs - Facts after 8/1/18
108	Judge Saxe Stays Case until 8/20/18
107	Plaintiff Expresses Defendants Suspends Date of her Motion
188	



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

MAJ184  
1840-901

## DESCRIPTION OF EVIDENCE ITEM

More than 60 pages of text, survey and other work files prepared by Brian A. G. for the impending orders service of BM contained. The new orders required that I provide the information. To ensure this, I contacted for and my name. After being my name I inform between 2001 and 2007 (PACOR) and an offer from 1175,000. I decided to join. My current opinion was to share my case of capital and assets made by retaining child, a common practice. Given of those offered to reference my savings I chose those items.

### CREATED DEBT RESTRUCTURE PLAN IN PREPARATION FOR IMPENDING ORDERS

- 100 + 10000 offered 40% for both debt types
- 101 + 10000 offered 40% for both debt types
- 102 + 10000 offered 40% for both debt types
- 103 + 10000 offered 40% for both debt types
- 104 + 10000 offered 40% for both debt types
- 105 + 10000 offered 40% for both debt types
- 106 + 10000 offered 40% for both debt types
- 107 + 10000 offered 40% for both debt types
- 108 + 10000 offered 40% for both debt types
- 109 + 10000 offered 40% for both debt types
- 110 + 10000 offered 40% for both debt types
- 111 + 10000 offered 40% for both debt types
- 112 + 10000 offered 40% for both debt types
- 113 + 10000 offered 40% for both debt types
- 114 + 10000 offered 40% for both debt types
- 115 + 10000 offered 40% for both debt types
- 116 + 10000 offered 40% for both debt types
- 117 + 10000 offered 40% for both debt types
- 118 + 10000 offered 40% for both debt types
- 119 + 10000 offered 40% for both debt types
- 120 + 10000 offered 40% for both debt types
- 121 + 10000 offered 40% for both debt types
- 122 + 10000 offered 40% for both debt types
- 123 + 10000 offered 40% for both debt types
- 124 + 10000 offered 40% for both debt types
- 125 + 10000 offered 40% for both debt types
- 126 + 10000 offered 40% for both debt types
- 127 + 10000 offered 40% for both debt types
- 128 + 10000 offered 40% for both debt types
- 129 + 10000 offered 40% for both debt types
- 130 + 10000 offered 40% for both debt types
- 131 + 10000 offered 40% for both debt types
- 132 + 10000 offered 40% for both debt types
- 133 + 10000 offered 40% for both debt types
- 134 + 10000 offered 40% for both debt types
- 135 + 10000 offered 40% for both debt types
- 136 + 10000 offered 40% for both debt types
- 137 + 10000 offered 40% for both debt types
- 138 + 10000 offered 40% for both debt types
- 139 + 10000 offered 40% for both debt types
- 140 + 10000 offered 40% for both debt types
- 141 + 10000 offered 40% for both debt types
- 142 + 10000 offered 40% for both debt types
- 143 + 10000 offered 40% for both debt types
- 144 + 10000 offered 40% for both debt types
- 145 + 10000 offered 40% for both debt types
- 146 + 10000 offered 40% for both debt types
- 147 + 10000 offered 40% for both debt types
- 148 + 10000 offered 40% for both debt types
- 149 + 10000 offered 40% for both debt types
- 150 + 10000 offered 40% for both debt types
- 151 + 10000 offered 40% for both debt types
- 152 + 10000 offered 40% for both debt types
- 153 + 10000 offered 40% for both debt types
- 154 + 10000 offered 40% for both debt types
- 155 + 10000 offered 40% for both debt types
- 156 + 10000 offered 40% for both debt types
- 157 + 10000 offered 40% for both debt types
- 158 + 10000 offered 40% for both debt types
- 159 + 10000 offered 40% for both debt types
- 160 + 10000 offered 40% for both debt types
- 161 + 10000 offered 40% for both debt types
- 162 + 10000 offered 40% for both debt types
- 163 + 10000 offered 40% for both debt types
- 164 + 10000 offered 40% for both debt types
- 165 + 10000 offered 40% for both debt types
- 166 + 10000 offered 40% for both debt types
- 167 + 10000 offered 40% for both debt types
- 168 + 10000 offered 40% for both debt types
- 169 + 10000 offered 40% for both debt types
- 170 + 10000 offered 40% for both debt types
- 171 + 10000 offered 40% for both debt types
- 172 + 10000 offered 40% for both debt types
- 173 + 10000 offered 40% for both debt types
- 174 + 10000 offered 40% for both debt types
- 175 + 10000 offered 40% for both debt types
- 176 + 10000 offered 40% for both debt types
- 177 + 10000 offered 40% for both debt types
- 178 + 10000 offered 40% for both debt types
- 179 + 10000 offered 40% for both debt types
- 180 + 10000 offered 40% for both debt types
- 181 + 10000 offered 40% for both debt types
- 182 + 10000 offered 40% for both debt types
- 183 + 10000 offered 40% for both debt types
- 184 + 10000 offered 40% for both debt types
- 185 + 10000 offered 40% for both debt types
- 186 + 10000 offered 40% for both debt types
- 187 + 10000 offered 40% for both debt types
- 188 + 10000 offered 40% for both debt types
- 189 + 10000 offered 40% for both debt types
- 190 + 10000 offered 40% for both debt types
- 191 + 10000 offered 40% for both debt types
- 192 + 10000 offered 40% for both debt types
- 193 + 10000 offered 40% for both debt types
- 194 + 10000 offered 40% for both debt types
- 195 + 10000 offered 40% for both debt types
- 196 + 10000 offered 40% for both debt types
- 197 + 10000 offered 40% for both debt types
- 198 + 10000 offered 40% for both debt types
- 199 + 10000 offered 40% for both debt types
- 200 + 10000 offered 40% for both debt types





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

MASTER  
LIST NO.  
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		
• Loss of ACT Inc. contracts	\$279.2 M	TBD
• Loss of Employability in field of experience (\$1.8M (3900+ 6 YRS. 2009-2015))	\$2.1M	TBD
• Stress Induced Severe Prolonged Illness	\$500.0 M	TBD
<b>PUNITIVE</b>	SEVERE	TBD

402 **LOSS OF ACT INC. CONTRACTS**

[C:\Crimes\Files\CURRENT\\_Post2010\Veronica Williams\Legal\\_Research\Care\\_Uttomson\1\\_Denbaur\depositions\depositions\\_responses\Discovery Documents\\_Alt\\_11\\_18\\_14\\_wd\\_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](#)

406 **BECAUSE..... (CLICK FOR STATISTICS)**

407 **SUMMARY OF WHAT HAPPENED**

SECTION	CONTENTS	PAGE NO.
408 409 410 411 412 Introduction	Cover Letter	1
	Motion Cover Sheet	2
	Motion of Proof Hearing with links to Exhibits	3
	Summary of What Happened	4
	Table of Contents	5-7
413	Supporting Documents	8-112
414	Exhibit A - Defendants Power	8
415	Exhibit A - 1 - Sample Message Sent to Prospective NJ Attorneys	9

Case 2:16-cv-05301-ES-JAD

Filed 12/28/18

Appeal Page 29 of 66

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

MASTER  
LIST NO.

