

Veronica A. Williams
P.O. Box 978
South Orange, NJ 07079
Email StopFraud@vawilliams.com
Phone 973-715-8580

THIS DOCUMENT MAY BE DOWNLOADED AT

http://finfix.org/NJSuperior_2019/Case-Docket_F-00839-13_Brief-for-5-10-19-Hearing_5-1-19.pdf

SUPERIOR COURT OF NEW JERSEY

HSBC Bank USA, National Association as
Trustee for Fremont Home Loan Trust 2006-
C, Mortgage-Backed Certificates, Series
2006-C

Plaintiff

Veronica Williams, et als.

Defendant, Pro Se

IN THE SUPERIOR COURT OF NEW JERSEY
ESSEX COUNTY
CHANCERY DIVISION

Case No. F – 000839-13

BRIEF IN SUPPORT OF MOTION TO:
EXECUTE INJUNCTION AGAINST SALE OF
541 SCOTLAND ROAD, SOUTH ORANGE, NJ,
and
DISMISS FORECLOSURE and
DISMISS MORTGAGE AGAINST 541
SCOTLAND ROAD, S. ORANGE, NJ

RELATED CASES:

U.S. Court of Appeals, Third District 19-1032

U.S. District Court of NJ Case 2:16-cv-05301-ES-JAD

NJ Case Docket No. ESSX L – 004753-13

NJ Case Docket No. ESSX L – 000081-11

BRIEF IN SUPPORT OF MOTION FOR:
INJUNCTION AGAINST THE SALE OF 541 SCOTLAND ROAD, S. ORANGE, NJ AND
DISMISSAL OF FORECLOSURE AND
DISMISSAL OF MORTGAGE

Actions Against Deliberate, Systemic Fraud Must Be Enforced

This document presents the Motion WITH SELECTED EVIDENCE THAT SUPPORTS each point. The evidence provided should be more than sufficient, however, additional information is available – if necessary – from the 8,000 pages filed. The foreclosure was fraudulent, it was executed deceptively, and William has repeatedly been denied due process in her numerous attempts to be heard by the Courts.

The fraudulent mortgage and other evidence of the crimes in this case are evidenced in filings with the NJ Superior Court, the U.S. District Court of New Jersey, the U.S. Court of Appeals, Third District and several Federal Agencies. The injunction and both dismissals should be granted for several reasons, including:

- The mortgage in the foreclosure documents is fraudulent. The principal amount, interest rate, type of interest and terms are not what Williams agreed to. See Attachment I

- The mortgage was filed after the foreclosure was filed; over 2 years after allegedly executed.
- Foreclosure hearings were held without the knowledge or presence of the property owner, named in the foreclosure. See Attachment II
- The foreclosure case filings contain extensive false information. See Attachment III
- The first law firm hired to seek the foreclosure had accurate information and notified the property owner. See Attachment IV
- A second law firm was hired, used false information, and did not give the property owner sufficient notice. See Attachment III
- The NJ Judge who signed the final order DID NOT preside over the foreclosure hearing. Neither Judge listened to the property owner. See Attachment V
- The property owner's cases (NJ Case Docket No. ESSX L – 000081-11, NJ Case Docket No. ESSX L – 004753-13, U.S. District Court of NJ Case 2:16-cv-05301-ES-JAD, U.S. Court of Appeals, Third District 19-1032) include *more than 7* witnesses who were involved in or directly responsible for creating the fraudulent mortgage. See Attachment VI
- The loss incurred by the property owner, thus far, vastly exceeds the amount of the mortgage and the value of the property. See Attachment VII
- If necessary, I can subpoena legal and financial professionals who are aware of dubious actions by firms involved in this fraud.

An additional copy of supporting filings and documents (over 16GB) was provided to the Court on a thumb drive with the Motion. Defendants have been given multiple copies of everything.

Respectfully submitted,

Veronica A. Williams

Pro Se Counsel

/s/ Veronica A. Williams

Veronica A. Williams

StopFraud@vawilliams.com

(202) 486-4565

April 30, 2019

I, Veronica Williams, authored and created a storyboard to simplify the explanation of how this fraud was conducted. The storyboard incorporates documents filed with the State of New Jersey, the Federal Courts and multiple Federal Agencies. Slides and pages from the storyboard are referenced in the attachments as well as many filings and some of the 1,140+ evidence items. I will gladly provide or explain any and all of the documents that indisputable support my multifaceted motion.

ATTACHMENTS

SECTION	CONTENTS	Page No.
Attachment I	Evidence of Fraudulent Mortgage	4 – 9
Attachment II	NJ Holds Hearings without Williams – <i>denying her due process</i>	10
Attachment III	Foreclosure Case Filings Filed with False Information	11 – 28
Attachment IV	First Law Firm Had Correct Information for Williams – Notified Her	29
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Attachment VI	More Than 7 Witnesses To Confirm Fraudulent Mortgage	31 – 35
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Additional Info	EXTENSIVE FILINGS, EVIDENCE, ANALYSIS INCLUDED ON THUMB DRIVE FILED WITH MOTION	

ATTACHMENT I

- The mortgage in the foreclosure documents is fraudulent. The principal amount, interest rate, type of interest and terms *are not what Williams agreed to.*

I knew right away – when Fremont quoted me a monthly payment of were \$3,000 rather than the approx. \$1,000 correct amount – that they were **trying to earn more in interest alone than \$ 614,733.33 more** than the mortgage I had signed up for. Once the equity grab and extraneous fees are added, the **total amount of the intended GRAND THEFT is at least \$1,039,630.58**. I had already agreed to pay \$35,399 more in interest than was necessary just to get out of Litton Loan’s fraudulent grasp. Doing that doubled what was necessary to retire my mortgage, from ~\$35,000 to ~\$70,000. I agreed to a principal of ~\$70,000, a firm fixed interest rate of 7% amortized over 30 years. The mortgage agreement that Fremont, Litton Loan and the Stated of New Jersey revealed in 2017, 10 years later, was a fraudulent agreement with \$261,000 principal; 11.25% adjustable interest rate that had not been seen in over 30 years! This is an obvious act of criminal ignorance of finance: An impossible principal based on my 20+ year payment history, an interest rate not seen since the hyper inflated 1970’s, and with an adjustable ride only a fool could have agreed to!

Discovery pp. USDC Case 2:16-05301 Filing# 57 (LIBOR),
 USDCNJ #57 Additional Evidence of Mortgage Fraud (LIBOR) [OL](#)
Fremont Mortgage (agreement & SPREADSHEET)

The \$1M+ amount pales in comparison to the damages imposed on Williams due to this fraud.

AMOUNT OF ATTEMPTED SCAM			BALANCE	ADVANCE	TOTAL PRINCIPAL
Mortgage Refi Interest Cost Correct	\$58,330.67		35,399.67	50,000.00	85,399.67
Fake Mortgage Refi Interest Cost (SPREADSHEET AMOR	\$673,142.00		35,399.67	225,600.33	261,000.00
Equity Grab by Fake Mortgage	\$225,600.33				
Extraneous Fees by Fake Mortgage	\$140,888.25				
Fake Mortgage Cost Less Correct Mortgage Cost	\$614,811.33				
TOTAL GRAND THEFT FROM FAKE MORTGAGE	\$1,039,630.58				
Principal per Seiden photon email	750,000.00				
Advance per Williams Recollection	50,000.00				
Principal per Fremont's verbal bill		\$3,100			
Principal per Fake Mortgage in Foreclosure Docs	261,000.00	11.55%			

SOURCE OF THIS CALCULATION: C:\CriticalFiles\CURRENT_Post2010\Veronica Williams\Legal_Prepaid\Case_LittonLoan\Financial-Injury_5-31-18.xlsx
SUPPORTING WORKSHEETS AVAILABLE UPON REQUEST

SOURCE ENTIRE SECTION: STORYBOARD SLIDE #19, p. 27

ATTACHMENT I cont'd.

Case files include files from NJ cases [F-000839-13](#)¹ and [L-004753-13](#)². I never received most of the correspondence alleged to have been sent to me in the Foreclosure case filings in [Attachment V](#). I thought the corrected mortgage agreement was in Litton Loan's files and knew that it had not been filed with Essex County New Jersey as of 2010."

