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**UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF NEW JERSEY**

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<p>VERONICA A. WILLIAMS,</p> <p>Plaintiff, Pro Se</p> <p>v.</p> <p>LITTON LOAN SERVICING, HSBC BANK USA, N.A.; GOLDMAN SACHS; FREMONT HOME LOAN TRUST 2006-C MORTGAGE-BACKED CERTIFICATES. SERIES 2006-C; OCWEN; STERN &amp; EISENBERG, PC Ocwen Financial Corporation, The State of New Jersey</p> <p>Defendants</p>	<p>UNITED STATES FEDERAL COURT</p> <p>Civ. No. 2:16-cv-05301-ES-JAD</p> <p><b>STATE OF NEW JERSEY FORECLOSURE CASE FILES</b></p> <p><b>FOR PROBLEMS WITH:</b> NJ Case Docket No. F – 000839-13 NJ Case Docket No. ESSX L – 004753-13 NJ Case Docket No. ESSX L – 000081-11</p>
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**STATE OF NEW JERSEY FORECLOSURE CASE FILES**

**Fraught with Errors, Fraudulent Information, and More**

This filing contains all of the documents in the State of New Jersey Foreclosure file (NJ Case Docket No. F—00839-13) for the property that the Defendants are trying to steal from the Plaintiff. There are documents with false information; and other documents provide probable evidence of the robo-foreclosure process. The evidence in this file alone supports fraud and depraved indifference. These documents will be part of the Plaintiff’s case. For example, two documents filed appear to show the Defendants’ haste to complete this foreclosure before Judge Klein left her position. This was the second, and likely the last, time that Judge Klein would leave her job as a Judge on the NJ Foreclosure Court. The appeal that had been submitted by the Plaintiff was incomplete. One filing did not have information filled in, it only had Mr. Lambropoulos’ signature. The second filing included a future date of 10/27/14 although it was logged by the Court on 9/17/14. Is it customary for

the Court to file documents before the action has taken place? Did the State of New Jersey deny the Plaintiff's appeal to hide improprieties in the award of her foreclosure?

Additional documents from this file that support the Plaintiff's complaint will be presented at trial. This file will serve as just a few of the many items of evidence in the Plaintiff's case.

## **SUMMARY**

There is extensive evidence of the Defendants' guilt provided in the more than 4,000 pages filed and that will be further supported by witness testimony. The financials in this fraudulent mortgage agreement is just one of several examples of fraud and illegal actions by the defendants in this case. Other problems with this fraudulent mortgage were identified in previous Court Filings. The mortgage agreement is just one of several examples of fraud that these Defendants have perpetrated against the Plaintiff over the years. Their illegal actions are presented throughout the Court filings. In earlier filings, the Plaintiff listed numerous actions that each supported the charges in the Plaintiff's complaint in this case.

The documents in the Foreclosure file have been withheld from the Plaintiff since 2006 until she was able to gain access in April 2017. Fremont gave the Plaintiff a fixed rate mortgage to sign and sent her another copy to correct their alleged errors in 2006. The mortgage had not been filed with the Essex County Hall of Records when the Plaintiff checked before filing the first legal complaint in 2010. When the Plaintiff was deposed by the Defendants' attorney, Mr. Seiden, she asked for a copy of the mortgage document he briefly showed her but it was never provided. The State of New Jersey told the Plaintiff she could not view the foreclosure file without traveling to Trenton. Due to health challenges and lack of funds, both imposed by the Defendants, the Plaintiff was unable to get to Trenton. Finally, in April 2017, the State of New Jersey made the Foreclosure file available at the Veterans Courthouse in Newark. The Plaintiff was able to view the file. The data in this file is so voluminous, that the Plaintiff had to make several trips to make copies. She has spent

the last two months copying and reviewing the file, as well as researching and analyzing its data.

