



# FinFIX

STRIVING TO BRING ECONOMIC PARITY TO FINANCIAL SERVICES

## MY BATTLE AGAINST HOMEWRECKERS

How HSBC, Goldman Sachs, Ocwen & their allies destroyed 65+ Years of Work & Assets

By Veronica Ann Williams

In his book [Homewreckers](#), Aaron Glantz describes how banks profit and destroy lives by taking people's homes. I have been fighting a 16+ year well documented battle against a team of homewreckers. As a financial expert and homeowner, I readily recognized their illegal acts and, with a little investigation, uncovered systemic and pervasive financial fraud that extended coast to coast and beyond. When HSBC's attorney told me that HSBC was

paying the legal costs for all defendants, I knew the magnitude of the capital theft by these firms was in the billions.

These homewreckers ignored in-contestable evidence and paid at least 5 law firms and over 30

lawyers in their effort to stop me. They used a forged mortgage to secure an illegal foreclosure in their quest to steal my home of 37 years. As a business owner and holder of coveted Federal GSA contracts, the damages from their actions were devastating. I lost major contracts, financing, employees and more. They drove me from [prosperity to welfare](#). I was not the only one. These firms were doing this to other homeowners who did not have the fortitude to fight back or, worse, did not realize that they were being defrauded.

The NJ Branch Manager for Fremont, a CA mortgage company, presented me with a contract that was different than what we had agreed upon. I refused to sign. After reconfirming with his CA-based management, the NJ Branch manager gave me the correct contract, which I signed. The fully executed agreement was never sent to

me as promised. Fremont did send the advance – days before the waiting period was over, and promised to send the executed agreement. To my chagrin, Fremont sent me a statement that did not match the agreement I signed. I refused to pay and insisted upon receiving my fully executed agreement immediately. This was the beginning of years of illegal, tortious acts by the defendants.

### FRAUD BECOMES TORTIOUS

Fremont and Litton Loan promised in phone conversations, and in writing, to send the agreement that I signed and correct the invoices. They promised not to send my account to foreclosure. They lied. Weeks after receiving a letter stating that they would not foreclose, a foreclosure hearing was held without me and a foreclosure was awarded. When Litton Loan learned that a mortgage agreement had not been filed with the State of New Jersey as required, they rescinded the foreclosure. After I refused to pay a mortgage with \$169,492.34 more in principal than I borrowed, or received, the defendants filed for foreclosure again. This time, I initiated legal action against the defendants. Yes, I decided to take on banks with more than \$3 Trillion in assets. When my attorney deceived me and withdrew, I decided to represent myself, and proceeded Pro Se all the way to the U.S. Supreme Court ([SCOTUS](#)) and beyond.

It took 16 years for my case to be docketed by the U.S. Supreme Court. My proof is extensive and compelling, including financial proof and expert reports. Despite a denial to be heard by SCOTUS, my legal battle continues. I will not be deterred.

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## SEE SOMETHING, SAY SOMETHING

Some people asked why I did not speak up. Not only did I speak out, I have been ringing the bell loud and hard since 2006.

I made phone calls, sent letters, emails, served defendants and met with authorities. These include but are not limited to:

- Cases with NJ and Federal Courts
- U.S. Department of Justice ([Investigation 3017165](#))
- Letters to NJ Judges & Federal Judges
- Reports to FBI and Local Police
- Every NJ Bar association, plus over 150 lawyers
- Investigative Division of the NJ Comptroller
- NJ Citizens Action & NAACP (teamed with Ocwen)
- Guest on Radio Show – [Discussed Mortgage Fraud](#)
- NJ NGOs Assigned to Assist Federal Pro Se Parties

I sent [letters](#) with an explanatory [article](#) to each Judge in the NJ Superior, Appellate and Supreme Courts. I sent letters to the U.S. District Courts whose jurisdictions covered homes likely handled illegally by one or more defendants. After sending extensive correspondence multiple times and several phone calls, I finally found an FBI agent to do an intake on my case. Less than a year after I shared information with the U.S. Department of Justice and federal agencies, HSBC paid \$491M in fines and Goldman Sachs paid a record \$5Billion in fines. (see pages 31-32/58-59 of [SCOTUS writ](#)). Information on the progress of law enforcement is not available to me. I documented my case and supporting evidence in numerous filings with the NJ Courts, US District Court of NJ, Third Circuit Federal Court of Appeals, and in a writ filed with the U.S. Supreme Court. After appearing on two radio shows, I highlighted key points with links to selected evidence in <http://www.FinFix.org/FollowTheMoney.pdf>. I have refrained from allowing my message to “go viral” giving deference to our legal process. In other words, I am waiting until all legal options have been exhausted.

**TAKING ON BANKS WITH OVER \$3 TRILLION IN ASSETS, I HAVE FOUGHT ILLEGAL, TORTIOUS CRIMES COMMITTED IN THEIR QUEST TO STEAL MY HOME. IN DOING SO I UNCOVERED MASSIVE SYSTEMATIC AND SYSTEMIC FRAUD, EXTENDING COAST TO COAST.**

HSBC, Goldman Sachs, and their allies, have stolen over 16 years of my prime earning years. As a business owner and holder of Federal multi-year agreements and extended business relationships with Fortune 500 companies, the damages inflicted by the defendants upon me are exponentially higher than the value of my home.

Despite earning an MBA in Finance followed by a 40 year post graduate

successful track record serving the financial services industry, coupled with years in recognized service positions, my fervent warnings have been ignored. At least two of the people involved in creating and processing the fraudulent mortgage have ready access to medical records, putting them in positions to earn tens of thousands or more from identity theft.

Very likely thousands of homeowners have been, and continue to be, attacked by homewreckers. This sea of financial fraud will not end in 16 years. It is quite lucrative. Even a \$5B fine is not a deterrent; it is just a cost of doing business. It could take more than 30 years to recover the losses imposed by mortgage and financial fraud. The 2007- 2008 financial crisis, accelerated by homewreckers, is still hurting homeowners and those impacted by their losses.

By attacking me with such ferocity, these Homewreckers have unleashed an intellectual and professional determination to bring light to their tactics and stop them. With a renewed purpose, I formed a foundation to fight financial fraud and will release my first book in a series entitled [The Flow of Financing](#) that unveils vulnerabilities in financial processes at a strategic and transactional level. And yes, I continue my battle against illegal actions supported by HSBC, Goldman Sachs and their allies. I will continue to walk my talk by presenting solutions to the vulnerabilities that I unveil. By helping others defeat fraud, I shall rise like a phoenix from poverty to parity for all.

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ABOUT  
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Veronica Ann Williams, author of many books and articles including The5Ps of Trade series, has delivered results to Fortune 100 firms – as an employee and an entrepreneur – for more than 30 years. Her CV may be found at [www.VeronicaWilliams.com](http://www.VeronicaWilliams.com).