P. 106 USDC Filing #99 [FILED BY VW](#) ♦ [IN COURT FILES](#) ♦ [DOC ON PC](#)

INDEX FROM FORECLOSURE FILE F-000839-13 [OL](#) [PC](#)Case-Files_Index_CURRENT.docx

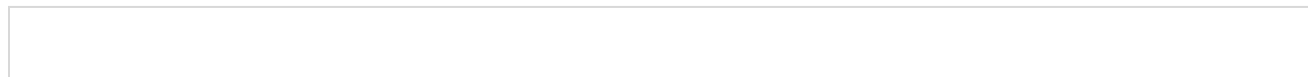
Evidence Item #730 [OL](#) [PC-Folder](#) http://finfix.org/proof/FCLOSE/1_Case-Files_Index_6-13-17.pdf

SOURCE: STORYBOARD SLIDE #42, p. 17

Fremont acknowledged the catastrophic error in my mortgage and promised to correct it. They sent me a new document but went out of business before it was processed.

CORRECT MORTGAGE DOCUMENT FROM FREMONT – PRESENTED IN THE FOLLOWING PAGES

SOURCE: Case Files [CLICK HERE](#)



¹ Case files may be viewed at <http://finfix.org/proof/NJ-CASE-F-000839-13>.

² Case files may be viewed at <http://finfix.org/proof/NJ-CASE-L-004753-13>

**THIS IS THE CONFIRMATION AGREEMENT WILLIAMS RECEIED FROM FREMONT
THE FULL DOCUMENT IS AVAILABLE UPON REQUEST**

Office Address:
Fremont Investment & Loan
3110 E. Gauss Rd.
Ontario, CA 91761



Phone: 909-484-0291
Fax: 714-431-1283

Fax

To: Veronica Williams	From: Lorraine
Fax: 888 492 5864	Pages: 10
Date: 11/14/07	CC:
Ref: 9000082816	

Urgent For Review Please Comment Please Reply Please Recycle

*** Comments:**

Please review, sign and return via fax 714 431 1283

THIS TRANSMISSION IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHOM IT IS ADDRESSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL, AND EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAW. IF THE READER OF THIS TRANSMISSION IS NOT THE INTENDED RECIPIENT OR THE PERSON RESPONSIBLE FOR DELIVERING THE TRANSMISSION TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU RECEIVE THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US BY TELEPHONE IMMEDIATELY. THANK YOU.



Loss Mitigation Department
3110 E. Guasti Rd
Ontario, CA. 91761
Tel No. (951) 484-0291

11/9/2007

Veronica Williams
541 Scotland Rd
South Orange, NJ. 07079

RE: Loan: 8000082616
Property: 541 Scotland Rd
South Orange, NJ. 07075
Dear Veronica Williams

Congratulations! You have been approved for a Loan Modification. This modification changes the interest rate for the remaining term of the loan, effective 11/1/07 to an interest rate of 7.25% and your principal and interest payment effective as of 12/1/07 to 2,050.60. If your loan is impounded for Taxes and/or Insurance the amount added to this payment will be your monthly escrow collection of 5990.17 this is based on the last analysis and is subject to change yearly based on your premiums. Please find attached the itemization page with the breakdown of the capitalization.

Enclosed please find two original copies of the Loan Modification Document, one for your records. Please review the Loan Modification Agreement and sign your name exactly as it is printed under the signature line. All parties listed under the agreement must sign. Please fax a copy of the signed documents to my attention at fax : (714)431-1283 AND mail the original documents using the self addressed Federal Express label enclosed.

In addition to the documents, please include your down payment in the amount of \$6,295.21. All funds should be made by Western Union Quick Collect to the following:

Code City: Investors
Code State: CA
Attention: Loan Number

Or by certified funds payable to Fremont Investment & Loan and mailed to:

Fremont Investment & Loan
Attn: Loss Mitigation
3110 Guasti Road, Ste. 500
Ontario, CA. 91761

Please be advised that we must receive both the signed agreement and the down payment no later than 11/16/2007, failure to comply may result in Fremont & Investment & Loan's rescission of this loss mitigation option.

Fremont Investment Loan is a debt collector and is attempting to collect a debt, any information obtained will be used for that purpose.



Loss Mitigation Department
 3110 E. Gessell Rd
 Ontario, CA 91761
 Tel No. (999) 484-0221

Total Amount Due:

Principal & Interest Payments:	\$33,730.19
Escrow Payments:	\$12,065.21
Late Charges:	\$1,815.02
NSF Fees:	\$0.00
Delinquent Taxes:	\$0.00
Placed Coverage Insurance:	\$0.00
Property Inspection/Appraisal/BPO Fees:	\$613.00
Foreclosure Fees & Cost:	\$2,195.21
Interest on Corporate Advances:	\$65.28
Non-Refundable Modification Fee:	\$0.00
Less Suspense Credits:	\$5,770.00
TOTAL AMOUNT DUE:	\$44,713.91

Itemization of Capitalization:

The following is a breakdown of the amounts we have including in your Capitalization Modification. These items will be spread over the remaining term of your loan per the terms of your Agreement:

Interest Payments:	\$32,526.18
Delinquent Taxes:	\$0.00
Placed Coverage Insurance:	\$0.00
Property Inspection/Appraisal/BPO Fees:	\$613.00
Foreclosure Fees & Cost:	\$2,195.21
Interest on Corp Advances:	\$65.28
Less Suspense Credits:	\$5,770.00
Less Down Payment:	\$6,285.21
TOTAL AMOUNT OF CAPITALIZATION:	\$35,399.67

Outstanding Items:

Please be advised that we do not include outstanding Late Charges or NSF fees in the modification. The following amounts will still remain outstanding and are responsible to pay:

Late Charges:	\$1,815.02
NSF Fees:	\$0.00
TOTAL AMOUNT OUTSTANDING:	\$1,815.02

Please be advised that all figures reflected on this page were as of the date of: 11/9/2007
 any additional fees/costs charged to the loan will not be reflected in the Modification Agreement and will be the responsibility of the borrower to pay as stated in the terms of the Note Agreement.

If you have any questions regarding this matter please feel free to contact me at (909)418-3616 extension # 3616

Sincerely,
 Elizabeth Rayford
 Loss Mitigation Specialist

Fremont Investment Loan is a debt collector and is attempting to collect a debt; any information obtained will be used for that purpose.

RECORD AND RETURN TO:
FIRST AMERICAN TITLE
P.O. BOX 27670
SANTA ANA, CA 92799-7670
ATTN: LMIS

[Space Above This Line for Recording Data]

8000082616

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

Original Recorded Date: APRIL 1, 2006

This Loan Modification Agreement ("Agreement"), made this 9TH day of NOVEMBER, 2007, between VERONICA WILLIAMS

("Borrower") and FREMONT INVESTMENT & LOAN

("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated MARCH 31, 2006 and recorded in _____, of the Official Records of _____ (Name of Records)

ESSEX COUNTY, NEW JERSEY and (2) the Note, bearing the same date as, _____ (County and State, or other Jurisdiction)

and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

541 SCOTLAND ROAD, SOUTH ORANGE, NEW JERSEY 07079 (Property Address)

the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;

LOAN MODIFICATION AGREEMENT - Single Family - Rennie Mae Uniform Instrument
FANDA 3179 Rev. 08-13-07

Form 3179 L01 (rev. 6/06)
(page 1 of 2)

ATTACHMENT II

- Foreclosure hearings were held without the knowledge or presence of the property owner, named in the foreclosure.

Williams did not know about, so she could not and did not appear at any Foreclosure Hearing. The items listed below from the Foreclosure Case File seem to verify decisions made against her in her absence.