416

417

418

419

420

421

422

423

424

425

426

427

428

429

430

431

432

433

Exhibit B – Putting it into Perspective (with hyperlinks to Exhibits)	10 – 12
Exhibit B – 1 – Manne Midland Bank	13 – 15
Exhibit B – 2 – Hong Kong Shanghai Banking Corporation (HSBC)	16
Exhibit B – 3 – HSNC Bank USA N.A.	17
Exhibit B – 4 – Ocwen Federal Bank Established	18
Exhibit B – 5 – Midland Bank Purchases 1/3 HSBC Republic Bank UK	19
Exhibit B – 6 – Enhance Financial Services Group + SEC & Bloomberg	20
Exhibit B – 7 – HSBC Completes Acquisition of Manne Midland Bank	21
Exhibit B – 8 – Ocwen Established	22 – 23
Exhibit B – 9 – Litton Loan Established	24
Exhibit B – 10 – Enhance Financial Services Group + SEC Filings	25
Exhibit B – 11 – Enhance Financial Services & Litton Loan	26 – 33
Exhibit B – 12 – Money Trail (partial)	34 – 35
Exhibit B – 13 – Ocwen SEC Filing	36 – 37
Exhibit B – 14 – HSBC Acquired Manne Midland Bank	38
Exhibit B – 15 – HSBC Bank USA	39 – 40
Exhibit B – 16 – Enhance Financial Services Group	41
Exhibit B – 17 – Republic National Bank	42

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

MASTER LIST NO.		
434	Exhibit B – 18 – HSBC Acquired Republic National Bank	43 – 47
435	Exhibit B – 19 – C-Bass Sells Litton Loan to Residential Asset Funding Corporation	48 – 51
436	Exhibit B – 20 – C-Bass Sells Litton Loan to Residential Asset Funding Corporation	52 – 53
437	Exhibit B – 21 – Radian Acquires Enhanced Financial Services	54 – 55
438	Exhibit B – 22 – C-BASS Capital LLC	56
439	Exhibit B – 23 – Goldman Sachs Advised Radian on the Purchase of Enhance Financial Services	57 – 59
440	Exhibit B – 24 – HSBC Bank USA	60
441	Exhibit B – 25 – NJ's Predatory Lending Law Protecting Consumers	61 – 62
442	Exhibit B – 26 – Deloitte & Touche Report on Litton Loan	63
443	Exhibit B – 27 – Fremont Home Loan Trust 2006-C	64
444	Exhibit B – 28 – FDIC Cease and Desist Order to Fremont Investment & Loan	65
445	Exhibit B – 29 – C-BASS Sells Litton Loan to Goldman Sachs	66
446	Exhibit B – 30 – SEC Launches Probe of MGIC, Radian	67
447	Exhibit B – 31 – Financiers, Wall Street Journal & others not fooled	68
448	Exhibit B – 32 – Goldman to Cash in Big Time with Litton Loan	69 – 70
449	Exhibit B – 33 – HSBC dumps over \$40B in loans	71 – 72
450	Exhibit B – 34 – NJ Attorney General Announces Mortgage Fraud Lawsuits	73 – 75
451	Exhibit B – 35 – HSBC moves headquarters to evade fines for their actions	76 – 78
452	Exhibit B – 36 – Litton Loan as Viewed by Industry	79

Exhibits & Attachments

Case 2:16-cv-05301-ES-JAD

Filed 12/28/18

Appeal Page 31 of 66

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

MASTER  
LIST NO.

453	Exhibit B – 37 – Goldman Sachs Fraud Charges	80
454	Exhibit B – 38 – Larry Litton Jr. Letter to the Editor, Financial Times	81
455	Exhibit B – 39 – Complaint Against Goldman Sachs, HSBC filed with Commonwealth of Massachusetts	82 – 85
456	Exhibit B – 40 – Goldman Sachs Litton Loan Servicing Suspends Foreclosures	86
457	<u>Exhibit B – 41 – H. Ross Kreslin, Banker, Asset Servicing and Securitization, LLC, Files Bankruptcy</u>	87
458	Exhibit B – 42 – Financial Firms Errors Recognized by Many	88
459	Exhibit B – 43 – Goldman Sachs Sells Litton Loan Servicing to Ocwen	89 – 91
460	Exhibit B – 44 – Federal Reserve Takes Action Against Goldman Sachs	92
461	Exhibit B – 45 – Goldman Sachs Playing Both Sides of Bank of America Settlement	93
462	Exhibit B – 46 – HSBC Lays Off Tens of Thousands After Beefing Up Balance Sheet with US Mortgages	94 – 95
463	Exhibit B – 47 – HSBC Culpability Recognized by Financiers Worldwide	96
464	Exhibit B – 48 – HSBC Bank USA, N.A. SEC Filings	97
464	Exhibit B – 49 – Plaintiff's Response to Character Assassination by Defendant's Attorney	98 – 101
465	Exhibit B – 50 – HSBC Adds Insult to Injury	102

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

MASTER LIST NO.

466	Exhibit B – 51 – Owen Sets Aside \$100M for Foreclosure Settlements	103
467	Exhibit B – 52 – Chronology, Cost & Consequence of “Errors”	104 – 105
468	Exhibit C – Discovery Information for Docket No. ESSEX-L-00475313 (updated) <b>750 PAGES</b>	106 – 110
469	Exhibit D – SBA Reconsideration of Loans Denied: <b>52 PAGES</b>	
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. <b>23 PAGES</b>	112
473	Exhibit X	
474	Index	113 – 128
475	BACKUP INFORMATION – NOT DISTRIBUTED	129 – 138



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

MASTER  
LIST NO.  
476

**EXHIBIT A  
DEFENDANTS' POWER**

	<b>WORLD RANK</b>	<b>ASSETS</b>
		<b>US DOLLARS</b>
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 ESX 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://info.org/proof/00/Discovery-Documents\\_All\\_11-18-14.pdf](http://info.org/proof/00/Discovery-Documents_All_11-18-14.pdf). Additional information can be found at [www.fix.org](http://www.fix.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)

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

MASTER  
LIST NO.

- 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 1998 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/form131.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)

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

MASTER  
LIST NO.

- 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 16 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 (CLICK TO VIEW)
- 533 • 7-15- New Jersey Attorney General Announces Mortgage Fraud Lawsuits (Ex-B-34: Article)
- 534 • 9-30-2009 HSBC moves headquarters to avoid fines (Ex-B-35: Article & Article & Article & Article )
- 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: /

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

MASTER  
LIST NO.

- 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)
- 551 • 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
- 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 )

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

MASTER  
LIST NO.

- 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)
  - 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.fifix.org/proof/OD/Motion-for-Proof-Hearing\\_SHARED.pdf](http://www.fifix.org/proof/OD/Motion-for-Proof-Hearing_SHARED.pdf) C:\CriticalFiles\CURRENT\_Post2010\Veronica Williams\Leg

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

MASTER LIST NO.	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_Comml_2-21-13.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-Prices.pdf
614	Appeal-Hearing_23215-845_dictation_844_by_0013_sn.dct-1.wav
615	Appeal-NJ-redacted.pdf
616	Appeal-NJ-redacted.pdf
617	Appeal-NJ-redacted-PUBLIC.pdf
618	Appeal-NIS-share.pdf
619	ARDEC Solution Overview.doc
620	ARDEC-SolutionOverview.pdf
621	Article-PovertyPimps.pdf
622	CADTRAIN-Invoice-3770.pdf
623	Capitol_One_Highlights-for-SBA.pdf
624	CapOne_SETTLED_2877.pdf
625	CapOne_SETTLED_4857.pdf
626	Case ID_4011821314_Williams Veronics_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 - 000339-13_
635	COURT_MotionToReinstate_ESSEX-1-00475-13.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

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

MASTER  
LIST NO.

