

THIS DOCUMENT MAY BE DOWNLOADED AT
http://finfix.org/proof/ADDL/Case_2-16-cv-05301_Plauntiff-Effort-to-Stop-Fraud-Associated-Costs_2-26-18.pdf

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

RECEIVED
DISTRICT COURT
DISTRICT OF NEW JERSEY
FEB 28 2018

VERONICA A. WILLIAMS,

Plaintiff, Pro Se

v.

LITTON LOAN SERVICING, HSBC BANK
USA, N.A.; GOLDMAN SACHS; FREMONT
HOME LOAN TRUST 2006-C MORTGAGE-
BACKED CERTIFICATES, SERIES 2006-C;
OCWEN; STERN & EISENBERG, PC,
Ocwen Financial Corporation

Defendants

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

**PLAINTIFF'S EFFORT TO CONTAIN
FRAUD ASSOCIATED COSTS**

FOR PROBLEMS WITH:

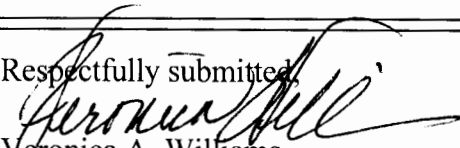
NJ Case Docket No. F – 000839-13
NJ Case Docket No. ESSX L – 004753-13
NJ Case Docket No. ESSX L – 000081-11

PLAINTIFF'S EFFORT TO CONTAIN FRAUD ASSOCIATED COSTS

IRS Assessing Penalties for Late Filing Due to Plaintiff's Time & Money Spent on This Case

My, the Plaintiff, costs and challenges have grown at an increasing rate since the fraud began in 2005. After the 2009 foreclosure, my firm had a sharp decline in taxable income after more than 20 years of growth. The Plaintiff had a long track record of completing bookkeeping and filing taxes early or on time. Understandably, it was difficult for the IRS to believe that it was justified to waive fees and penalties. I, the Plaintiff, have spent considerable time and other resources filing multiple appeals *just* for Tax Years 2015 and 2016. The Plaintiff has spent additional resources for IRS appeals after 2009 and prior to 2015. Since the US District Court of New Jersey was referenced, a copy the latest appeal letter is being filed with case documents. The 45-page document that accompanies the letter is not included.

Respectfully submitted,


Veronica A. Williams
Pro Se Counsel

/s/ Veronica A. Williams
Veronica A. Williams
StopFraud@vawilliams.com
Phone (202) 486-4565

February 26, 2018



**We Turn Technology
... into Value**

Absolute Computer Technologies, Inc.

ACT, Inc., South Orange, NJ and Washington, DC
MAILING ADDRESS: P.O. Box 978, South Orange, New Jersey 07079-0978
Phone 973-761-7000 & 202-291-2000 ♦ Fax 888-492-5864 ♦ www.ACT-IT.com

February 26, 2018

Internal Revenue Service
Service Center Penalty Appeals Coordinator
Attn: Penalty Appeals Coordinator
P.O. Box 9941 TPR M/S 6731
Ogden, UT 84409

Re: Appeal to Waive Penalties & Fees for Tax Years 2015 & 2016

Response to IRS LTR 854C dated 2/1/18 & LTR 2645C dated 1/30/18 & Notice CP162 dated 2/5/18
Taxpayer Identification Number

Dear Madam-Sir,

We, again, appeal the IRS findings¹. The IRS has made a shocking decision in the letter 854C dated February 1, 2018 by stating "the information submitted doesn't establish reasonable cause or show due diligence. Therefore, we must deny your request for penalty adjustment"

The IRS gives reasons to waive penalties and fees beyond the first time. The IRS will waive penalties for undue hardship². "The IRS will consider any sound reason for failing to file a tax return, make a deposit, or pay tax when due³." ACT exceeds these criteria. All penalties and fees should be waived for ACT Inc. because:

- I am the sole person running this business
- I have been incapacitated for most of this time due to illness & fraud. I have had 3 hospitalizations including a surgery in 2017 alone, delaying the filing of 2016 returns. The late filing of 2015 was due to these problems that ensued from previous years.
- I was defrauded by HSBC, Goldman Sachs, Litton Loan, Fremont and others; the case is now in the U.S. District Court of New Jersey Case Civ. No. 2:16-cv-05301-ES-JAD

The Timeline (attached) is a visual explanation of my challenges during Tax Years 2015 and 2016. It is a summary of the 45-page document that I've submitted. My health and fraud challenges pre-date 2015 and include more surgeries and hospitalizations. My health inhibited me and the legal battle against fraud is ongoing (now 13 years!). I trust this HIPAA⁴ protected information will be kept confidential. This information was explained in the letter that I sent to the IRS dated December 26, 2017 (copy attached). This correspondence makes the denial all the more improper.

**IRS TOO RESOURCE CONSTRAINED TO CONDUCT THOROUGH REVIEW
PENALTIES WILL LIKELY PUT ACT INC. OUT OF BUSINESS**

I have learned that due to attrition, the IRS is plagued with having to perform more work using far fewer employees. Either none of the IRS employees read the 45-page document that I submitted multiple times last year, or they failed to understand. The 1-page timeline (attached) highlights why it was impossible to file on time and, thus, why we do not have the funds to pay your penalty. This penalty will likely put us out of business and prevent us from generating future taxable income. This is in conflict with the Commerce Clause in the U.S. Constitution (Article I, Section 8, Clause 3) Congress may lay and collect taxes for the "common defense" or "general welfare" of the United States. Eliminating taxable income does not help the general welfare of our country.

¹ Internal Revenue Manual (IRM) 20.1.1.3.5.1 (11-21-2017) Subsequent Requests for Penalty Relief https://www.irs.gov/irm/part20/irm_20-001-001r#idm140198826285824

² Internal Revenue Manual (IRM) 20.1.1.3.3.3 (08-05-2014) Undue Hardship https://www.irs.gov/irm/part20/irm_20-001-001r#idm140198826285824

³ IRS: For Small Business – Penalty Relief Due To A Reasonable Cause <https://www.irs.gov/businesses/small-businesses-self-employed/penalty-relief-due-to-reasonable-cause>

⁴ Health Insurance Portability and Accountability Act of 1996 (HIPAA) <https://www.congress.gov/bills/104th-congress/house-bill/3103/LAW>



We Turn Technology
... into Value

Absolute Computer Technologies, Inc.

ACT Response to IRS Denial to Waive Penalties

Re: LTR 854C – Dated Feb. 1, 2018

Page 2 of 9

OTHER FEDERAL AGENCIES UNWITTINGLY FALLIBLE IN FRAUD

The sad thing is that the IRS is not the only Federal Agency whose action or inaction has contributed to the position that I and my company are in. FDIC and GSA made it more difficult; other Agencies were also slighted. I spent a lot of time and other resources preparing the information that clearly demonstrates why my company should not *and cannot* pay the penalties, interest and fees imposed by the IRS. IRS employees have an obligation to read and understand what I have prepared.

FRAUD HAS ABSORBED ASSETS & INHIBITED REVENUE GENERATION

The only money that ACT has left must be used to complete 2017 bookkeeping and prepare returns for the 2017 Tax year. The only extra time that I have must be used to defend fraud by Fremont, a company that the Federal Deposit Insurance Corporation (FDIC) put out of business. In addition to Fremont, I have also named other firms that were involved with Fremont's fraud and have evaded their full responsibility for defrauding so many citizens. These firms – collectively worth more than \$3 Trillion– is where the IRS should focus their efforts, not on the small businesses that they hurt.