New Jersey Docket No. F-000839-13 ♦ Case File List											
Grp No.	Exh No.	Created Date	Filings	Document Type	Description w-Internet Links	Attorney Name	Firm Name	Date	Time	No. Pages	No. Pages Copied
		3/6/2014		Orders-Signed	Case Mng Order			10/1/13		2	2
		3/25/2014		Adjournment	Adjournment			2/4/14	12:39	2	2
		3/31/2014		Orders-Signed	Order Granting Summary Judgement			2/6/14	-	2	2
		5/29/2014		Orders-Signed	ORDR SUMM JUDG			2/6/14		2	-
1		9/17/2014	1	Judgments	Final Judg Appl-JudgRes	Steven K. Eisenberg	Stern & Eisenberg PC	9/17/14		3	3
3		9/17/2014	3	Judgments Loan Modification	Final Judg Appl-JudgRes	Steven K. Eisenberg	Stern & Eisenberg PC	9/17/14	1:42	7	7
4		9/17/2014	4	Judgments	Final Judg Appl-JudgRes	Steven K. Eisenberg	Stern & Eisenberg PC	9/17/14	1:42	5	
7		9/17/2014	7	Judgments <i>Certification Copy</i>	Final Judg Appl-JudgRes	Steven K. Eisenberg	Stern & Eisenberg PC	9/17/14	1:42	21	
8		9/17/2014	8	Judgments	Final Judg Appl-JudgRes	Steven K. Eisenberg	Stern & Eisenberg PC	9/17/14	1:42	21	21
9		9/17/2014	9	Judgments <small>Final</small>	Final Judg Appl-JudgRes	Steven K. Eisenberg	Stern & Eisenberg PC	9/17/14	1:42	3	3
10		9/17/2014	10	Judgments	Final Judg Appl-JudgRes	Steven K. Eisenberg	Stern & Eisenberg PC	9/17/14	1:42	3	
11		9/17/2014	11	Judgments	Final Judg Appl-JudgRes	Steven K. Eisenberg	Stern & Eisenberg PC	9/17/14	1:42	1	
15		9/17/2014	15	Judgments-Order-Judgment	Final Judg Appl-JudgRes	Steven K. Eisenberg	Stern & Eisenberg PC	9/17/14	1:42	2	2
		10/27/2014		Judgment	UNCONTESTED JUDGMENT	Same As Above		9/17/14	1:42	3	
		10/27/2014		Writ	WRIT OF EXECUTION	Court		9/17/14	1:42	4	4
		9/7/2016		Motion to Reverse Judgment & Dismiss	RNF-Motion					48	48
Download This Index & Case Files at http://finfix.org/proof/FCLOSE/ERRORS&MISTRUTHS.pdf											

SOURCE: ERRORS & MISTRUTHS IN FORECLOSURE ♦ [W-DETAILS](#) ♦ [OL](#) [PC](#) ; created from document in NJ Case File F-000839-09

ATTACHMENT III

- The foreclosure case filings contain extensive false information.

EXCERPT FROM CASE FILINGS #40, 41, 57 & 58, Evidence Items 771, 772 & 773**Docket Number: SWC F-000839-13****JEFIS Case Actions**

As of May 20, 2017

DETAILS OF ERRORS & MISTRUTHS – INCOMPLETE, THIS IS IN PROCESS**MORTGAGE IS FRAUDULENT**

The mortgage agreement filed is fraudulent. A mortgage agreement that reflects what the Plaintiff originally agreed to and signed in March 2007 is provided in the document filed on 4/24/17. This document was presented as a modification to the fraudulent mortgage because Fremont said they could not fix what had already been filed. The correct mortgage can be viewed at http://finfix.org/proof/ADDL/Case_2-16-cv-05301_NJ-Foreclosure-Mortgage-Fraudulent-4-24-17.pdf. It not the same mortgage as the one presented in the Foreclosure complaint. People involved in the original mortgage process, including former Fremont employees, have been added to the Plaintiff's witness list. The preliminary problems identified with the fraudulent mortgage are highlighted below.

P. 3

On 03/27/2006, borrower Veronica Williams executed and delivered an Adjustable Rate Note to FGC Commercial Mortgage Finance, DBA Fremont Mortgage, its Successors and/ or assigns upon the premises 541 Scotland Road , South Orange, NJ in the sum of \$261,000.00 together with interest at the initial rate of 11.5500% on the unpaid principal balance together with such other amounts until paid, said amounts to be paid at the initial monthly payment amount of \$2,594.63 and payable pursuant to the terms of the note (and mortgage). A copy of the note is attached hereto as Exhibit "A".

P.4 The Plaintiff checked Hall of Records with assistance from employee; they did not find this recording in 2010

To secure payment of the note, Veronica Williams (as more fully set forth in the mortgage) granted a mortgage in the Property to FGC Commercial Mortgage Finance DBA Fremont Mortgage Its Successors and/or Assigns on the same date as the note providing that such conveyance shall be void in the event full payment is made in accordance with the note. Said mortgage is recorded in the Clerk's Office in and for Essex County on 04/05/2006 at Book 11177, Page 730 and is incorporated herein by reference as though set forth at length herein. A copy of the mortgage is attached as Exhibit "B".

P.4 Plaintiff never received confirmed modification

Said Note and Mortgage was modified by Loan Modification Agreement dated November 9, 2007. The Unpaid Principal Balance was adjusted to \$295,892.58 consisting of the unpaid amounts loaned to Borrower plus and interest and other amounts capitalized. Interest was to be charged on the Unpaid Principal Balance at the yearly rate of 7.25%. Monthly principal and interest payments in the amount of \$2050.60 were to commence on December 1, 2007 and continue until the principal and interest payment were paid in full on the maturity date of April 1, 2036. Said Modification was not recorded.

p.13 Plaintiff never agreed to Adjustable Rate Note, the Plaintiff never agreed to an interest rate above 7%

ADJUSTABLE RATE NOTE

(6-Month LIBOR Index - Rate Caps)

(Assumable during Life of Loan) (First Business Day of Preceding Month Lookback)

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

March 27, 2006
[Date]

BREA, CA 92821

[City]

[State]

541 SCOTLAND ROAD SOUTH ORANGE, NJ 07079

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ **261,000.00** (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **FBC COMMERCIAL MORTGAGE FINANCE, DBA FREMONT MORTGAGE** **ITS SUCCESSORS AND/OR ASSIGNS**

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of **11.550** %. The interest rate I will pay will change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

~~I will make my monthly payment on the first day of each month beginning on **May 1, 2006**~~

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on **April 1, 2036**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at **2727 E IMPERIAL HIGHWAY, BREA CA 92821**

or at a different place if required by the Note Holder.

p.13 There is an extra line before "or at a different place if required" could be unapproved change

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on **April 1, 2036**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at **2727 E IMPERIAL HIGHWAY, BREA CA 92821**

or at a different place if required by the Note Holder.

p. 13 Page numbering seems non-sequential

VMP-815N (04/04)

Form 5520-04

VMP Mortgage Solutions (800)521-7791

Page 1 of 4

Initial: 

p.14 Extra lines between sections of agreement that are not correct"

1. Line before (C) Calculation of Changes

2. Line before (E) Effective Date of Change

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of **April 1, 2008**, and on that day every sixth month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **Six and Ninety-Nine Hundredths** percentage points (**6.9900** %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than **13.550** % or less than **11.5500** %. Thereafter, my interest rate will never be increased or decreased on any subsequent Change Date by more than **1.5000** from the rate of interest I have been paying for the preceding period. My interest rate will never be greater than **17.5500** % or less than **11.5500** %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

p. 15 The spacing between clauses is consistent; looks like it was modified after signing

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver by Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

p. 19

605343

Form 70
FEDERAL POSTAL
P.O. BOX 9473
BOSTON, MA 02114-0473

MAY 30 2007
POSTPT. REC'D
IN RELEASE
BOOK 12559 PAGE 366

6-4-2009
ASSGT. REC'D.
BK 12487 PAGE 4661



Printed By
BARBARA LITON

Form - 605343
Registered/Filed 05 3
24-04-2006 14:00:43 11177 By 700 Wps 27 1
Cecil A. Brown
Treasurer/County Register

#00042014

MORTGAGE

NEW JERSEY-000000010-0

NO. B. 9063419 (Discharged 3-23-2012)

LISPENDENS FILED 7-29 2009

HBC Bank/ Veronica Williams
COUNTY DEPT.

BILL TO FORECLOSE

FILED 5-29 2009

DEFINITIONS

Words used in multiple portions of this document are defined below and other words are defined in Sections 1, 11, 13, 15, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 14.

- (A) "Security Instruments" means all documents, which in total formed 07, 1991 together with all riders to the document.
- (B) "Mortgage" is VERONICA WILLIAMS

NO. B. 7071053 (Discharged 7-23-2009)

LISPENDENS FILED May 31 2007

Veronica Williams
COUNTY DEPT.

BILL TO FORECLOSE

FILED May 18 2007

Mortgage is the mortgage under the Security Instruments.
(C) "MORGE" is Mortgage Electronic Registration System, Inc. (MERS) is a service corporation for a lender, which is a nominee for Lender and Lender's mortgage and assigns MERS to the mortgagee under the Security Instruments. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2262, P.O. 48, DE 19804, tel. (302) 477-4634.