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

644	Denbeaux-Threatened_10-31-14_Redacted.pdf
645	DHS - USCG - McIntyre.pdf
646	DHS-VOS-with-ACT-12-11-06.pdf
647	DiscoverIT-Presentation-Agenda.pdf
648	DiscoverIT Presentation Agenda.doc
649	DiscoverIT Presentation Agenda.pdf
650	DiscoverIT Training for Picatinny-COACH-1-30-05.pdf
651	Eligibility-Guidelines-for-Gaining-Security-Clearance_Military.pdf
652	Extension-to-File_Waive-Fees_IRS-NJ_ACT_2014-2015_5-5-16.pdf
653	FEMA_ClearanceDenialInfo.pdf
654	FEMA_Federal-Emergency-Management-Agency-FOIA-2015-FEFO-00066-R
655	Financial Injury.xlsx
656	FoodStampLetter_11-18-16-INCREASED.pdf
657	Fremont-Home-Loan-2006_0001056404-07-001672.pdf
658	Fremont-Home-Loan-2006_0001056404-07-001672.txt
659	Fremont-Home-Loan-Trust_in-Edgar.pdf
670	Fremont-Home-Loan-Trust_in-Edgar.xlsx
671	From-Seiden-Stip-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-2015-000939-Veronica-Williams-Final-Response-Letter-dated-092220
677	GSA-FOIA-denied.pdf
678	GSA-FOIA-denied-itr.pdf
679	GSA-Proposals-by-SIN-IT.pdf
680	GSA-Proposals-by-SIN-IT.pdf
681	GSA-Proposals-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_12-5-13.pdf
688	Insurance-Cancelled_11-1-14.pdf
689	IRS-NJ_ACT_2006-2007-2008_12-12-11.pdf
690	IT_ACT-inc20060407-GSA Letters Of Supply.pdf
691	IT-Price-List-for-Proposals_8-29-05.xls
692	IT-Price-List-for-Proposals_8-29-05_for-FedCourt.xls
693	IT-Price-List-for-Proposals_8-29-05-ALL-SHEETS.pdf
694	IT-Schedule.pdf
695	Medical-Impact.doc
696	Medical-Impact.pdf
697	Medical-Impact2.doc

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

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-000239-13.pdf
683A	MotionToReinstate_ESSEX-L-00473-13.pdf
684A	Navy-disposition-letter.pdf
685A	Navy-VW-submitted.pdf
686A	NJ-Medicaid-Recovery-Notice.pdf
687A	Orwen-foreclosures-frozen-after-NationalMortgageSettlement-compliance-failure_2016-04-28_HousingWire.pdf
688A	Pics-Damages_7-8-13.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-Part4-submitted.pdf
695A	Proposal-Part4-submitted.pdf
696A	SBA_8-10-13-DENIES_LoanApp-1000219393.pdf
697A	Security_Clearance_faq.pdf
698A	SF-S6-Security-Clearance-Questionnaire.pdf
699A	South-Orange-Health-Officer.pdf
700	TSG-NAS2-DR519-Prod-2013-03-1332081-12673472_99755438_v3.pdf
701	TSG-NAS2-DR519-Prod-2013-07-1332081-13291232_99755438-DENIED.pdf
702	UNH-Compsint_4-27-16_Redacted.pdf
703	UpdateDiscoverITtrainingforPicatinny-1-30-05.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_3-2013.pdf
719	Witnesses_Nov-2016.pdf
720	Women Who Mean Business.pdf



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

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	Complaint_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_5-9-17.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

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

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-Forec_12-11-13-2.pdf
798	Motion-Complaint-Mtg-Forec_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_7-15-13.pdf



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

MASTER LIST NO. **1/10/18 ADDED & CHANGED TO** Copy to all relevant parties

862			<a href="http://finfix.org/proof/ADDU/ACT-inc-Master-Price-List-Comm-3-21-15.pdf">http://finfix.org/proof/ADDU/ACT-inc-Master-Price-List-Comm-3-21-15.pdf</a>
863			<a href="http://finfix.org/proof/ADDU/ACT-inc-IT-Labor-Categories&amp;Rates.pdf">http://finfix.org/proof/ADDU/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/ADDU/ACT-inc-MOBIS-Labor-Categories&amp;Rates.pdf">http://finfix.org/proof/ADDU/ACT-inc-MOBIS-Labor-Categories&amp;Rates.pdf</a>
865			C:\Data\Files\CURRENT_Proc\018\ACT Master Documents - NEW\benzara & Record\ACT Inc - Master-Price-List-Comm-GSA-3-21-15.doc & ACT Inc - IT Labor Categories & Rates.doc & ACT Inc - MOBIS Labor Categories & Rates.doc
866		ACT GSA Services by SIN	<a href="http://finfix.org/proof/ADDU/GSA-Propozal-by-SIN-MOBIS.pdf">http://finfix.org/proof/ADDU/GSA-Propozal-by-SIN-MOBIS.pdf</a>
867			<a href="http://finfix.org/proof/ADDU/GSA-Propozal-by-SIN-IT.pdf">http://finfix.org/proof/ADDU/GSA-Propozal-by-SIN-IT.pdf</a>
868		ACT Capabilities Statement	C:\Data\Files\CURRENT_Proc\018\ACT Master Documents - NEW\benzara & Record\ACT Inc - Performance GSA Proposal by SIN - MOBIS.doc & GSA Proposal by SIN - IT.doc
869			<a href="http://finfix.org/proof/ADDU/ACT-Capabilities-Statements.pdf">http://finfix.org/proof/ADDU/ACT-Capabilities-Statements.pdf</a>
870			<a href="http://finfix.org/proof/ADDU/ACT-inc-Capabilities-Statements-SSA-v15-DC-01.pdf">http://finfix.org/proof/ADDU/ACT-inc-Capabilities-Statements-SSA-v15-DC-01.pdf</a>
871		ACT Incorporation Document	C:\Data\Files\CURRENT_Proc\018\ACT Master Documents - NEW\benzara & Record\ACT Inc - GSA v15 DC 01.doc
872			<a href="http://finfix.org/proof/ADDU/ACT-Certificate-of-Incorp.pdf">http://finfix.org/proof/ADDU/ACT-Certificate-of-Incorp.pdf</a>
873			C:\Data\Files\CURRENT_Proc\018\ACT Master Documents - NEW\benzara & Record\ACT Inc - D&B PPOE Report.pdf
874		GSA MOBIS Appendix	<a href="http://finfix.org/proof/ADDU/ACT-MOBIS-BestPract-03-D&amp;B.pdf">http://finfix.org/proof/ADDU/ACT-MOBIS-BestPract-03-D&amp;B.pdf</a>
875		ACT D&B PPOE Report	C:\Data\Files\CURRENT_Proc\018\ACT Master Documents - NEW\benzara & Record\ACT Inc - D&B PPOE Report.pdf
876			<a href="http://finfix.org/proof/ADDU/ACT-volume-1-Technical-Attachments.pdf">http://finfix.org/proof/ADDU/ACT-volume-1-Technical-Attachments.pdf</a>
877		DHS Proposal	<a href="http://finfix.org/proof/ADDU/ACT-volume-2-Price.pdf">http://finfix.org/proof/ADDU/ACT-volume-2-Price.pdf</a>
878			C:\Data\Files\CURRENT_Proc\018\ACT Master Documents - NEW\benzara & Record\ACT Inc - ACT Volume 1-Technical Attachments.pdf & ACT Volume 2-Price.pdf
879			WON by <a href="http://aig.gov/won.com/proc/library/detail.cfm?itemID=3632">http://aig.gov/won.com/proc/library/detail.cfm?itemID=3632</a>
880		DHS Private Meetings Absolute Computer Technologies, Inc. (AC ACT Inc. was selected to participate in	<a href="http://finfix.org/proof/ADDU/DHS-VOS-with-ACT-12-11-06.pdf">http://finfix.org/proof/ADDU/DHS-VOS-with-ACT-12-11-06.pdf</a>
881			<a href="http://finfix.org/proof/ADDU/DHS-LCCB-McIntyre.pdf">http://finfix.org/proof/ADDU/DHS-LCCB-McIntyre.pdf</a>
882		VOS 12-11-06	C:\Data\Files\CURRENT_Proc\018\ACT Master Documents - NEW\benzara & Record\ACT Inc - DHS VOS with ACT 12-11-06.pdf & DHS - USCG - McIntyre.pdf
883		VOS 1-9-07	<a href="http://finfix.org/proof/ADDU/DHS-LCCB-McIntyre.pdf">http://finfix.org/proof/ADDU/DHS-LCCB-McIntyre.pdf</a>
884			<b>ADDED 2-6-18</b> <small>C:\Data\Files\CURRENT_Proc\018\ACT Master Documents - NEW\benzara &amp; Record\ACT Inc -</small>