Yet, the IRS is taking unfair steps to put my company out of business. Please review the 1-page timeline that I prepared, the letter that I sent dated Dec. 26, 2017, and the 45-page document that I submitted multiple times last year. This will allow the IRS to make the fair and humane decision to waive all fees and penalties for the years in which our operations were constrained by fraud and we incurred losses. Neither my company nor I should be further penalized for the excessive duration of the fraud I've been subjected to and the resultant health problems it caused.

Indeed, it is unconscionable that any human being should be subject to what I have been forced to endure over the last 13 years. It is unthinkable that my government would *add fuel to the fire* by penalizing me for being a victim of fraud. I trust this has been an oversight and misunderstanding. When fully understood, I believe the IRS will waive all penalties, fees and associated interest.

“Under the penalties of perjury, I declare that I examined the facts stated in this protest, including any accompanying documents, and, to the best of my knowledge and belief, they are true, correct, and complete.”

I also confirm that everything presented in this letter and the 45-page document is true. If necessary, I can provide the 4,000+ pages filed with the Federal Courts as well as dates and details of surgeries and hospitalizations. I prefer not to disclose any more HIPAA protected data until our Nation's healthcare system is stabilized.

I ask, again, that all future correspondence is sent to our mailing address:

ACT Inc.
P.O. Box 978
South Orange, NJ 07079

We hope for a prompt and fair response. That is, waiving all penalties, fees and associated interest.

Thank you,

A handwritten signature in black ink, appearing to read 'Veronica Williams', written over a white background.

Veronica Williams
President

cc: L. Brackett, IRS Taxpayer Advocate, Springfield, NJ via facsimile to 855-665-7335
Clerk, U.S. District Court of New Jersey Case No. 2:16-cv-05301-ES-JAD (financials redacted) via US Mail
Ginni L. Redfern, Program Manager, AM OPS 1, IRS, Ogden, UT via facsimile to 801-626-3446
John Weaver, Program Manager AM OPS 2, Ogden, UT via facsimile to 801-626-3446
IRS, CAF Unit, 5333 Getwell Road, Stop 8423, Memphis, TN 38118 via facsimile to 855-214-7519

TIMELINE prepared for the Internal Revenue Service excerpted from documents submitted in 2017

(Veronica Williams, ACT Inc. Primary Shareholder & Leader Has Endured Health and Legal Challenges –many surgeries & hospitalizations & major cases – since 2005)
I, Veronica Williams (VW), spent the miniscule amount of time and money available to ACT & myself in 2014, 2015 and 2016 to prepare and file taxes income taxes for Tax Years 2014 and 2015 in March 2017. We managed to prepare and file income taxes for Tax Year 2016 in December 2017. We are now working hard, again with miniscule funds, to complete bookkeeping and preparation so that we can file income taxes for Tax Year 2017.

IMPEDIMENT	PRE-2015	2015	2016	2017	2018
PHYSICAL THERAPY (PT) 3X a week	PT Centers July 2010 – Shulman 5/8/13	PT continues with Shulman	PT continues with Shulman	Shulman 7/5/17	PT continues with VW
				Cheema 7/6/17 – Nov. 2017 – VW PT @ Gym	VW PT @ Gym
HEALTH	post-surgical recovery pre-surgical pain July 2014 Hospital	Post-Surgical Recovery & Pre-Surgical Pain & Prep	May 2016 Hospital 4X	March 2017 start pre-op tests July 2017 surgery Oct. 2017 Hospital	Feb. 2018 Hospital 2/16/18
U.S. GSA APPEAL	Attempts to collect GMR before 9/24/14	Filed Many Appeals Final Appeal 11/17/15	Appeals Process	Appeals Process	Settlement Received
FINANCIAL FRAUD LEGAL CASE – VW vs. HSBC, GOLDMAN SACHS, ET. AL	Fraud Started 2005 Filed NJ Complaint 2010	Legal Process Collecting and Filing Evidence	Filed USDCNJ Complaint	Legal Process Collecting and Filing Evidence	USDCNJ Hearing Feb. 2018

Williams has explained these impediments in detail without exposing too much information protected by the Health Insurance Portability and Accountability Act of 1996 Act (HIPAA), *until now*