NEW JERSEY - Superior Court - Family Division - Bergen County - (MORTGAGE) - VERONICA WILLIAMS

FORM 605343
Page 1 of 10
FORM 605343-000000010-0



Filed 5-29-2009

FONT SIZE

The first indication of a problem with the foreclosure complaint filed is obvious. The font in the mortgage agreement submitted in the complaint is so miniscule that one needs a magnifying glass to read it. The Plaintiff used compute, scanners and software to read and review the mortgage agreement. Further the **fonts used for numbers vary from each other**, indicating that multiple changes have been made.

NON-EXISTENT PEOPLE & ORGANIZATIONS ASSOCIATED WITH PLAINTIFF

p. 1 The Defendant here is Veronica Williams; none of these defendants are associated with the Plaintiff.

HSBC Bank USA, National Association, as
Trustee for Fremont Home Loan Trust 2006-C,
Mortgage-Backed Certificates, Series 2006-C
Plaintiff(s)

v.

Veronica Williams; Mr. Williams, Unknown
Spouse of Veronica Williams; Hospital Center at
Orange; Hospital & Doctors Service Bureau,
Assignee; Woodbridge Internal Med Assoc;
Unknown Tenants/Occupants/Unknown Spouse
Defendant(s)

p. 7 This is not the Plaintiff; never owed Hospital Center at Orange, never lived in Orange, NJ

Hospital Center at Orange

SUPERIOR COURT OF NEW JERSEY
JUDGMENT NUMBER: DJ-265065-2005 CASE NUMBER: DC 024311 ()
DATE DOCKETED: 10/06/05 DATE OF JUDGMENT IN S.C.P.: 02/11/02
TYPE OF ACTION: CONTRC-REG
VENUE: ESSEX

DEBT: \$	504.31
COSTS: \$	56.01
OTH: \$	13.51
INT: \$	60.51
DCKG: \$	10.01

CREDITOR(S):
HOSPITAL CENTER AT ORANGE
ATTORNEY: BROWN KAROSEN & BALLAN LLP
112 BROAD ST
BLOOMFIELD NJ 07003

JOIN

DEBTOR(S):
VERONICA WILLIAMS
197 TAYLOR ST, ORANGE, NJ 07050
ATTORNEY: PRO SE

*** End of Abstract ***

Hospital & Doctors Service Bureau, Assignee

p. 8 Plaintiff was never treated by this creditor; this is another Veronica Williams

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: DJ-327533-2005 CASE NUMBER: DC 006781 05
 DATE DOCKETED: 12/09/05 DATE OF JUDGMENT IN S.C.P.: 08/12/05
 TYPE OF ACTION: CONTRC-REG
 VENUE: PASSAIC

	DEBT: \$	381.85
	COSTS: \$	65.09
	INT: \$	1.21
	DCKG: \$	10.00

CREDITOR(S):
 HOSPITAL & DOCTORS SERVICE BUREAU ,ASSIGNEE
 ATTORNEY: SAMUEL J WEINSTEIN
 55 WASHINGTON ST SUITE 517
 PO BOX 636
 EAST ORANGE NJ 07019
 973-676-7676 JOIN

DEBTOR(S):
 MICHAEL WILLIAMS
 VERONICA WILLIAMS
 113 KEARNEY ST, PATERSON, NJ 07522
 ATTORNEY: PRO SE

 *** End of Abstract ***

p. 8 Plaintiff never did business with this company; this is another Veronica Williams

Woodbridge Internal Med Associates

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: DJ-122315-2007 CASE NUMBER: DC 006993 04
 DATE DOCKETED: 05/11/07 DATE OF JUDGMENT IN S.C.P.: 08/13/04
 TYPE OF ACTION: CONTRC-REG
 VENUE: MIDDLESEX

	DEBT: \$	1,282.81
	COSTS: \$	82.66
	OTH: \$	61.51
	INT: \$	125.93
	DCKG: \$	10.00

CREDITOR(S):
 WOODBRIDGE INTERNAL MED ASSOC
 ATTORNEY: PRIN SUCH KAHN & SHEPARD PC
 7 CENTURY DR
 SUITE 201
 PARSIPPANY NJ 07054
 973-538-4700 JOIN

DEBTOR(S):
 VERONICA WILLIAMS
 LARRY WILLIAMS
 189 CUTTER AV, FORDS, NJ 08863
 ATTORNEY: PRO SE

 *** End of Abstract ***

P. 9 This is not the Plaintiff.

Woodbridge Internal Med Associates

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: DJ-122315-2007 CASE NUMBER: DC 006993 04
DATE DOCKETED: 05/11/07 DATE OF JUDGMENT IN S.C.P.: 08/13/04
TYPE OF ACTION: CONTRC-REG
VENUE: MIDDLESEX

DEBT: \$	1,282.81
COSTS: \$	82.66
OTH: \$	61.51
INT: \$	125.93
DCKG: \$	10.00

CREDITOR(S):
WOODBRIDGE INTERNAL MED ASSOC
ATTORNEY: PRIN SUCH KAHN & SHEPARD PC
7 CENTURY DR
SUITE 201
PARSIPPANY NJ 07054
973-538-4700

JOIN

DEBTOR(S):
VERONICA WILLIAMS
LARRY WILLIAMS
189 CUTTER AV, FORDS, NJ 08863
ATTORNEY: PRO SE

*** End of Abstract ***

p. 12 Crystal Joy Lewis-Pierre never worked for Plaintiff. ♦ INTERVIEWED NON-EMPLOYEE**CERTIFICATION**

Pursuant to 4:64-1(a)(2) and (3), 12/31/2012, I communicated with the following employee(s) of the Plaintiff, who informed me that he/she (a) personally reviewed the documents filed/being filed herein for factual accuracy; and (b) confirmed the accuracy of such documents.

The name, title and responsibility of the employee with whom I communicated is:

Name: Crystal Joy Lewis-Pierre

Title: Contract Management Coordinator

Responsibilities: review/provide foreclosure support _____

Based on my communication as set forth above, as well as my own inspection of the loan information supplied and other diligent inquiry, I execute this certification to comply with the requirements of 4:64-1(a)(2) and (3), 1:4-8(a) and 1:5-6(c)(1)(E). I understand that I have an ongoing obligation to amend this certification in the event any ongoing investigation or discovery by Plaintiff indicates any change in the information previously reviewed.

ADR RIDER UNNECESSARY FOR ADR AGREEMENT – CLEARLY FRAUDULENT

p. 20

(D) "Lender" is FGD COMMERCIAL MORTGAGE FINANCE, DBA FREMONT MORTGAGE
 ITS SUCCESSORS AND/OR ASSIGNS
 Lender is a CORPORATION
 organized and existing under the laws of CALIFORNIA
 Lender's address is 2727 E IMPERIAL HIGHWAY, BREA CA 92621

(E) "Note" means the promissory note signed by Borrower and dated March 27, 2008
 The Note states that Borrower owes Lender Two Hundred Sixty-One Thousand and
 No/100 Dollars
 (U.S. \$ 261,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic
 Payments and to pay the debt in full not later than April 1, 2038

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the
 Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges
 due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are created by Borrower. The following
 Riders are to be executed by Borrower (check box as applicable):

<input checked="" type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> VA Rider	<input type="checkbox"/> Biweekly Payment Rider	<input type="checkbox"/> Other(s) (specify)

p. 20 Looks like Rider was added to a different agreement

(D) "Lender" is FGD COMMERCIAL MORTGAGE FINANCE, DBA FREMONT MORTGAGE
 ITS SUCCESSORS AND/OR ASSIGNS
 Lender is a CORPORATION
 organized and existing under the laws of CALIFORNIA
 Lender's address is 2727 E IMPERIAL HIGHWAY, BREA CA 92621

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<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> VA Rider	<input type="checkbox"/> Biweekly Payment Rider	<input type="checkbox"/> Other(s) (specify)

p. 20

Page 2 of 11

Form 3087 1/01



Page 2 of 12 ??

p. 21

BA (NJ) (1004)

Page 11 of 11

Form 35-91 1/01

Page 3 of 12?

p. 26 Inconsistent ordering of agreement: 7. -> K. -> 5. ♦ NON-SEQUENTIAL CLAUSES