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

MASTER LIST NO. **1/10/18 ADDED & CHANGED TO** Original FR 8/2/08

879			<a href="http://inflix.org/proof/ADDU/Update/DiscoverITTrainingforPicoArmy-1-30-08.pdf">http://inflix.org/proof/ADDU/Update/DiscoverITTrainingforPicoArmy-1-30-08.pdf</a>
880			<a href="http://inflix.org/proof/ADDU/Update/DiscoverITTrainingforPicoArmy-1-30-08.pdf">http://inflix.org/proof/ADDU/Update/DiscoverITTrainingforPicoArmy-1-30-08.pdf</a>
881			<a href="http://inflix.org/proof/ADDU/DiscoverITTrainingforPicoArmy-COACH-1-30-08.pdf">http://inflix.org/proof/ADDU/DiscoverITTrainingforPicoArmy-COACH-1-30-08.pdf</a>
882		UG Army proposal	<a href="http://inflix.org/proof/ADDU/DiscoverITTrainingforPicoArmy-COACH-1-30-08.pdf">http://inflix.org/proof/ADDU/DiscoverITTrainingforPicoArmy-COACH-1-30-08.pdf</a> <a href="http://inflix.org/proof/ADDU/ARDEC-Solution-Overview.pdf">http://inflix.org/proof/ADDU/ARDEC-Solution-Overview.pdf</a>
883			<a href="http://inflix.org/proof/ADDU/DiscoverITPresentation-Agenda.pdf">http://inflix.org/proof/ADDU/DiscoverITPresentation-Agenda.pdf</a>  <a href="#">ARDEC Solution Overview.doc &amp; DiscoverIT Presentation Agenda.doc</a>
884		ACT Order from UG Army – PicoArmy Arsenal	<a href="http://inflix.org/proof/ADDU/CADTRAIN/Invoice-3776.pdf">http://inflix.org/proof/ADDU/CADTRAIN/Invoice-3776.pdf</a> <a href="#">CADTRAIN - Invoice 3776.pdf</a>
885			<a href="http://inflix.org/proof/ADDU/Proposal-Part-I-submitted.pdf">http://inflix.org/proof/ADDU/Proposal-Part-I-submitted.pdf</a>
886		Financial Backing Letter for HUD	<a href="#">Financial Backing Letter for HUD - submitted.pdf</a>
887			<a href="http://inflix.org/proof/ADDU/Funding-Guarantee.pdf">http://inflix.org/proof/ADDU/Funding-Guarantee.pdf</a> <a href="#">Funding-Guarantee.doc</a>
888			<a href="http://inflix.org/proof/ADDU/Proposal-Part-I-submitted.pdf">http://inflix.org/proof/ADDU/Proposal-Part-I-submitted.pdf</a>
889		HUD Proposal	<a href="http://inflix.org/proof/ADDU/Proposal-Part-I-submitted.pdf">http://inflix.org/proof/ADDU/Proposal-Part-I-submitted.pdf</a> <a href="#">C:\Office\Files\MyFiles\Leads for Business\HUD\NeighborhoodLearningCrs\Proposal Documents\Proposal documents submitted\Proposal-Part I - submitted.pdf</a> & <a href="#">Proposal-Part II - submitted.pdf</a>
890		Federal Clearance Requirements	<a href="http://www.dhs.gov/eis/immigration-security/clearance">http://www.dhs.gov/eis/immigration-security/clearance</a> OR <a href="http://inflix.org/proof/ADDU/Security-Clearance-req.pdf">http://inflix.org/proof/ADDU/Security-Clearance-req.pdf</a>
891		D/Critical Facility/Lead/Lead for Business/ODD - Security Clearance info	<a href="http://www.dhs.gov/eis/immigration-security/clearance-eligibility">http://www.dhs.gov/eis/immigration-security/clearance-eligibility</a> OR <a href="http://inflix.org/proof/ADDU/Security-Clearance-req.pdf">http://inflix.org/proof/ADDU/Security-Clearance-req.pdf</a>
892			<a href="http://www.dhs.gov/eis/immigration-security/clearance-eligibility">http://www.dhs.gov/eis/immigration-security/clearance-eligibility</a> OR <a href="http://inflix.org/proof/ADDU/Security-Clearance-req.pdf">http://inflix.org/proof/ADDU/Security-Clearance-req.pdf</a>
893			<a href="http://www.dhs.gov/eis/immigration-security/clearance-eligibility">http://www.dhs.gov/eis/immigration-security/clearance-eligibility</a> OR <a href="http://inflix.org/proof/ADDU/Security-Clearance-req.pdf">http://inflix.org/proof/ADDU/Security-Clearance-req.pdf</a>
894		Federal Clearance Denial	<a href="http://inflix.org/proof/ADDU/FEMA-Federal-Emergency-Management-Agency-FOIA-2015-0006-Response.pdf">http://inflix.org/proof/ADDU/FEMA-Federal-Emergency-Management-Agency-FOIA-2015-0006-Response.pdf</a>
895			<a href="#">FOIA letter</a>
896			<a href="http://inflix.org/proof/ADDU/FEMA-Federal-Emergency-Management-Agency-FOIA-2015-0006-Response.pdf">http://inflix.org/proof/ADDU/FEMA-Federal-Emergency-Management-Agency-FOIA-2015-0006-Response.pdf</a>
897			<a href="http://inflix.org/proof/ADDU/FEMA-ClearanceDenialInfo.rtf">http://inflix.org/proof/ADDU/FEMA-ClearanceDenialInfo.rtf</a>
898		Williams Curriculum Vitae	<a href="http://inflix.org/proof/ADDU/VW-CV.pdf">http://inflix.org/proof/ADDU/VW-CV.pdf</a>
899			<a href="http://inflix.org/proof/ADDU/VW-List-of-Publications.pdf">http://inflix.org/proof/ADDU/VW-List-of-Publications.pdf</a>
900		Williams List of Publications	<a href="http://www.vetproswilliams.com/pressroom/VW-Williams_Publications.pdf">http://www.vetproswilliams.com/pressroom/VW-Williams_Publications.pdf</a> <a href="#">VW-List of Publications.doc</a>