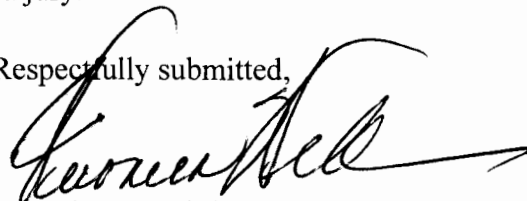
The Plaintiff began working with the Defendants to correct their alleged errors in 2006. It is quite clear that the Defendants' actions support a systematic and systemic process of fraud to profit by stealing homeowners' properties. The Defendants' actions, and efforts to conceal them, rise to the level of criminality. The Plaintiff is limited to this civil action, however, and looks forward to her day in court.

Documents filed in 2014 including the Mortgage History spreadsheet, prove **THAT** the Plaintiff was defrauded. Documents filed since that time combined with witness testimony prove **HOW** the Plaintiff was defrauded. The Defendants have used multiple tactics since 2005 to harm the Plaintiff. All counts in the complaint are supported.

The Defendants' actions are like the Three Card Monte Street Hustle *to the n<sup>th</sup> power* (°√b). The Plaintiff will unpack and explain this at trial. She will also explain how the pain and difficulty of her life grows more intense due to the Defendants' actions.

The Plaintiff has added more witnesses, including former and current employees of the Defendants. This case deserves to be heard to help stop rampant fraud that has supported attempted grand theft from the Plaintiff as well as grand theft from homeowners in New Jersey and throughout the United States. The Plaintiff has a track record of simplifying complex topics and presenting them to varied audiences. Once she has recovered from upcoming major surgery, the Plaintiff will stand ready to explain the complexities of this case to a jury.

Respectfully submitted,



Veronica A. Williams  
Per Se Counsel

/s/ Veronica A. Williams  
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June 13, 2017

**UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF NEW JERSEY**

<p>VERONICA A. WILLIAMS,</p> <p align="center">Plaintiff,</p> <p align="center">v.</p> <p>LITTON LOAN, et al.,</p> <p align="center">Defendants.</p>
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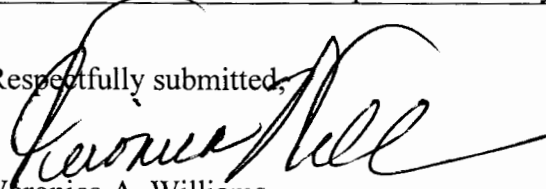
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**CERTIFICATION OF SERVICE**

I, Veronica Williams, certify that on this 23<sup>rd</sup> day of May 2017, a true and correct copy of this document will be served upon the parties below via Email or U.S. Mail addressed to:

<p><b>Via via Email</b> 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 <a href="mailto:siseiden@duanemorris.com">siseiden@duanemorris.com</a></p>	<p><b>Via via Email</b> Evan Barenbaum, Esq Attorney for Stern &amp; Eisenberg</p> <p>Director of Litigation Stern &amp; Eisenberg, PC 1581 Main Street, Suite 200 Warrington, PA 18976 Office 267-620-2130 Fax 215-572-5025 <a href="mailto:ebarenbaum@sterneisenberg.com">ebarenbaum@sterneisenberg.com</a></p>	<p><b>Via U.S. Mail</b> Mr. Christopher S. Porrino Attorney for the State of NJ</p> <p>NJ Attorney General Office of The Attorney General The State of New Jersey Richard J. Hughes Justice Complex (HJC) 25 Market Street 8th Floor, West Wing Trenton, NJ 08625-0080</p>
<p>Email is considered received once a confirmation is received from the recipient's email system.</p>		

Respectfully submitted,



Veronica A. Williams

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June 13, 2017

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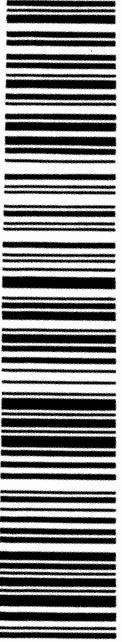
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