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U.S. DISTRICT COURT
DISTRICT OF NEW JERSEY
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**UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY**
2017 APR 19 P 3:23

VERONICA A. WILLIAMS,

Plaintiff,

v.

LITTON LOAN, et al.,

Defendants.

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

**FORECLOSURE CASE FILE LADEN
WITH FRAUDULENT AND
ERRONEOUS INFORMATION**

Case Docket No. F – 000839-13

**FORECLOSURE FILE REVEALS DECEPTIVE, UNSCRUPULOUS PROCESS
Plaintiff Finds Rampant Errors in File That Was Heretofore Unavailable**

After reviewing only about half of the documents in the foreclosure case file, the Plaintiff was shocked to find:

- Collection Amounts Do Not Reflect Payments by Williams
- Her signature forged multiple times
- Clauses that Williams had objected to
- Pages from other people’s loans
- Non-existent co-owners of her property
- Loan Executed just 11 months before the FDIC Cease and Desist Order

The amount of fraud and deception in this foreclosure action is abhorrent. It is no wonder that the file was withheld from the Plaintiff; that hearings were held without her; and actions taken without notifying her.

The Plaintiff is surely not the only New Jersey citizen and homeowner who have endured malevolent action the Courts, banks and mortgage companies. Her case needs to be heard in front of a jury and the public.

The Plaintiff first saw a few pages of the complaint when she was deposed by the defendants' attorney, Mr. Seiden, in the summer of 2014. She asked Mr. Seiden to provide pages she identified and her attorney to make copies. Plaintiff never received these copies. The New Jersey Court only recently made the foreclosure case files available in Newark. The Plaintiff was unable to travel to Trenton to see the file.

Facing closure, Fremont had limited time to sell mortgages or take steps to increase the value of their mortgage portfolio. By failing to record payments thus fraudulently increasing the principal amount of the Plaintiff's mortgage, Fremont was surely able to increase proceeds from its exit. This would be the last opportunity to increase their return before the closure of their business.

The complete foreclosure case file with highlights of errors will be submitted to the Court as soon as possible or at trial.

Fremont Home Loan and Investment, a California company that had the foresight to open an office in a central location in the state that would eventually rank number 1 in foreclosures, surely had the foresight to maximize the return on its exit.

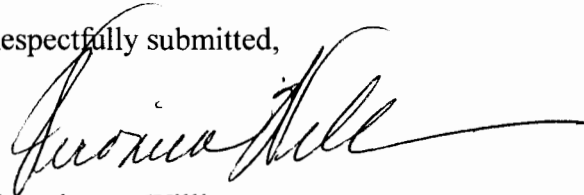
The documents submitted by the Plaintiff to the U.S. District Court show that:

- HSBC turned a blind eye
- Goldman Sachs positioned itself to gain from fraudulent loans
- Litton Loan and Fremont were on the front line of dishonest actions
- The other defendants condoned and facilitated their actions

Many perpetrators of these crimes have left these companies, some have moved out of the United States. \$5Billion (paid by Goldman Sachs), about \$479Million (paid by HSBC) and reportedly 17,000 frozen mortgages (of Ocwen) does not begin to pay for damages the defendants caused homeowners. This homeowner continues her 12-year quest for justice. The plaintiff humbly requests her right to a trial in front of a jury of her peers.

The Plaintiff's trial will provide yet another precedent to hopefully help others whose assets have been plundered.

Respectfully submitted,



Veronica A. Williams
Per Se Counsel

/s/ Veronica A. Williams
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April 18, 2017

**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>

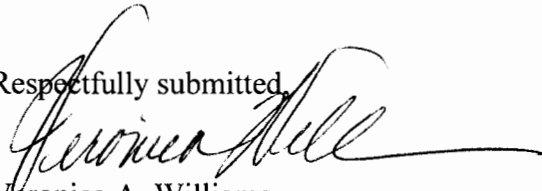
Civ. No. 2:16-cv-05301-ES-JAD

CERTIFICATION OF SERVICE

I, Veronica Williams, certify that on this 18th day of April 2017, a true and correct copy of the Response to Briefings in Opposition was served upon the parties below via U.S. Mail addressed to:

<p>Via U.S. Mail & via Email 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 siseiden@duanemorris.com</p>	<p>Via U.S. Mail & via Email Evan Barenbaum, Esq Attorney for Stern & Eisenberg</p> <p>Director of Litigation Stern & Eisenberg, PC 1581 Main Street, Suite 200 Warrington, PA 18976 Office 267-620-2130 Fax 215-572-5025 ebarenbaum@sterneisenberg.com</p>
<p>Email is not considered received until recipient replies with a message.</p>	

Respectfully submitted,



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April 18, 2017

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