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

MASTER LIST NO 1/10/18 ADDED & CHANGED TO

901		Williams List of Speaking Engagements		<a href="http://finix.org/proof/ADDL/Williams_SpeakingEngagements.pdf">http://finix.org/proof/ADDL/Williams_SpeakingEngagements.pdf</a> OR <a href="http://www.veronicawilliams.com/downloads/Williams_SpeakingEngagements.pdf">http://www.veronicawilliams.com/downloads/Williams_SpeakingEngagements.pdf</a>
902		Williams FINRA Good Standing Certificate		<a href="http://finix.org/proof/ADDL/Williams_Finra_Good_Standing_Certificate.pdf">http://finix.org/proof/ADDL/Williams_Finra_Good_Standing_Certificate.pdf</a>
903		Column about Capitol Hill		<a href="http://finix.org/proof/ADDL/MobilityEmpowersSeniors.pdf">http://finix.org/proof/ADDL/MobilityEmpowersSeniors.pdf</a>
904		Article from 2001		<a href="http://finix.org/proof/ADDL/Women_Who_Mean_Business.pdf">http://finix.org/proof/ADDL/Women_Who_Mean_Business.pdf</a> OR <a href="http://www.veronicawilliams.com/downloads/Williams_WomenWhoMeanBusiness.pdf">http://www.veronicawilliams.com/downloads/Williams_WomenWhoMeanBusiness.pdf</a>
905		Women Who Mean Business Reprint		<a href="http://finix.org/proof/ADDL/GSA_document_with_%20of_US_businesses_with_GSA_schedule_There_are_approximately_20_000_US_BUSINESSES_by_Quora...">http://finix.org/proof/ADDL/GSA_document_with_%20of_US_businesses_with_GSA_schedule_There_are_approximately_20_000_US_BUSINESSES_by_Quora...</a>
906		GSA document with % of US businesses with GSA schedule There are approximately 20,000		<a href="http://finix.org/proof/ADDL/GSA_document_with_%20of_US_businesses_with_GSA_schedule_There_are_approximately_20_000_US_BUSINESSES_by_Quora...">http://finix.org/proof/ADDL/GSA_document_with_%20of_US_businesses_with_GSA_schedule_There_are_approximately_20_000_US_BUSINESSES_by_Quora...</a>
907		SOURCE: F&S HOLDERS by Anvite		<a href="http://finix.org/proof/ADDL/GSA_Agency-Answer-Deny-Williams-Request_ACT-response_10-30-16.docx">http://finix.org/proof/ADDL/GSA_Agency-Answer-Deny-Williams-Request_ACT-response_10-30-16.docx</a> & <a href="http://finix.org/proof/ADDL/GSA_Agency-Answer-Deny-Williams-Request_ACT-response_10-30-16.pdf">http://finix.org/proof/ADDL/GSA_Agency-Answer-Deny-Williams-Request_ACT-response_10-30-16.pdf</a>
908		US BUSINESSES by Quora		<a href="http://finix.org/proof/ADDL/GSA_Agency-Answer-Deny-Williams-Request_ACT-response_10-30-16.docx">http://finix.org/proof/ADDL/GSA_Agency-Answer-Deny-Williams-Request_ACT-response_10-30-16.docx</a> & <a href="http://finix.org/proof/ADDL/GSA_Agency-Answer-Deny-Williams-Request_ACT-response_10-30-16.pdf">http://finix.org/proof/ADDL/GSA_Agency-Answer-Deny-Williams-Request_ACT-response_10-30-16.pdf</a>
909		Quora: Remy Morrison, Head of		<a href="http://finix.org/proof/ADDL/Fremont-Home-Loan-Trust_in-Edgar.pdf">http://finix.org/proof/ADDL/Fremont-Home-Loan-Trust_in-Edgar.pdf</a>
910		Financial Services		<a href="http://finix.org/proof/ADDL/Fremont-Home-Loan-Trust_in-Edgar.pdf">http://finix.org/proof/ADDL/Fremont-Home-Loan-Trust_in-Edgar.pdf</a>
911		Williams, Investment Services		<a href="http://finix.org/proof/ADDL/Fremont-Home-Loan-Trust_in-Edgar.pdf">http://finix.org/proof/ADDL/Fremont-Home-Loan-Trust_in-Edgar.pdf</a>
912		Edgar.com		<a href="http://finix.org/proof/ADDL/Fremont-Home-Loan-Trust_in-Edgar.pdf">http://finix.org/proof/ADDL/Fremont-Home-Loan-Trust_in-Edgar.pdf</a>
913		Fremont filings in Edgar		<a href="http://finix.org/proof/ADDL/Fremont-Home-Loan-Trust_in-Edgar.pdf">http://finix.org/proof/ADDL/Fremont-Home-Loan-Trust_in-Edgar.pdf</a>
914		edgar.com/fremont-home-loan		<a href="http://finix.org/proof/ADDL/Fremont-Home-Loan-Trust_in-Edgar.pdf">http://finix.org/proof/ADDL/Fremont-Home-Loan-Trust_in-Edgar.pdf</a>
915		Denbeaux & Denbeaux Withdrawal	Dec 2015	<a href="http://finix.org/proof/ADDL/COURT-Denbeaux-Withdrawal_Notice_12-9-14.pdf">http://finix.org/proof/ADDL/COURT-Denbeaux-Withdrawal_Notice_12-9-14.pdf</a>
916				<a href="http://finix.org/proof/ADDL/COURT-Denbeaux-Withdrawal_Notice_12-9-14.pdf">http://finix.org/proof/ADDL/COURT-Denbeaux-Withdrawal_Notice_12-9-14.pdf</a>

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

MASTER LIST NO. **1/10/18 ADDED & CHANGED TO** by: reid/mak/080

917		Medical Impact		<a href="http://finix.org/proof/ADDU/MedicalImpact.pdf">http://finix.org/proof/ADDU/MedicalImpact.pdf</a> TO BE PROVIDED AT TRIAL
		Medical Review 1Y- Uncle Irving	MOVE TO:	<a href="http://finix.org/proof/ADDU/">http://finix.org/proof/ADDU/</a> <a href="http://finix.org/proof/ADDU/DrLewy_MR_10-7-14.pdf">http://finix.org/proof/ADDU/DrLewy_MR_10-7-14.pdf</a> C:\CriticalFiles\CURRENT_Files\2010\Veronica Williams\Health DrLewy_MR_10-7-14.pdf
		Medical Review 1.5B- Uncle Irving		TO BE PROVIDED AT TRIAL <a href="http://finix.org/proof/ADDU/">http://finix.org/proof/ADDU/</a> <a href="http://finix.org/proof/ADDU/VWilliams_Visit3.pdf">http://finix.org/proof/ADDU/VWilliams_Visit3.pdf</a> C:\CriticalFiles\CURRENT_Files\2010\Veronica Williams\Health\Williams_Visit3.pdf A <a href="http://finix.org/proof/ADDU/VWilliams_140215_14021734.pdf">http://finix.org/proof/ADDU/VWilliams_140215_14021734.pdf</a> C:\CriticalFiles\CURRENT_Files\2010\Veronica Williams\Health\St. Barnabas_2012-13 \Williams_140215_14021734.pdf
918		Duane Morris Questions for VW Deposition		<a href="http://finix.org/proof/ADDU/H2BC-Interrogatories_12-5-13.pdf">http://finix.org/proof/ADDU/H2BC-Interrogatories_12-5-13.pdf</a> C:\CriticalFiles\CURRENT_Files\2010\Veronica Williams\Health\H2BC-Interrogatories_12-4-13.pdf
919		Denbeaux Threatened		<a href="http://finix.org/proof/ADDU/Denbeaux-Threatened_10-31-14_Redacted.pdf">http://finix.org/proof/ADDU/Denbeaux-Threatened_10-31-14_Redacted.pdf</a> C:\CriticalFiles\CURRENT_Files\2010\Veronica Williams\Health\Denbeaux-Threatened_10-31-14_Redacted.pdf
920				<a href="http://finix.org/proof/ADDU/VW_toH2BC_Redacted.pdf">http://finix.org/proof/ADDU/VW_toH2BC_Redacted.pdf</a>
921		H2BC Response to VW's Letter		<a href="http://finix.org/proof/ADDU/VW_toH2BC_H2BC_Response.pdf">http://finix.org/proof/ADDU/VW_toH2BC_H2BC_Response.pdf</a>
922		Denbeaux extends discovery, then leaves		<a href="http://finix.org/proof/ADDU/From-Fielden-Stip-Exh-Discovery-Adm-Trial-Williams.pdf">http://finix.org/proof/ADDU/From-Fielden-Stip-Exh-Discovery-Adm-Trial-Williams.pdf</a> C:\CriticalFiles\CURRENT_Files\2010\Veronica Williams\Health\From-Fielden-Stip-Exh-Discovery-Adm-Trial-Williams.pdf
		Get deposition documents & tape		<b>TO BE SHOWN AT TRIAL</b>
923		Dowen Withdraws Insurance		<a href="http://finix.org/proof/ADDU/Insurance-Cancelled_11-1-14.pdf">http://finix.org/proof/ADDU/Insurance-Cancelled_11-1-14.pdf</a> C:\CriticalFiles\CURRENT_Files\2010\Veronica Williams\Health\Insurance-Cancelled_11-1-14.pdf
924		Article on New Jersey's Health Care Summary		<a href="http://finix.org/proof/ADDU/Article-Poverty/Fimps.pdf">http://finix.org/proof/ADDU/Article-Poverty/Fimps.pdf</a> C:\CriticalFiles\CURRENT_Files\2010\Veronica Williams\Health\Article-Poverty\Fimps.pdf
925				<a href="http://finix.org/proof/ADDU/SUMMARY_for-Robert-Rich.pdf">http://finix.org/proof/ADDU/SUMMARY_for-Robert-Rich.pdf</a> 1. SUMMARY_for-Robert-Rich.pdf
926		NECI background info		<a href="http://finix.org/proof/ADDU/Fics-Damages_7-8-15.pdf">http://finix.org/proof/ADDU/Fics-Damages_7-8-15.pdf</a> C:\CriticalFiles\CURRENT_Files\2010\Veronica Williams\Health\NECI\NECI Files\Fics-Damages_7-8-15.pdf
927				<a href="http://finix.org/proof/ADDU/Cases-2011-11-21-1314-Williams_NDR.pdf">http://finix.org/proof/ADDU/Cases-2011-11-21-1314-Williams_NDR.pdf</a> & -
928		Northwestern Mutual Life		<a href="http://finix.org/proof/ADDU/Cases-2011-11-21-1314-Williams_NDR.pdf">http://finix.org/proof/ADDU/Cases-2011-11-21-1314-Williams_NDR.pdf</a> C:\CriticalFiles\CURRENT_Files\2010\Veronica Williams\Health\NECI\NECI Files\Northwestern Mutual Life Retrieving Missing Funds from 194-2007_Schiffka_Case-ID:4011821314_7-15-14_NM.mpg