6. Occupancy. Borrower shall occupy, possess, and use the Property within 60 days after the execution of this Security Instrument and shall continue to occupy the Borrower's principal residence for at least one year after the date of occupancy, unless Lender agrees in writing, which consent shall not be unreasonably withheld, or unless an existing contract which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or come to waste on. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in and the Property from deteriorating or decreasing in value due to its condition. Unless it is determined that repair or restoration is not economically feasible, Borrower shall promptly repair or restore damaged to avoid further deterioration or damage. If insurance or condemnation proceeds in connection with damage to, or the taking of, the Property, Borrower shall be responsible for restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse for the repairs and restoration in a single payment or in a series of progress payments as completed. If the insurance or condemnation proceeds are not sufficient to repair or restore, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property in a reasonable case. Lender may inspect the interior of the improvements on the Property. Lender may give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable

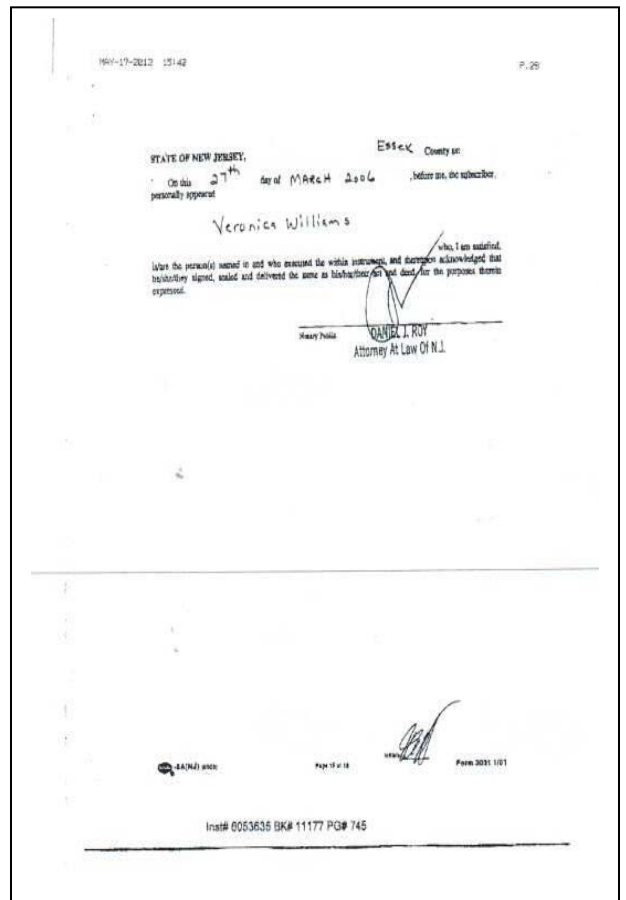
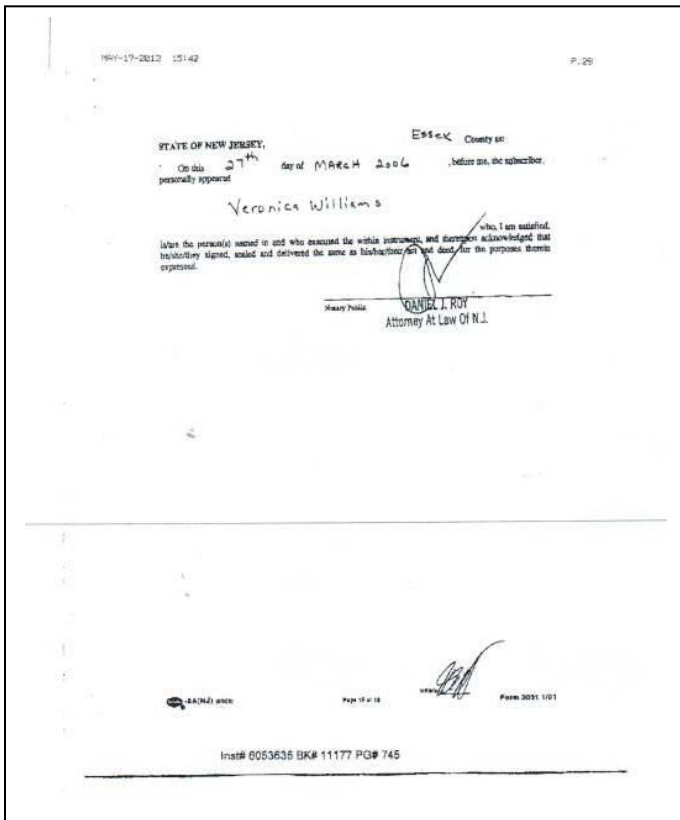
8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any person or entity acting in the direction of Borrower or with Borrower's consent gave materially false, misleading, or inaccurate information or statements to Lender (including providing Lender with material information) in connection with the Loan. Material representations are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. (a) Borrower shall be in default if Borrower fails to perform the covenants and agreements contained in this Security Instrument and a legal proceeding that might significantly affect Lender's interest in the Property and/or its Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or

p. 34 Not written or signed by Veronica Williams

STATE OF NEW JERSEY, Essex County ss:
 On this 27th day of MARCH 2006, before me, the subscriber,
 personally appeared
 Veronica Williams
 who, I am satisfied,
 is/are the person(s) named in and who executed the within instrument, and do/does acknowledge that
 he/she/they signed, sealed and delivered the same as his/hers/their act and deed, for the purposes therein
 expressed.
 Notary Public: DANIEL J. ROY
 Attorney At Law Of N.J.

p.34 This page was clearly cut & pasted



p. 35 Adjustable Rate Rider never signed by Plaintiff

ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 27th day of March 2008, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to F&G COMMERCIAL MORTGAGE FINANCE, DBA FRENCH MORTGAGE ITS SUCCESSORS AND/OR ASSIGNS

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 541 SCOTLAND ROAD SOUTH ORANGE, NJ 07079

[Property Address]

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES The Note provides for an initial interest rate of 11.350 %. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES (A) Change Dates The interest rate I will pay may change on the first day of April 2008, and on that day every sixth month thereafter. Each date on which my interest rate could change is called a "Change Date."

MULTISTATE ADJUSTABLE RATE RIDER - Single Family 899R (0402) Page 1 of 5 Initials: [Signature] VMP Mortgage Solutions, Inc. (800)521-7291



Inst# 6053635 BK# 11177 PG# 746

p. 36 Plaintiff never signed this page

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an index. The "Index" is: the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in the WALL STREET JOURNAL most recent index figure available as of the date: 45 days before each Change Date is called the "Current Index."

If the index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Six and Ninety-Nine Hundredths percentage points (0.999 %) to the Current Index. The Note Holder will then round the result of this addition to the Nearest Next Highest Next Lowest One-Eighth (0.125 %) Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

Interest-Only Period

The "Interest-Only Period" is the period from the date of this Note through N/A. For the interest-only period, after calculating my new interest rate as provided above, the Note Holder will then determine the amount of the monthly payment that would be sufficient to pay the interest which accrues on the unpaid principal of my loan. The result of this calculation will be the new amount of my monthly payment.

The "Amortization Period" is the period after the interest-only period. For the amortization period, after calculating my new interest rate as provided above, the Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

Initials: 

p. 37 Plaintiff never signed this page

(D) Limits on Interest Rate Changes
(Please check appropriate boxes; if no box is checked, there will be no maximum limit on changes.)

- (1) There will be no maximum limit on interest rate changes.
- (2) The interest rate I am required to pay at the first Change Date will not be greater than 12.500 % or less than 11.5000 %.
- (3) My interest rate will never be increased or decreased on any subsequent Change Date by more than One and One-Half percentage points (1.5000 %) from the rate of interest I have been paying for the preceding period.
- (4) My interest rate will never be greater than 17.5000 %, which is called the "Maximum Rate."
- (5) My interest rate will never be less than 11.5000 %, which is called the "Minimum Rate."
- (6) My interest rate will never be less than the initial interest rate.
- (7) The interest rate I am required to pay at the first Change Date will not be greater than 12.500 % or less than 11.5000 %. Thereafter, my interest rate will never be increased or decreased on any subsequent Change Date by more than One and One-Half percentage points (1.5000 %) from the rate of interest I have been paying for the preceding period.

(E) Effective Date of Changes
My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes
The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

8999 (0402)

Page 3 of 5

Initials: *JK*

Inst# 8053635 BK# 11177 PG# 745

p. 55 Not True

CERTIFICATION

Pursuant to Rule 4:64-1(a), it is hereby stated that the Plaintiff obtained and reviewed a copy of a title search of the public records for the purpose of identifying any lienholder or other persons and entities with an interest in the property that is subject to foreclosure and a copy of the title search is hereby attached to this certification.