These impediments are reflected in our losses. Neither **ACT OR VW OWED ANY TAX FOR THESE YEARS. ACT and VW DO NOT HAVE FUNDS AVAILABLE TO PAY IRS PENALTIES OR FINES. WE ARE WORKING DILIGENTLY TO EARN TAXABLE INCOME.**

	TAXABLE INCOME	TAX
ACT Tax Year 2014		
ACT Tax Year 2015		
ACT Tax Year 2016		



We Turn Technology
... into Value

Absolute Computer Technologies, Inc.

ACT Response to IRS Denial to Waive Penalties
Re: LTR 854C – Dated Feb. 1, 2018
Page 4 of 9



We Turn Technology
... into Value

Absolute Computer Technologies, Inc.

Management Consulting • Technology Services • Advisory

ACT, Inc. South Orange, NJ and Washington, DC
MAILING ADDRESS: P.O. Box 978, South Orange, New Jersey 07079-0978
Phone 973-761-7000 & 202-291-2000 • Fax 973-492-5864 • www.ACT-IT.com

December 26, 2017

Internal Revenue Service
Service Center Penalty Appeals Coordinator
Attn: Thomas Joyce
2970 Market St. BLN 4-P17.144
Philadelphia, PA 19104

Re: Response to IRS Letter dated 12-18-17 • Ongoing Request to Waive Fees through Tax Year 2017
Taxpayer Identification Number

Dear Mr. Joyce,

ACT "wants to appeal the IRS findings". Our correspondence clearly shows more than "reasonable cause due to serious illness, incapacitation and unavoidable absences of the taxpayer" during Tax Years 2016 and 2017, as well as previous years. All penalties and fees should be waived. ACT has given written and verbal explanations for our inability to file returns on time over the past several years (copies of 1st page of selected letters are enclosed). We have provided the information requested at least 6 times in the past year alone. The reasons include, but are not limited to:

- Primary Shareholder/Owner, financial manager and tax preparer has been extremely ill
- Just since 2011, Owner has had 4 major surgeries, over 5 hospitalizations and 7 years of physical therapy. It was virtually impossible to complete financials and prepare taxes at all, definitely not within the IRS timeframe. Includes surgery & hospitalizations in 2016 & 2017.
- ACT did not earn enough to pay for assistance to perform these tasks within IRS timeframes
- ACT's Owner was the victim of fraud which severely impacted the business. Information was provided to the CFPB, FTC, DOJ and other agencies. Our case is now in the U.S. District Court of New Jersey. Evidentiary documents are available.
- Our taxable income is \$0 and we do not have funds to pay any penalties or fees. Time spent on this appeal has, and continues to limit our ability to earn revenue.

Just this year, our 45-page explanatory and evidentiary document was faxed or mailed to:

- Agent Ms. Moore, ID#1000247647 to facsimile 855-286-3944
- Agent Mr. Cappola, ID# 100177461 to facsimile 855-242-6069
- Agent Ms. Stanbridge #1000373742 in phone conversation
- IRS via U.S. Mail to ACS Correspondence, P.O. Box 145566, STOP 813GCSC, Cincinnati, OH

Based on what I've endured and our lack of taxable income, waiving fees is the only fair and humane thing to do. I am still recovering from surgery and need to resolve this right away. Given the duration and intensity of our pain and challenges, we trust that all fees will be waived as soon as possible.

Thank you,

Veronica Williams
President

cc: U.S. District Court



We Turn Technology
... into Value

Absolute Computer Technologies, Inc.

ACT Response to IRS Denial to Waive Penalties
Re: LTR 854C – Dated Feb. 1, 2018
Page 5 of 9

COPY OF LETTER RECEIVED
FROM THE INTERNAL REVENUE SERVICE

Feb. 1, 2018

LTR 854c

ORIGINAL LETTER ENCLOSED

IN DOCUMENT MAILED TO IRS



We Turn Technology
... into Value

Absolute Computer Technologies, Inc.