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

MASTER LIST NO. **1/10/18 ADDED & CHANGED TO** Copyright Lexipol, LLC 2018

929		US Dept. of the NAVY <small>C:\Critical Files\CURRENT - Prod\001\000001_01 - Business\US-Navy-MVA\</small>	<a href="http://inflix.org/proof/ADDU/">http://inflix.org/proof/ADDU/</a> <a href="http://inflix.org/proof/ADDU/TSG-NAS1-DR015-Prod-2015-03-1338061-12673472-99755438_V8.pdf">http://inflix.org/proof/ADDU/TSG-NAS1-DR015-Prod-2015-03-1338061-12673472-99755438_V8.pdf</a> <small>C:\Critical Files\CURRENT - Prod\001\000001_01\NAVY - TSG-NAS2-DR014-Prod-2015-03-1338061-12673472-99755438_V3.mpg &amp;</small>
930			<a href="http://inflix.org/proof/ADDU/TSG-NAS1-DR015-Prod-2015-07-1338061-13251232-99755438-DENIED.pdf">http://inflix.org/proof/ADDU/TSG-NAS1-DR015-Prod-2015-07-1338061-13251232-99755438-DENIED.pdf</a> <small>TSG-NAS2-DR015-Prod-2015-07-1338061-13251232-99755438-DENIED.mpg</small>
931		US Dept. of the NAVY— <small>Submission</small>	<a href="http://inflix.org/proof/ADDU/Williams-RedMaster-2014-Navy-Small-Business.pdf">http://inflix.org/proof/ADDU/Williams-RedMaster-2014-Navy-Small-Business.pdf</a> <small>C:\Critical Files\CURRENT - Prod\2010\008\Jobs_2015\NAVY - Williams-RedMaster-2014-Navy-Small-Business.doc</small>
932			<a href="http://inflix.org/proof/ADDU/Williams-RedMaster-2014-Navy-Small-Business_1-2015.pdf">http://inflix.org/proof/ADDU/Williams-RedMaster-2014-Navy-Small-Business_1-2015.pdf</a> &
933		US Dept. of the NAVY— <small>Submission</small>	<a href="http://inflix.org/proof/ADDU/Navv-VW-submitted.pdf">http://inflix.org/proof/ADDU/Navv-VW-submitted.pdf</a> <small>TSG-NAS2-DR015-Prod-2015-07-1338061-13251232-99755438-Navv-VW-submitted.pdf &amp;</small>
934			<a href="http://inflix.org/proof/ADDU/Navv-disposition-letter.pdf">http://inflix.org/proof/ADDU/Navv-disposition-letter.pdf</a> <small>TSG-NAS2-DR015-Prod-2015-07-1338061-13251232-99755438-Navv-disposition-letter.pdf</small>
935			<a href="http://inflix.org/proof/ADDU/VW-Request-Settlement-&amp;Vacate-Judgment-toCapOne-SEAT.pdf">http://inflix.org/proof/ADDU/VW-Request-Settlement-&amp;Vacate-Judgment-toCapOne-SEAT.pdf</a> <small>TSG-NAS2-DR015-Prod-2015-07-1338061-13251232-99755438-VW-Request-Settlement-&amp;Vacate-Judgment-toCapOne-dINT.pdf &amp;</small>
936		Capital One	<a href="http://inflix.org/proof/ADDU/CapOne-SETTLED-7877.pdf">http://inflix.org/proof/ADDU/CapOne-SETTLED-7877.pdf</a> <small>CapOne-SETTLED-7877.pdf &amp;</small>
937			<a href="http://inflix.org/proof/ADDU/CapOne-SETTLED-4837.pdf">http://inflix.org/proof/ADDU/CapOne-SETTLED-4837.pdf</a> <small>CapOne-SETTLED-4837.pdf &amp;</small>
938			<a href="http://inflix.org/proof/ADDU/Capital_One_HighlightsforSBA.pdf">http://inflix.org/proof/ADDU/Capital_One_HighlightsforSBA.pdf</a>
939		SBA Denies Loan due to credit history	<a href="http://inflix.org/proof/ADDU/SBA-S-6-13-DENIES_loanApp100218383.pdf">http://inflix.org/proof/ADDU/SBA-S-6-13-DENIES_loanApp100218383.pdf</a> <small>SEA-S-7-13-DENIES_loanApp-100218383.pdf</small>
940			<a href="http://inflix.org/proof/ADDU/Williams-CV-CEO-Newark-Alliance-SUBMITTED.pdf">http://inflix.org/proof/ADDU/Williams-CV-CEO-Newark-Alliance-SUBMITTED.pdf</a> <small>C:\Critical Files\CURRENT - Prod\001\000001_01\Newark-Alliance\Williams-CV-CEO-Newark-Alliance-SUBMITTED.doc &amp;</small>
941		Newark CEO job	<a href="http://inflix.org/proof/ADDU/Williams-CV-CEO-Newark-Alliance-FU2-SUBMITTED.pdf">http://inflix.org/proof/ADDU/Williams-CV-CEO-Newark-Alliance-FU2-SUBMITTED.pdf</a> <small>Williams-CV-CEO-Newark-Alliance-FU2-SUBMITTED.doc</small>
942			<a href="http://inflix.org/proof/ADDU/Un-Campaign-4-27-18-Redacted.pdf">http://inflix.org/proof/ADDU/Un-Campaign-4-27-18-Redacted.pdf</a>
943		Neighborhood Deterioration Letter with empty houses – VW stuck	<a href="http://inflix.org/proof/ADDU/HAMP-Request-3-4-14.pdf">http://inflix.org/proof/ADDU/HAMP-Request-3-4-14.pdf</a> <small>TSG-NAS2-DR015-Prod-2015-07-1338061-13251232-HAMP-Request-3-4-14.pdf</small>
944		City of South Orange Health Dept - Inspection and Direction by Health Officer	<a href="http://inflix.org/proof/ADDU/South-Orange-Health-Officer.pdf">http://inflix.org/proof/ADDU/South-Orange-Health-Officer.pdf</a> <small>TSG-NAS2-DR015-Prod-2015-07-1338061-13251232-South-Orange-Health-Officer.pdf</small>