STERN & EISENBERG, PC

BY:

- STEVEN K. EISENBERG, ESQUIRE
- JACQUELINE F. McNALLY, ESQUIRE
- KEVIN P. DISKIN, ESQUIRE
- DAVID M. LAMBROPOULOS, ESQUIRE
- LEN M. GARZA, ESQUIRE
- STACEY WEISBLATT, ESQUIRE
- OLIVER AYON, ESQUIRE

Attorney for Plaintiff

DATED: 1-7-13

p. 57

CERTIFICATION

Pursuant to Rule 4:5-1, it is hereby stated that the matter in controversy is not the subject of any other action pending in any other Court or of a pending arbitration proceeding to the best of my knowledge and belief. Also, to the best of my knowledge and belief, no other action or arbitration proceeding is contemplated. Further, other than the parties set forth in this pleading and the previous pleadings, if any, at the present time we know of no other parties that should be joined in the within action.

STERN & EISENBERG, PC

BY:

- STEVEN K. EISENBERG, ESQUIRE
 JACQUELINE F. MCNALLY, ESQUIRE
 KEVIN P. DISKIN, ESQUIRE
 DAVID M. LAMBROPOULOS, ESQUIRE
 LEN M. GARZA, ESQUIRE
 STACEY WEISBLATT, ESQUIRE
 OLIVER AYON, ESQUIRE

Attorney for Plaintiff

DATED:

1-7-13

NO QA OR QC

There was not sufficient QA (Quality Assurance) or QC (Quality Control). In other words, there were not reliable procedures and processes that ensured acceptable and approved mortgage agreements provided to field representatives or approved clients. This was a lack of Quality Assurance. There were also not IV&V (independent verification and validation) or steps taken to ensure reliable agreements submitted by sales representatives. That would confirm that the mortgage agreements submitted were what was expected and were also acceptable to the mortgage holders. This was a lack of Quality Control. This is why between the time that the Plaintiff signed the final pages with M. Conception, and the time that an agreement was submitted to the NJ Courts, the agreement was completely different.

UNRELATED INFORMATION**OTHER VERONICA WILLIAMS IN ESSEX COUNTY**

p. 7

Hospital Center at Orange

SUPERIOR COURT OF NEW JERSEY

JUDGMENT NUMBER: DJ-265065-2005 CASE NUMBER: DC 024311 (

DATE DOCKETED: 10/06/05 DATE OF JUDGMENT IN S.C.P.: 02/11/02

TYPE OF ACTION: CONTRC-REG

VENUE: ESSEX

DEBT: \$	504.31
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OTH: \$	13.51
INT: \$	60.51
DCKG: \$	10.01

CREDITOR(S):

HOSPITAL CENTER AT ORANGE

ATTORNEY: BROWN KAROSEN & BALLAN LLP

112 BROAD ST

BLOOMFIELD NJ 07003

JOIN

DEBTOR(S):

VERONICA WILLIAMS

197 TAYLOR ST, ORANGE, NJ 07050

ATTORNEY: PRO SE

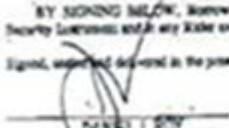
*** End of Abstract *****Hospital & Doctors Service Bureau, Assignee****PLAINTIFF NEVER MARRIED, ONLY HOMEOWNERS, 2ND OWNER OF THIS PROPERTY**


p. 7

Mr. Williams, Unknown Spouse of Veronica Williams, is joined to divest any dower or curtsy interest he may claim in the Property by virtue of his marriage or other legally existing relationship if such an interest exists. Any right, title, or interest derived by Mr. Williams from this interest is subordinate to Plaintiff's lien.

p. 33 Daniel Roy has complaints of mortgage fraud. Plaintiff will seek corroborative information from other sources.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this Security Instrument and in any Note executed by Borrower and accepted with it.
 Signed, witnessed and delivered in the presence of:

 DANIEL J. ROY
 Attorney At Law Of N.J.

 VERONICA WILLIAMS
 (One)

Daniel J Roy reprimanded by Supreme Court of New Jersey Disciplinary Review Board
http://drlookupportal.judiciary.state.nj.us/DocumentHandler.ashx?document_id=1059667

Daniel J. Roy charged with theft by deception; stole home of NJ senior citizen



By Ron Zeitlinger | The Jersey Journal
[Follow on Twitter](#)
 on January 15, 2008 at 9:09 PM, updated January 15, 2008 at 9:39 PM

Print
 Email

A disbarred Jersey City lawyer -- who in 2005 stole a senior citizen's home and life savings -- and two other attorneys have been indicted on charges they helped a Bayonne man swindle a Jersey City woman out of her home, officials said.

Jersey City attorney Kevin Bosworth, Maplewood attorney Daniel Roy and former attorney Francis Monahan, are charged with theft by deception, Hudson County Assistant Prosecutor Kelly Simpson announced today.

They are accused of facilitating portions of the transactions through which Jersey City resident Kamal Ghobryal allegedly stole the Ege Avenue home of Manal Abdelsayed, Simpson said.

http://www.nj.com/hudson/index.ssf/2008/01/not_again_disbarred_lawyer_acc.html

Daniel J Roy reported as being disciplined by a state licensing authority.

Daniel J Roy

This lawyer has been disciplined by a state licensing authority.

Not yet reviewed

AVVO RATING Attention

- Maplewood, NJ
- Licensed for 41 years

<https://www.avvo.com/attorneys/07040-nj-daniel-roy-1571828.html>

ADDITIONAL INFORMATION WILL BE PROVIDED AT TRIAL

FDIC Issued Fremont a Cease & Desist March 7, 2007

<https://www.fdic.gov/news/news/press/2007/pr07022.html>

Plaintiff is investigating to identify other mortgages that were fraudulently filed by Fremont and its affiliates.

SELECTED SOURCES OF INFORMATION:

USDCNJ #40 Foreclosure File Laden with Errors [OL](#)

USDCNJ #41 Foreclosure Based on Fraudulent Files [OL](#)

USDCNJ #57 Additional Evidence of Mortgage Fraud (LIBOR) [OL](#)

USDCNJ #58 NJ Foreclosure Case Files [OL](#)

SOURCE: ERRORS & MISTRUTHS IN FORECLOSURE ♦ [W-DETAILS](#) ♦ [OL](#)

ATTACHMENT IV

- The first law firm hired to seek the foreclosure had accurate information and notified the property owner.

The first attempt to offer me an inappropriate offer was New Jersey Case Docket No. F-28279-09. The contacted Veronica A. Williams, not someone else, and I attempted to respond.

There is no reason that the second firm hired could not have contacted the property owner. Instead, they used false information and repeatedly failed to properly notify Williams.

REFERENCE: STORYBOARD SLIDE #13, p. 7

REFERENCE: New Jersey Docket No. F-28279-09 Case Files

ATTACHMENT V

- The NJ Judge who signed the final order DID NOT preside over the foreclosure hearing. Neither Judge listened to the property owner.

Judge Harriet Klein, Essex County, presided over the Foreclosure Hearings

Judge Paul Innes, Mercer County ([*61 miles away*](#)), signed the Foreclosure Award.

REFERENCE: New Jersey Case Files Docket No. F-00839-13 ; Online at Documents filed as of 2017 can be viewed at

ATTACHMENT VI

- The property owner's cases (NJ Case Docket No. ESSX L – 000081-11, NJ Case Docket No. ESSX L – 004753-13, U.S. District Court of NJ Case 2:16-cv-05301-ES-JAD, U.S. Court of Appeals, Third District 19-1032) include *more than 7* witnesses who were involved in or directly responsible for creating the fraudulent mortgage.