ACT Response to IRS Denial to Waive Penalties
Re: LTR 854C – Dated Feb. 1, 2018
Page 6 of 9



OGDEN UT 84201-0038

In reply refer to: 0441575665
Feb. 01, 2018 LTR 854C 0
 201612 02
00011810
BODC: SB

ABSOLUTE COMPUTER TECHNOLOGIES INC
541 SCOTLAND RD STE 100
S ORANGE NJ 07079-3009



100578

Taxpayer identification number:
Tax periods: Dec. 31, 2016
Form: 1120S

Kind of Penalty: Failure to File

Dear Taxpayer:

Thank you for your inquiry of Oct. 16, 2017.

The information submitted doesn't establish reasonable cause or show due diligence. Therefore, we must deny your request for penalty adjustment.

A review of your account history shows you were subject to similar penalties in the past. We find no indication that you took steps to correct this situation.

**** Late or incomplete s corporation return -- IRC Section 6699 ****

The penalty is \$195.00 per shareholder, for each month or part of a month the return was late or incomplete, for up to 12 months.

If you want to appeal or give us more information, the following will be helpful.

APPEALS PROCEDURES

If you have additional information and want your case to receive further consideration by the Office of Appeals, provide a detailed written statement of the dispute issues, along with supporting documentation, to the Service Center Penalty Appeals Coordinator within 60 days from the date of this letter.

It must include:

1. Your name and address;
2. Your social security number or employer identification number;



We Turn Technology
... into Value

Absolute Computer Technologies, Inc.

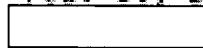
ACT Response to IRS Denial to Waive Penalties

Re: LTR 854C – Dated Feb. 1, 2018

Page 7 of 9

0441575665

Feb. 01, 2018 LTR 854C 0



201612 02

00011811

ABSOLUTE COMPUTER TECHNOLOGIES INC
541 SCOTLAND RD STE 100
S ORANGE NJ 07079-3009

3. A statement that you want to appeal the findings;
4. A statement of facts supporting your position on the issues you are appealing;
5. If possible, a statement outlining the law or other authority on which you rely;
6. A copy of your original request, if available; and
7. A copy of this letter.

The statement of facts, in 4 above, should be detailed and complete, including specific dates, names, amounts, and locations. You must declare the statement true under penalties of perjury. You may do this by adding to your statement the following signed declaration:

"Under penalties of perjury, I declare that the facts presented in my written protest, which are set out in the accompanying statement of facts, schedules, and other statements are, to the best of my knowledge and belief, true, correct, and complete."

If your authorized representative sends us the protest for you, he or she may substitute a declaration stating that he or she prepared the statement and accompanying documents and whether he or she knows that the statement and accompanying documents are true and correct.

Please send your response to:

Internal Revenue Service
Service Center Penalty Appeals Coordinator
Attn: Penalty Appeals Coordinator
PO Box 9941 TPR M/S 6731
OGDEN UT 84409

The Service Center Penalty Appeals Coordinator will review your appeal information to determine whether the penalty should be removed or reduced. If your appeal can't be resolved immediately with the additional information, the coordinator will send your written statement to the Appeals Office serving your district.

REPRESENTATION

An attorney, certified public accountant, or person enrolled to practice before the IRS can represent you. To have someone represent you, attach a Form 2848, Power of Attorney and Declaration of Representative, (or similar written authorization) to your written statement.

Forms, instructions, and Treasury Department Circular 230,



We Turn Technology
... into Value

Absolute Computer Technologies, Inc.

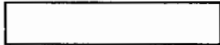
ACT Response to IRS Denial to Waive Penalties

Re: LTR 854C – Dated Feb. 1, 2018

Page 8 of 9

0441575465

Feb. 01, 2018 LTR 854C *



201612 02

00011812

ABSOLUTE COMPUTER TECHNOLOGIES INC
541 SCOTLAND RD STE 100
S ORANGE NJ 07079-3009

Regulations Governing Practice before the Internal Revenue Service, are available from any IRS office. They are also available by calling 1-800-829-3676 and from our website at www.irs.gov.