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

MASTER LIST NO. **1/10/18 ADDED & CHANGED TO** Copyrighted Material

945		NJ Wants Reimbursement for Medicaid (Welfare)		<a href="http://finix.org/proof/ADD/NJ-Medicaid-Recovery-Notice.pdf">http://finix.org/proof/ADD/NJ-Medicaid-Recovery-Notice.pdf</a> <small>Copyrighted Material</small>
946		NJ Unemployment Hearing – Misled & Disrespected (Audio Recording)		<a href="http://finix.org/proof/ADD/Vacant/Heading_23715845_04station_846_by_2015_00.pdf">http://finix.org/proof/ADD/Vacant/Heading_23715845_04station_846_by_2015_00.pdf</a> <small>Copyrighted Material</small>
947				<a href="http://finix.org/proof/ADD/IRS-NJ_ACT_2006-2007-2008_12-12-11.pdf">http://finix.org/proof/ADD/IRS-NJ_ACT_2006-2007-2008_12-12-11.pdf</a> <small>Copyrighted Material</small>
948		IRS & NJ Division of Taxation Tax Filing Delays		<a href="http://finix.org/proof/ADD/Extension-to-File_Waive-Fees_IRS-NJ_ACT_2014-2015_3-5-16.pdf">http://finix.org/proof/ADD/Extension-to-File_Waive-Fees_IRS-NJ_ACT_2014-2015_3-5-16.pdf</a> <small>Copyrighted Material</small>
		<b>SUPPORTING DOCUMENTATION FOR:</b>		
949		HSBC (Hong Kong Shanghai Banking Corporation) Buys Right to Milk American People		<a href="http://finix.org/proof/ADD/HSBC-Acquires-43-Banks.pdf">http://finix.org/proof/ADD/HSBC-Acquires-43-Banks.pdf</a> <small>Copyrighted Material</small>
950		OWEN FORECLOSURES FROZEN	Apr-16	<a href="http://finix.org/proof/ADD/Owens-foreclosures-frozen-after-national-mortgage-settlement-compliance-failure_2016-04-28_HousingWire.pdf">http://finix.org/proof/ADD/Owens-foreclosures-frozen-after-national-mortgage-settlement-compliance-failure_2016-04-28_HousingWire.pdf</a> <small>Copyrighted Material</small>
951				<b>PRINT</b> <a href="http://www.housingwire.com/articles/print/56928-owen-foreclosures-frozen-after-national-mortgage-settlement-compliance-failure">http://www.housingwire.com/articles/print/56928-owen-foreclosures-frozen-after-national-mortgage-settlement-compliance-failure</a>
952				<b>ONLINE</b> <a href="http://www.housingwire.com/articles/56928-owen-foreclosures-frozen-after-national-mortgage-settlement-compliance-failure">http://www.housingwire.com/articles/56928-owen-foreclosures-frozen-after-national-mortgage-settlement-compliance-failure</a>
953		Goldman Sachs Settlement		<a href="http://qqq.com/networth-in-the-united-states-booming-in-on-the-top-families">http://qqq.com/networth-in-the-united-states-booming-in-on-the-top-families</a> <small>Copyrighted Material</small>
954		• \$5B paid by Goldman Sachs is:		<a href="http://www.forbes.com/sites/insideravenue/2015/03/05/hsbc-even-emptier-than-goldman-bankruptcy-rate-leads-763747/">http://www.forbes.com/sites/insideravenue/2015/03/05/hsbc-even-emptier-than-goldman-bankruptcy-rate-leads-763747/</a> <small>Copyrighted Material</small>
955		• 94% is for one mortgage person's home		<a href="http://en.wikipedia.org/wiki/Goldman_Sachs">http://en.wikipedia.org/wiki/Goldman_Sachs</a> <small>Copyrighted Material</small>
956		• 0.0576% of Goldman Sachs asset		<a href="http://en.wikipedia.org/wiki/HSBC">http://en.wikipedia.org/wiki/HSBC</a> <small>Copyrighted Material</small>
957		• Cost of doing business + cost of doing business		
958		HSBC Settlement	START HERE	
959		• \$470M paid by HSBC is:		<a href="http://finix.org/proof/ADD/Finandis-Hilun.xlsx">http://finix.org/proof/ADD/Finandis-Hilun.xlsx</a> <small>Copyrighted Material</small>
960		• 0.1434 (the average person's home)		<a href="http://finix.org/proof/ADD/CENSUS_us_state_totals_2012.xls">http://finix.org/proof/ADD/CENSUS_us_state_totals_2012.xls</a> <small>Copyrighted Material</small>
961		• 0.0007% of HSBC assets		
962		• Cost of doing business + cost of doing business		<a href="http://finix.org/proof/ADD/Witnesses_Nov-2016.pdf">http://finix.org/proof/ADD/Witnesses_Nov-2016.pdf</a> <small>Copyrighted Material</small>
963		Updated Witness List – Includes Federal contacts		<a href="http://finix.org/proof/ADD/Witnesses_Nov-2016.pdf">http://finix.org/proof/ADD/Witnesses_Nov-2016.pdf</a> <small>Copyrighted Material</small>
964				<a href="http://finix.org/proof/ADD/Witnesses_Arx">http://finix.org/proof/ADD/Witnesses_Arx</a> <small>Copyrighted Material</small>

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

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-Compensation 81-11 & 4733-13
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 Outbreach 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 #58

USDCNJ Filing #101

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

### 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
1011	1_11-Williams-Motion-for-Summary-Judgment-filed_recvd_1-24-
1012	1_Attorney-Federal_Summary_HSBC-LittonGoldman-updated_4-4
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	541_Mortgages_EssexCtyHaslOfRecords-PUBLISH.pdf
1018	ACT_FED_Losses_3-23-13.xlsx
1019	ACT-Valuation-DUNS-926439942-Industry-Report-March-2018.pdf
1020	COURT_LIST-OF-CASES.rtf
1021	COURT_List-of-Case-Documents-Case 1-30457-13&F-00839-13.do
1022	Court_Status_from-Khawan_3-14-14.pdf
1023	COURT_US-AG_HELP_2-25-15.pdf
1024	COURT_US-AG_HELP_4-3-15.pdf
1025	Letter to US AG 3/29/2015
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
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	Selden document not filed recvd 2-9-15
1037	Proposed Discovery Plan by Plaintiff v1
1038	Proposed Discovery Plan by Plaintiff

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

### 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	<b>CURRENT COURT_List-of-Filings-FOR-TRIAL.xlsx CURRENT</b>
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_Plaibiff-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	<b>Experian Refuses to Remove Ocwen</b>
1062	Chase Denies Credit
1063	<b>Plaintiff's Company Denied Credit by BofA-TransUnion</b>
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	<b>USPS Mail Lost - Never Found by NJ or USPS</b>
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 - 3-15-18
1080	IRS Appeal - 10-15-17
1081	Identity Theft - Comcast
1082	Identity Theft - IRS (several docs)
1083	SSA Appeal
1084	SSA Appeal FU 6-22-18
1085	EssexCity-Appeal-HSNAP-Medicaid_6-2018
1086	LifeLock Received Info 8-20-17
1087	Foreclosure Dismissed to Credit Agencies 5-23-12
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 84 2018
1104	US-Case-No-2-16-cv-05301-SUMMARY.pdf 84 2018
1105	US-Case-No-2-16-cv-05301-FREMEDIATION.doc

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


### 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_NTimes
1117	Decline of the Middle Class_Few-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 bt knows about 3/14 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<sup>IT</sup>. 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<sup>IT</sup> MARKS</u></b>				
<b>MARK</b>	<b>SERIAL NUMBER (click for Justia)</b>	<b>DATE FILED</b>	<b>DATE TRADEMARKED (click for USPTO)</b>	<b>OWNER</b>
<b>DISCOVER IT</b>	<a href="#">85598955</a>	<b>2012</b>	<b><u>2013</u></b>	<a href="#">DISCOVER FINANCIAL SERVICES</a>
<b>Discover It</b>	<a href="#">85503892</a>	<b>2011</b>	<b><u>2012</u></b>	<a href="#">KJB Security Products, Inc. https://www.kjbsecurity.com/</a>
<b>EVERY MEAL HAS A STORY DISCOVER IT!</b>	<a href="#">85454506</a>	<b>2011</b>	<b><u>2013</u></b>	<a href="#">Integrated Management Information, Inc.</a>
<b>DISCOVER IT</b>	<a href="#">86241878</a>	<b>2014</b>	<b><u>2016</u></b>	<a href="#">IT COSMETICS, LLC Subsidiary of L'Oréal S.A.</a>
<b>DISCOVER IT. LOVE IT. BELIEVE IT.</b>	<a href="#">86055993</a>	<b>2013</b>	<b><u>2014</u></b>	<a href="#">IT COSMETICS, LLC Subsidiary of L'Oréal S.A.</a>
<b>DISCOVER IT</b>	<a href="#">86171118</a>	<b>2014</b>	<b><u>2015</u></b>	<a href="#">Discover Financial Services Inc. (listed as JOAT Company, The ??)</a>
<b>DISCOVER It Forward</b>	<a href="#">86088334</a>	<b>2013</b>	<b><u>2014</u></b>	<a href="#">Lesinski, David</a>
<b>Discover it. Together.</b>	<a href="#">85907769</a>	<b>2013</b>	<b><u>2014</u></b>	<a href="#">Lamb Creek Family Adventures Inc.</a>
<b>DISCOVER IT. LIVE IT. SHARE IT.</b>	<a href="#">86579306</a>	<b>2015</b>	<b><u>2016</u></b>	<a href="#">Nikken International, Inc.</a>
<b>discoverit</b>	<a href="#">86815401</a>	<b>2015</b>	<b><u>2016</u></b>	<a href="#">Bruneau Antiques Inc.</a>
	<a href="#">86750029</a>	<b>2015</b>	<b><u>2016</u></b>	<a href="#">Fraser, Diane</a>
<b>GAYGULL.COM DISCOVER IT. EMBRACE IT. GAYGULL IT!</b>				

