



HOW TO **BEAT** MORTGAGE FRAUD

Featuring Veronica Ann Williams

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Using the financial system to your advantage series

VERONICA'S POINTS

**FOLLOW THE MONEY and
"I'M SICK & TIRED OF BEING SICK & TIRED"**

Why did I take on this challenge? I got sick and tired of being sick and tired. It is my duty. I have a great responsibility because I:

**AM BLESSED
WITH EXTREME
KNOWLEDGE OF
FINANCE.**

**HAVE THE
COURAGE TO SPEAK
TRUTH TO POWER.**

**HAVE
UNCONQUERABLE
FAITH.**

I gave a speech many years ago about faith, focus and fortitude and how it makes all things possible! I walk my talk. So ... I decided to Follow The Money.

I took my mortgage out of Litton Loan's hands when they bought it and immediately began [living up to their reputation of mortgage fraud](#). I selected Fremont over Chase and they gave me a monthly mortgage payment amount that did not match the mortgage agreement that I signed. It was at least triple the amount! When I realized what these banks and their allies were doing, I knew thousands of people were being hurt. I became very angry and decided to fight back [15+ years](#).

WHEN I FOLLOWED THE MONEY **I LEARNED THAT**

Federal Banking laws were broken.

The fraud uncovered reaches coast to coast and beyond.

Fremont created a forged, fraudulent mortgage.

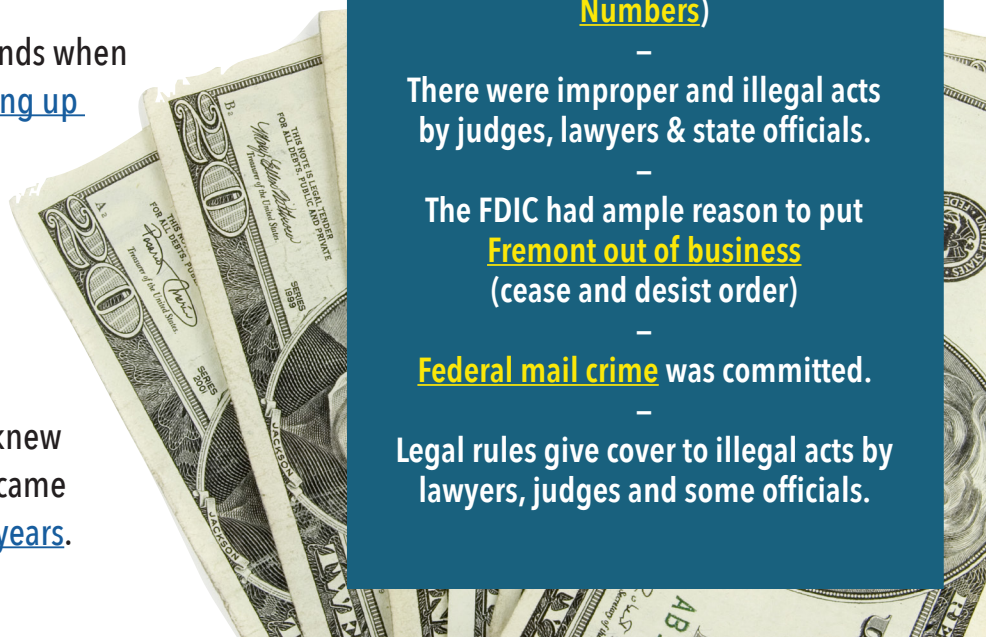
Fremont added \$169,492.34 to principal that I did not receive (see the [Numbers](#))

There were improper and illegal acts by judges, lawyers & state officials.

The FDIC had ample reason to put [Fremont out of business](#) (cease and desist order)

[Federal mail crime](#) was committed.

Legal rules give cover to illegal acts by lawyers, judges and some officials.



VERONICA'S FINDINGS

BY 2008, ILLEGAL ACTS LED ME TO DISCOVER:

- FDIC put Fremont out of business ([press release](#)).
- Fremont (CA) opened office in central NJ [run by](#) forger and crook who moved out of NJ after his crime(s).
- Fremont has massive SEC filings.
- FDIC put Fremont [out of business](#).
- HSBC Foreclosed despite letter [indicating they would not](#).
- At least 2 former Fremont employees who were involved now work in positions with ready access to medical records.
- Fremont LIED.
- Litton Loan LIED [again](#), over and over.
- VW found no mortgage agreement on file with Essex County.
- HSBC withdrew Foreclosure, HSBC got new lawyers, filed illegal foreclosure again.
- VW dug in with Faith, Focus & Fortitude.
- VW fought through stress-induced illnesses.
- Law firm selected (S&E) had pattern of impropriety - allegedly fired by a major bank.
- VW engaged third law firm while recovering from yet another surgery induced by stress from Defendants.
- HSBC brought in [658 lawyer firm, ranked 73](#) in US, from their PA not NJ office.
- Based on investigation, HSBC lawyer threatened and [appeared to threaten VW's lawyer](#).
- Both firms foreclosed unbeknownst to VW in 2014 - with questionable Court filings.
- VW lawyer withdrew and VW began Pro Se work again.
- VW began receiving multiple threatening situations - realized had foreclosed.
- Other attorneys hired to help had record of same improper acts - one has been sanctioned (at least 3 should be imprisoned).
- VW notified Federal Authorities, [investigated by DOJ](#) and Federal Working Group on Mortgage fraud (SEC, DOJ, CFPB, etc.).
- The next year HSBC & Goldman Sachs given record setting Federal fines.
- VW knows of 4 law firms hired and over 30 lawyers involved in keeping my case from being heard.
- One month after VW served Goldman Sachs they sold Litton Loan to Ocwen.
- HSBC paid \$400M+ in fines, Goldman Sachs paid \$5B in fines and Ocwen paid \$2B+ in fines, would not admit on-



going wrongdoing, paid "cost of doing business" fines and promised never to do this again-BUT FRAUD CONTINUES.

- According to their lawyer, HSBC paid legal fees of all 7 defendants who benefitted from loans they underwrote, carried on books; used classic divide and conquer strategy documented by Harvard Law Review & The Art of War, Sun Tzu , others.
 - VW asked NJ Judges to intervene to hear case in [letters & article](#).
 - Notified Federal, State and Other Authorities of National Fraud with Global reach.
 - Proved fraudulent mortgage to NJ Court in 2014 ([spread-sheet](#)).
 - Proved fraudulent mortgage to Federal Third Circuit Court in 2019 ([Report by Renowned Expert](#)).
 - [SCOTUS docketed VW case](#) in January 2020; 149 witnesses & 1400+ pieces of evidence and more.
 - U.S. Supreme Court (SCOTUS) rule provides cover for Judges and lawyers who should be sanctioned or imprisoned.
 - U.S. Supreme Court my refused to hear my case this year.
- So I:
- Supported [Billie Powers case](#) , my filing was rejected by CA Court.
 - Sent [filing for Billie Powers](#) to most NJ politicians.
 - Will publish [Letter & article sent to NJ Judges](#) in 2018.
 - Identified major entities that took advantage of foreclosure status [See Att IV](#).
 - Will take full advantage of more options available to me.
 - Will release Video with links to 1400 pieces of evidence, interrogatories and more (referenced in [SCOTUS WRIT](#)).



VERONICA'S DEFENDANTS AND THEIR ALLIES PAID MONEY, LIED AND KEPT COMMITTING FRAUD

VW REPORTED
APRIL 23, 2015

DOJ INVESTIGATION
[3017165](#)

HSBC
FEBRUARY 5, 2016

PAID DOJ \$470 MILLION
[USDCNJ #99 \(PAGE 4\)](#)

GOLDMAN SACHS
APRIL 11, 2016

PAID DOJ \$5 BILLION
[USDCNJ #99 \(PAGE 4\)](#)

OCWEN

2013 PAID \$2 BILLION
2016 PAID \$173 MILLION
2017 PAID \$225 MILLION

DOJ FINES ARE JUST AN INSIGNIFICANT COST OF DOING BUSINESS

IN PERSPECTIVE: One penny is one percent of a dollar. Maybe you've saved \$1,000 dollars. Goldman's assets are 5 X your \$1,000 dollars or \$1Trillion dollars. So if 1 cent to you is like one, one trillionth of a cent to them. NOTHING!

DEFENDANT	DOJ FINES	YEAR	ASSETS	FINE/ASSET
HSBC	\$470 MILLION	2016	\$3 TRILLION	0.01567%
GOLDMAN SACHS	\$5 BILLION	2016	\$1 TRILLION	0.50000%
OCWEN	\$2 BILLION	2013	\$5,671,882,000	35.26166%
	\$173 MILLION	2016	\$7,656,000,000	2.25967%
	\$225 MILLION	2017	\$8,403,000,000	2.67762%

PROTECT YOURSELF!

TAKE A [MORTGAGE SURVEY](#), VISIT THE LINKS BELOW FOR BEST PRACTICES
HELP FROM THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT.

FINFIX.ORG [BEST PRACTICES](#)
HUD.GOV/[HOMEOWNERHELP](#)