OTHER INFORMATION

If taxes are overdue on your account, you'll continue to receive bills, even if you appeal the penalty. If you decide to appeal, you can pay the penalty to avoid further interest charges on the penalty amount. If you appeal the penalty and the Appeals Officer determines you aren't required to pay it, we'll adjust your account and send you a refund.

If you don't appeal, you can file a claim for refund after you pay the penalty. If you want to take your case to court immediately, you should request, in writing, that your claim for refund be immediately rejected. Then you'll be issued a notice of disallowance. You have two years from the date of the notice of disallowance to bring suit in the United States District Court having jurisdiction or in the United States Court of Federal Claims.

If you have questions, you can call us toll free at 1-800-829-0115.

If you prefer, you can write to us at the address at the top of the first page of this letter.

When you write, include this letter and provide in the spaces below your telephone number with the hours we can reach you. Keep a copy of this letter for your records.

Telephone Number () _____ Hours _____



We Turn Technology
... into Value

Absolute Computer Technologies, Inc.

ACT Response to IRS Denial to Waive Penalties
Re: LTR 854C – Dated Feb. 1, 2018
Page 9 of 9

0441575665
Feb. 01, 2018 LTR 854C 0
201812 02
00011813

ABSOLUTE COMPUTER TECHNOLOGIES INC
541 SCOTLAND RD STE 100
S ORANGE NJ 07079-3009

Sincerely yours,

John Weaver
Program Manager, AM OPS 2

Enclosures:
Copy of this letter
Envelope

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

VERONICA A. WILLIAMS,

Plaintiff,

v.

LITTON LOAN SERVICING, HSBC BANK
USA, N.A.; GOLDMAN SACHS; FREMONT
HOME LOAN TRUST 2006-C MORTGAGE-
BACKED CERTIFICATES, SERIES 2006-C;
OCWEN; STERN & EISENBERG, PC, Ocwen
Financial Corporation

Defendants.

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

CERTIFICATION OF SERVICE

I, Veronica Williams, certify that on this 26th day of February 2018, a true and correct copy of this document will be given to counsel or sent to the parties via the method and as addressed below:

<p>Via Email Brett Messinger, Partner BLMessinger@duanemorris.com Stuart I. Seiden, Associate siseiden@duanemorris.com Attorneys for Litton Loan Servicing, HSBC Bank USA, Goldman Sachs, Ocwen, Fremont Home Loan trust 2006-C Mortgage-Backed Certificates Series 2006-C Duane Morris LLP 30 South 17th Street Philadelphia, PA 19103-4196 Phone (215) 979-1124 Fax (215) 827-5536</p>	<p>Via Email Evan Barenbaum, Esq Attorney for Stern & Eisenberg 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 smalone-zeitz@sterneisenberg.com</p>	
--	--	--

Respectfully submitted,

Veronica A. Williams
Pro Se Counsel

/s/ Veronica A. Williams
StopFraud@vawilliams.com
Phone (202) 486-4565

February 26, 2018

McDo

V. A. Williams
P.O. Box 978 ❖ South Orange, New Jersey ❖ 07079

EVAN BARNHART
RFD 0003



1000



07102

U.S. POSTAGE
PAID
SOUTH ORANGE, NJ
07079
FEB 28 2018
AMOUNT
\$0.92
R2304E105344-05

U.S. DISTRICT COURT
DISTRICT OF NEW JERSEY
RECEIVED

2019 FEB 28 PM 3:14

**Clerk, US District Court
Martin Luther King Jr. Federal Building
& U.S. Courthouse
50 Walnut Street
Newark, NJ 07102-3595**

McDo

CASE NO. 2:16-cv-05301-ES-JAD

07102-359599

