

Veronica Ann Williams

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April 8, 2015

**The only thing necessary for the triumph of evil,
is that good [women and] men do nothing.**

Edmund Burke

The Attorney General of the United States
U.S. Department of Justice (DOJ)
950 Pennsylvania Avenue, N.W., Room 4400
Washington, D.C. 20530-0001

Subject: Request Investigation into Defendants' Actions & Court's Handling of
NJ Case Docket ESSEX L – 004753-13

Sent via: US Mail – Certified Mail Receipt No. 7008 2810 0002 2356 9722
Email to AskDOJ@usdoj.gov - 2 total pages

Dear U.S. Attorney General:

I request that DOJ include a formal investigation of my case in the review underway by the Federal Mortgage Fraud Working Group. My case includes information that is evidence of improper and illegal actions that has likely caused harm to at least tens of thousands of US mortgage holders.

The Superior Court of New Jersey continues to deny me due process, as I pointed out in my February 26, 2015 letter to your office. Here are highlights of why my case warrants Federal review (proof available):

- My attorney told me they were in danger of being sued by defendant's attorney
- Attorneys gave me invalid document & told me trial had been moved forward 3 months
- My lawyer withdrew; I accepted
- I went to court to amend complaint to include initial charges I filed against defendants; found out court date **had not** changed
- I was awarded default judgment
- Approached 6 NJ Bar associations and several other attorneys to represent me
- Learned Judge Mitterhoff was meeting with my former attorney against my verbal and written objection
- Gov Christie & NJ Governor's Office notified, yet injustice continues
- Judge Mitterhoff never returned my calls
- I submitted Motion prior to 3/17/15 due date; I was told it would be given to Judge Carey
- Doctors advised me to stop – I notified Court of my intention to follow that advice
- Only 1 firm agreed to represent me, if I paid more than I have and more than my property is worth
- Proof Hearing Denied by Judge Mitterhoff
- I have been denied mediation and now denied a Proof Hearing in my 6-year legal battle, despite evidence suggesting that attorneys may have attempted to cause me to lose by default

Despite filings with proof of fraud by the defendants, NJ Superior Court is condoning and enabling the theft of my home of 32 years

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DOJ should launch an investigation into Fremont Investment & Loan, Litton Loan, Goldman Sachs, HSBC and Fremont Home Loan Trust (all series) for mortgages dating back 30 years. I am surely not the only US citizen who has:

- an erroneous mortgage originated by Fremont Mortgage, Litton Loan or other originators,
- an erroneous mortgage that was serviced by Litton Loan, or
- a predatory mortgage underwritten by HSBC.

Holders of mortgages originated or serviced by other firms have likely suffered the same fate as I.

The number of mortgage holders affected amount to well over 100,000. Larry Litton Jr. boasted that Litton Loan had 100,000 mortgages in its portfolio in [2010](#). That was 2 years after Litton [acquired](#) Fremont's mortgages and 3 years after the FDIC issued Fremont a [cease and desist order](#). The 100,000 mortgages does not include other possible acquisitions by Litton Loan or Goldman Sachs (Litton's parent company), or other mortgages underwritten by HSBC.

Two documents summarize the [Discovery](#) and [Proof Hearing Motion](#) filed with the Superior Court of New Jersey, and each contains links to the full documents filed with the court. These documents can also be received by sending an email to BankFraud@FinFix.org. ([Discovery](#) and [Proof Hearing Motion](#))

I have more evidence of the defendants' unfair and illegal actions, and those acting on behalf of the defendants, that will be shared only if an official investigation is launched. I am not willing to suffer more damage to my health or incur additional expenses without a Federal investigation.

A digital copy of this letter may be downloaded at www.FinFix.org/USAG415.doc. If you have any questions or would like additional information, I can be reached by phone at 202-486-4565 or via email at StopFraud@vawilliams.com.

Sincerely,



Veronica Williams
US Citizen & Plaintiff

cc: Michelle M. Smith, Esq., Clerk, Office of the Superior Court Clerk
William Carlin, Administrative Supervisor, Superior Court Clerk's Office
New Jersey Office of the Governor via email to
Superior Court Clerk of Essex County Vicinage
Stuart I. Seiden, Duane Morris via facsimile to
Judge Dennis F. Carey, III via facsimile to
Judge Stephanie Ann Mitterhoff via facsimile to
Federal Mortgage Fraud Working Group via email to