PRIMARY WITNESSES EXPECTED TO TESTIFY					
Names Have Been Withheld To Avoid Witness Tampering					
First Name	Last Name	Company	User 9	User 8	User 10
Fred	Coraggio	Fremont Investment & Loan	001	A	Fremont Fraud
Elizabeth	Rebord	Fremont Investment & Loan	002	A	Fremont Fraud
John	Carillo	Fremont Investment & Loan	003	A	Fremont Fraud
Andi	Spina		004	A	
Andi	Spina		005	A	
Louise	Coraggio	US Family Health Plan	006	A	Fremont Fraud
John	Pharigan	Ocwen Financial Corporation	007	A	Fremont-GS-Litton-Ocwen
Melanie	Parabola		008	A	Fremont Fraud
Mark	Granting	Federal Deposit Insurance Corporation	009	A	Fremont Fraud
Blaise	Suber	Banks - Veronica Williams	010	A	GS-Litton-Fremont fraud
Larry	Litton	Litton Loan Servicing LP	011	A	Litton Fraud
Ray	Hughes	Litton Loan Servicing LP	012	A	Litton Fraud
Blaise	Suber	Telecom - Veronica Williams	013	A	Litton Fraud
Neil	Conrad	Litton Loan Servicing LP	014	A	
Mike	Koch	Evangelical Christian Credit Union	015	A	Fremont Fraud
Patrick	Lewis	Fremont	016	A	Fraud
Michael	Koch	HomeXpress Mortgage Corp.	017	A	Fremont Fraud
Larry	Litton	Selene Finance L.P.	018	A	Litton Fraud
Doug	Pollock	US Bank	019	A	Fremont Fraud
Daniel	Roy	Attorney Daniel Roy	020	B	Fremont Fraud & Legal
Deborah	Roy	Royal Title Service Inc.	021	B	Fremont Fraud & Legal
Russell	Wilson	Royal Title Service Inc.	022	B	Fremont Fraud & Legal
Bonnie	Bonnie	Stern & Eisenberg, PC	023	B	Legal Fraud
Jan	Costa	Stern & Eisenberg, PC	024	B	Legal Fraud
Alan	Darwin	Retired	025	B	Fed official knowledge
David	Lehtinen	Stern & Eisenberg, PC	026	B	Legal Fraud
Stanley	Wachtel	Stern & Eisenberg, PC	027	B	Legal Fraud
Lloyd	Blackburn	Goldman Sachs & Company	028	C	Board-DI
Gary	Cohn	Goldman Sachs & Company	029	C	GS - Litton fraud
Henry	Paulson	Paulson Institute	030	C	Goldman to Treasury
David	Wright	Litton Loan Servicing LP	031	C	Litton Fraud

PRIMARY WITNESSES EXPECTED TO TESTIFY					
Names Have Been Withheld To Avoid Witness Tampering					
First Name	Last Name	Company	User 9	User 8	User 10
Crystal	Leah-Peter	c/o Stern & Eisenberg	032	D	Legal Fraud
Adam	Denbeaux	Denbeaux & Denbeaux	033	D	Legal Fraud
Benji	Morris	Duane Morris LLP	034	D	Legal Fraud
John	Morris	Duane Morris LLP	035	D	Legal Fraud
Becky	Collins	Litton Loan Servicing LP	036	E	Litton Fraud
Ben	Opus	Opus Capital Markets Consultants	037	F	GS-Litton-Ocwen fraud
Charles	Federal Reserve	Federal Reserve Bank	038	F	
Clay	American Modern Home	American Modern Home Insurance Company	039	F	Litton Fraud
Heidi	former Litton Loan	former Litton Loan employee	040	E	Litton Fraud
Greg	Opus Capital Markets	Opus Capital Markets Consultants	041	F	GS-Litton-Ocwen fraud
Liberty	American Modern Home	American Modern Home Insurance Company	042	F	Litton Fraud
N. Stahl or Current Manager	HSBC North American	HSBC North American Holdings Inc.	043	G	Fremon-Litton- Ocwen
Patrick	HSBC North American	HSBC North American Holdings Inc.	044	G	Fremon-Litton- Ocwen
David	Enhance Financial Services	Enhance Financial Services Group, Inc.	045	H	GS - Litton fraud
Brandon	HSBC North American	HSBC North American Holdings Inc.	046	H	Fremon-Litton- Ocwen
Salvador	Sclar Adler	Sclar Adler LLP	047	H	GS - Litton fraud
Laura	Dune Capital Management LP	Dune Capital Management LP (DCM)	048	I	GS - Litton fraud
Michelle	Dune Capital Management LP	Dune Capital Management LP (DCM)	049	I	GS - Litton fraud
David	Dune Capital Management LP	Dune Capital Management LP (DCM)	050	I	GS - Litton fraud
David	Dune Capital Management LP	Dune Capital Management LP (DCM)	051	I	GS - Litton fraud
Russell	Dune Capital Management LP	Dune Capital Management LP (DCM)	052	I	GS - Litton fraud
Charles	Dune Capital Management LP	Dune Capital Management LP (DCM)	053	I	GS - Litton fraud
Tom	Dune Capital Management LP	Dune Capital Management LP (DCM)	054	I	GS - Litton fraud
Bruce	Shellpoint Partners	Shellpoint Partners LLC	055	I	
Steven	Dune Capital Management LP	Dune Capital Management LP (DCM)	056	I	GS - Litton fraud
William	Ocwen Financial	Ocwen Financial Corporation	057	J	GS fraud
John	Schepisi & McLaughlin	Schepisi & McLaughlin	058	K	Legal Fraud
Harriet	State of New Jersey	State of New Jersey Legislature	059	K	Leal Fraud
Melissa	Schepisi & McLaughlin	Schepisi & McLaughlin	060	K	Legal Fraud
Harriet	State of New Jersey	State of New Jersey Legislature	061	K	Legal Fraud
Michael	State of New Jersey	State of New Jersey Legislature	062	K	Legal Fraud
Dennis	State of New Jersey	State of New Jersey Legislature	063	K	Legal Fraud
Stephanie	State of New Jersey	State of New Jersey Legislature	064	K	Legal Fraud
Barbara	State of New Jersey	State of New Jersey Legislature	065	K	Legal Fraud
May	State of New Jersey	State of New Jersey Legislature	066	K	Legal Fraud
Karen	State of New Jersey	State of New Jersey Legislature	067	K	Legal Fraud
Jane	State of New Jersey	State of New Jersey Legislature	068	K	Legal Fraud
Teri	TERRI CASALEGGIO	TERRI CASALEGGIO	069	K	
Vera	State of New Jersey	State of New Jersey Legislature	070	K	Legal Fraud

PRIMARY WITNESSES EXPECTED TO TESTIFY					
Names Have Been Withheld To Avoid Witness Tampering					
First Name	Last Name	Company	User 9	User 8	User 10
Janet	Jain	Wood, Smith, Henning & Berman LLP	071	K	Legal Fraud
Jeff	Jacob	State of New Jersey Department of Treasury	072	L	Mail Fraud
Lakisha	Malikula	State of New Jersey Department of Treasury	073	L	Mail Fraud
Kenya	Tamell	State of New Jersey Department of Treasury	074	L	Mail Fraud
Frank	Veneciani	United States Postal Service	075	L	Mail Fraud
Megan	Wentzen	United States Postal Service	076	L	Mail Fraud
Tom	Coburn	United States Senator Tom Coburn	077	M	Fraud
Elizabeth	Warren	United States Senator Elizabeth Warren	078	M	Fraud
Andrew	Comerio	Debevoise	079	M	Fed Official VW Case
John	Dugan	Covington & Burling LLP	080	M	Fed Official VW Case
Eric	Hilder	Covington & Burling LLP	081	M	Multiple
Mary	White	Debevoise	082	M	Fed Official VW Case
Michael	Costello	United States Consumer Financial Protection Bureau	083	M	Fed Official VW Case
John	Healey	United States Consumer Financial Protection Bureau	084	M	Fed Official VW Case
Matthew	Stephan	United States Department of Justice	085	M	Fed Official VW Case
Colin	Hughes	United States Department of the Treasury	086	M	Fed Official VW Case
John	Dugan	United States Department of the Treasury	087	M	Multiple
Morgan	Wentzen	United States Department of the Treasury	088	M	Fed Official VW Case
Jeffrey	Quatt	United States Securities and Exchange Commission	089	M	Fed Official VW Case
John	Wilkens	United States Department of Justice	090	M	Fed Official VW Case
Kenneth	Lynch	United States Securities and Exchange Commission	091	M	Fed Official VW Case
Bonnie	Karimian	United States Securities and Exchange Commission	092	M	Fed Official VW Case
Larry	Robson	United States Securities and Exchange Commission	093	M	Fed Official VW Case
Robert	Khanlou	United States Securities and Exchange Commission	094	M	Fraud
Oliver	Wash	United States Securities and Exchange Commission	095	M	Fed Official VW Case
Mary	Schmitt	United States Securities and Exchange Commission	096	M	Fraud
Veronica	Williams	Veronica Williams' in Essex County NJ	097	Q	Legal Fraud
Veronica	Williams	Veronica Williams' in Essex County NJ	098	Q	Legal Fraud
Veronica	Williams	Veronica Williams' in Essex County NJ	099	Q	Legal Fraud
Veronica	Williams	Veronica Williams' in Essex County NJ	100	Q	Legal Fraud
Veronica	Williams	Veronica Williams' in Essex County NJ	101	Q	Legal Fraud
Veronica	Williams	Veronica Williams' in Essex County NJ	102	Q	Legal Fraud
Veronica	Williams	Veronica Williams' in Essex County NJ	103	Q	Legal Fraud
Veronica	Williams	Veronica Williams' in Essex County NJ	104	Q	Legal Fraud
Crystal	Linda-Peter	Ocwen Financial Corporation	105	P	Fremont-GS-Litton-Ocwen
Caroleeta	Robles	Ocwen Financial Corporation	106	P	Fremont-GS-Litton-Ocwen
Jeffrey	Shulman	Shulman Wellness Center LLC	107	U	Multiple
James	Prohaska	Summit Medical Group	108	U	Damages
	TSC	St. Barnabas Medical Center	109	U	Damages