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>FOUNDATIONS</b>	<b>CAREER PATH</b>																		
	Financial - Economic																		
	Professional																		
	Publications Speaking & Awards	Post MBA																	
<b>BASELINE</b>	<b>MARKET VALUE</b>																		
	Purchase												\$68,000						
	CPI applied Assessed Value																		
<b>INVESTMENT</b>	<b>VW INVESTMENT</b>																		
	Purchase Price												\$68,000						
	Maintenance Upgrades Mortgage Payments																		
	<b>FINANCING</b>	<b>MORTGAGE COSTS TO HOMEOWNER</b>																	
Principal																			
Interest													50						
Fremont Advance													567,900						
Payoff Balance																			
<b>REFLECTIONS - DAMAGES</b>	<b>VW EQUITY</b>												-567,900						
	\$41 Scotland Other																		
	<b>HSBC-GOLDMAN FRAUD DAMAGES</b>												50						
													50						
													50						
	<b>VW TOTAL DAMAGES DUE</b>												-567,900						

## 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

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
<b>PERFORMANCE</b>	<b>CAREER PATH</b>															
						ENTREPRENEUR			INDUSTRY ANALYST			BOARD				
	Financial - Economic															
	Professional Publications Speaking & Awards															
<b>BASIS LINE</b>	<b>MARKET VALUE</b>															
	Purchase CPI applied Assessed Value															
<b>INVESTMENT</b>	<b>VW INVESTMENT</b>															
	Purchase Price Maintenance Upgrades Mortgage Payments															
	<b>MORTGAGE COSTS TO HOMEOWNER</b>															
	Principal Interest Fremont Advance Payoff Balance															
<b>REFLECTS DAMAGES</b>	<b>VW EQUITY</b>															
	501 Scotland Other															
	50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50															
	<b>H5BC-GOLDMAN FRAUD DAMAGES</b>															
50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50																
<b>VW TOTAL DAMAGES DUE</b>																



## 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

		30 Year Investment in Property															ASSET THEFT	
		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL	
<b>PERSONAL LIFE</b>	<b>CAREER PATH</b>																	
	Financial - Economic																	
	Professional																	
	Publications Speaking & Awards	FINRA																
<b>BASELINE</b>	<b>MARKET VALUE</b>																	
	Purchase																	
	CPI applied Assessed Value																	\$450,000
<b>INVESTMENT</b>	<b>VW INVESTMENT</b>																	
	Purchase Price																	
	Maintenance																	
	Upgrades Mortgage Payments																	
<b>FINANCING</b>	<b>MORTGAGE COSTS TO HOMEOWNER</b>																	
	Principal																	
	Interest																	
	Fremont Advance Payoff Balance	50	50	520,000	50	50	50	50	50	50	50	50	50	50	50	50	50	50
<b>RETIREMENT - DAMAGES</b>	<b>VW EQUITY</b>																	
	541 Scotland																	
	Other																	
	<b>HSEC-GOLDMAN FRAUD DAMAGES</b>	56,000																
<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.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

(202) 486-4565

December 29, 2018

**Attachment I**

DWC F 000839-13 12/27/2017 Pg 1 of 4 Trans ID: OHC2017858234  
 Recorded in the Office of the Superior Court Clerk Pg 1 of 4 Writ #17041033

ADD C

FORI  
<http>

008:

475:

NJ C  
 0530

STEVEN K. EISENBERG, ESQUIRE (009221895)  
 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. SCALE, ESQUIRE (054182007)  
 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;">ALIAS WRIT OF EXECUTION</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 000639-13 12/07/2017 Pg 2 of 4 Trans ID: CHC2017866234  
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: OHC2017668234  
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: LUCAS M. ANDERSON, ESQUIRE (014342011)  
LUCAS M. ANDERSON, ESQUIRE (014342011)



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

<p>VERONICA A. WILLIAMS,</p> <p>Plaintiff,</p> <p>v.</p> <p>LITTON LOAN, et al.,</p> <p>Defendants.</p>
---

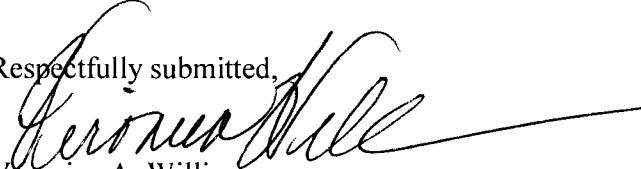
Civ. No. 2:16-cv-05301-ES-JAD

**CERTIFICATION OF SERVICE TO GOLDMAN SACHS & OCWEN**

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 Facsimile</b> Lloyd C. Blankfein Chairman and CEO</p> <p>Goldman, Sachs &amp; Co. 200 West Street New York, NY 10282 Phone 212-902-3474 Fax (212) 902-3000</p>	<p><b>Via Facsimile</b> Gregory K. Palm Executive Vice President, General Counsel and Secretary of the Corporation</p> <p>Goldman, Sachs &amp; Co. 200 West Street New York, NY 10282 Phone 212-902-0300 Fax (212) 902-3000</p>	<p><b>Via eMail</b> Mr. Ronald M. Faris President &amp; CEO Ocwen Financial Corporation 1661 Worthington Road Suite 100 West Palm Beach, FL 33409</p> <p>Email <a href="mailto:Ronald.Faris@ocwen.com">Ronald.Faris@ocwen.com</a></p>
--	---	---

Respectfully submitted,



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

/s/ Veronica A. Williams  
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 TO HSNB & THE STATE OF NEW JERSEY JUDICIARY

I, Veronica Williams, certify that on this 26th 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:

Table with 2 columns: Via eMail (Ms. Elizabeth Arlow or current Regulatory Operations Officer HSBC) and Via eMail (Glenn A. Grant, J.A.D. Acting Administrative Director of the New Jersey Courts).

Respectfully submitted,
[Signature]
Veronica A. Williams
Pro Se Counsel StopFraud@vawilliams.com

/s/ Veronica A. Williams
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.

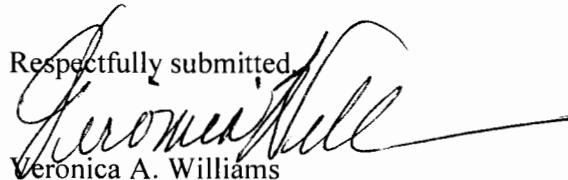
Civ. No. 2:16-cv-05301-ES-JAD

**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   <u>609-815-2955</u></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: 609-815-2950</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: 609-421-6100                  Fax: 609-292-6564                  Email: <a href="mailto:Seco.Mailbox@njcourts.gov">Seco.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.

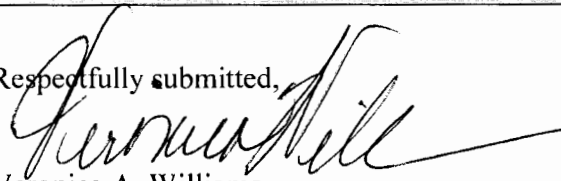
Civ. No. 2:16-cv-05301-ES-JAD

**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>()AGPress@njou.gov</small></p>
--	---	---

Respectfully submitted,



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

/s/ Veronica A. Williams  
StopFraud@vawilliams.com

(202) 486-4565

December 28, 2018