PRIMARY WITNESSES EXPECTED TO TESTIFY					
Names Have Been Withheld To Avoid Witness Tampering					
First Name	Last Name	Company	User 9	User 8	User 10
Don	Jones	BDT & Company	110	O	Goldman to Treasury
Edward	Foot	Cushman & Wakefield, Inc	111	O	Goldman to Treasury
Neil	KARLSON	Minneapolis Federal Reserve	112	O	Goldman to Treasury
Robert	Shaw	Perella Weinberg Partners	113	O	Goldman to Treasury
Steve	Shapiro	Upfront Ventures	114	O	Goldman to Treasury
L.A.	Wardlaw	Radian Group Inc.	115	O	GS - Litton fraud
Kenneth	Wilson	Black Rock	116	O	Goldman to Treasury
Harold	Vasell	Initiative for a Competitive Inner City (ICIC)	117	R	GS fraud
Michael	Patzer	Harvard University	118	R	GS Fraud
Greg	Morre	Nudelman, Klemm and Golub	119	S	Damages - Fraud
Arthur	Nudelman	Nudelman, Klemm and Golub	120	S	Damages - Fraud
Patrick	Dunne	Capital One Financial Corporation	121	S	Damages
Nathan	Nudelman	Nudelman, Klemm and Golub	122	S	Damages - Fraud
		INNOVIS	123	V	Damages - Credit
	Lisa	INNOVIS	124	V	Damages - Credit
		Equifax Credit Information Services	125	V	Damages - Credit
Customer	Service	Trans Union LLC	126	V	Damages - Credit
Customer	Service	Experian	127	V	Damages - Credit
Customer	Service	Dun & Bradstreet Corp.	128	V	Damages - Credit
David	Fisher	United States Department of Transportation	129	V	Multiple
George	Page	ACT Inc.	130	V	Multiple
Gail	Jones	Business Sense	131	V	Multiple
Douglas	Gill	Economic Damage Advisory Services, LLC	132	V	Damages
David	Harold	Emerging Technology Consortium	133	V	Damages
Harold	Giles	EndPoint Consulting Group, LLC	134	V	Multiple
Thomas	Thomas	GAP SOLUTIONS	135	V	Multiple
Debra	Coyle	GSA - U.S. General Services Administration	136	V	Multiple
Steve	Johnson	Invizion, Inc.	137	V	Damages
Alan	Noel	Noel & Company, PC	138	V	Fraud
Harold	Kelly/Smith	State of New Jersey Depart. of Banking & Insurance	139	V	Fraud
George	Page	The Lone Ranger, LLC	140	V	Multiple
Ging	Green	The McClatchy Company	141	V	Fraud
Joe	Ballard	The Ravens Group Inc.	142	V	Damages
J. Paul	Johnson	United States Department of Homeland Security	143	V	Multiple
Quinn	Morre	United States Department of Housing & Urban Dev	144	V	Damages
Paul	Seccord	World Information Technology Solutions, LLC	145	V	Damages
Douglas	Allen	World Information Technology Solutions, LLC	146	V	Damages
Krista	Brink	Independent contractor	147	V	Fraud
Michael	Harold	Funded Justice	148	N	

PRIMARY WITNESSES EXPECTED TO TESTIFY Names Have Been Withheld To Avoid Witness Tampering					
First Name	Last Name	Company	User 9	User 8	User 10
		Funded Justice	149	N	
		ADDED AFTER DECEMBER 2018 FILING			
		Ocwen			
		NJ Legal Professional			
		NJ Legal Professional			
		NJ Legal Professional			

SOURCE (Case Files): Witnesses – at least 7 know how fraudulent mortgage was created –

ATTACHMENT VII

- The loss incurred by the property owner, thus far, vastly exceeds the amount of the mortgage and the value of the property.

As the primary shareholder of a firm with 20 year Federal Supply Schedules, a client base of Fortune 500 companies, registered trademarks ([Discover/IT®](#) & [ThePs®](#)), and a long term successful track record, the fraudulent foreclosure cost her life’s work, assets and earning power. The full magnitude will be presented at trial.

SOURCE: STORYBOARD SLDE #8, p. 4

Immediately after the fraudulent foreclosure,

- Veronica Williams’ losses begin to accelerate at alarming rate

SOURCE: STORYBOARD SLDE #30, p. 14

DAMAGES CATASTROPHIC AND GROWING

‘The defendants’ actions have prevented me from getting a job, from closing sustainable contracts, and proceeding with the contracts that I worked over 30 years to attain. The defendant’s actions caused severe illness that almost took my life (attested to by doctors and medical reports). In short, the defendants’ actions imposed severe damages for which I am seeking tens of millions of dollars.’

P. 106 USDC Filing #99 [FILED BY VW](#) ♦ [IN COURT FILES](#) ♦ [DOC ON PC](#) ♦ [Surgery-Recovery Duration WORKSHEET 4-23-19](#)

SOURCE: STORYBOARD SLDE #57, p. 23

Some of the losses are categorized and highlighted in the preliminary trial materials:

See list of losses from case filings:

- Security Clearance
- Financial Backing
- Federal Contracts
- DHS Job Offer Withdrawn
- Standing for Federal Task Orders

SOURCE: STORYBOARD SLDE #34, p. 15

DAMAGES

Will Be Presented at Trial

- Investment in 541 Property
- Value of ACT Inc. Assets
- Williams’ Assets
- Income Generating Power
- Health Degradation
- Pain & Suffering
- and more...

GUILTY PARTIES
Within the Statutes of Limitations



SOURCE: STORYBOARD SLDE #58, p. 23

DAMAGES

- Pain
- ACT Inc. Losses
- Retirement Loss (SSA forced retirement)
- Health
- Property Decline (could not maintain properly)
- Income Generation Severely Slowed Down (Damage from Credit & Exposure)
- Compensatory & Punitive & Restorative Damages by Jury
-and more

SOURCE: STORYBOARD SLDE #60, p. 24

SUPERIOR COURT OF NEW JERSEY

HSBC Bank USA, National Association as
Trustee for Fremont Home Loan Trust 2006-C,
Mortgage-Backed Certificates, Series 2006-C

Plaintiff

Veronica Williams, et als.

Defendant, Pro Se

IN THE SUPERIOR COURT OF NEW JERSEY
ESSEX COUNTY
CHANCERY DIVISION

Case No. F – 000839-13

MOTION TO:

**EXECUTE INJUNCTON AGAINST SALE
OF 541 SCOTLAND ROAD, SOUTH
ORANGE, NJ, and
DISMISS FORECLOSURE and
DISMISS MORTGAGE AGAINST 541
SCOTLAND ROAD, S. ORANGE, NJ**

RELATED CASES:

U.S. Court of Appeals, Third District 19-1032

U.S. District Court of NJ Case 2:16-cv-05301-ES-JAD

NJ Case Docket No. ESSX L – 004753-13

NJ Case Docket No. ESSX L – 000081-11

CERTIFICATION OF SERVICE

I, Veronica Williams, certify that on this 10th day of April 2019, a true and correct copy of this document will be sent to the parties via the method and as addressed below:

Via Email & Facsimile

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Via U.S. Mail

Attorney General for the State
of NJ

Mr. Gurbir S. Grewal
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Office of The Attorney
General
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Bank USA, Goldman Sachs, Ocwen,
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Backed Certificates Series 2006-C

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Respectfully submitted,

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April 30, 2019