THIS DOCUMENT MAY BE DOWNLOADED AT

<http://finfix.org/USAppealsCt/Case_19-1032_Recap_1-22-19.docx>

<http://finfix.org/proof/ADDL/Case_2-16-cv-05301_Plaintiff-Submits-Trial-Preview-to-Court_9-26-18.docx>

**UNITED STATES COURT OF APPEALS**

**THIRD DISTRICT**

|  |  |
| --- | --- |
| VERONICA A. WILLIAMS,  Appellant, Pro Se  v.  LITTON MORTGAGE SERVICING LP (PARENT OF LITTON LOAN SERVICING LP); HSBC BANK USA, N.A.; GOLDMAN SACHS GROUP; FREMONT HOME LOAN TRUST 2006-C MORTGAGE­ BACKED CERTIFICATES , SERIES 2006-C; OCWEN FINANCIAL CORPORATION; STERN & EISENBERG, PC; THE STATE OF NEW JERSEY  Defendants | UNITED STATES COURT OF APPEALS  Civ. No. 19-1032  **RECAP OF CASE**  (**THIS *IS NOT* A BRIEFING DOCUMENT**)  **REFERRED BY:**  U.S. District Court of NJ Case 2:16-cv-05301-ES-JAD  **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 |

**RECAP OF CASE**

**Systemic Financial & Legal Fraud Over 14 Years**

In order to present my case to the Court in a written document that provides a comprehensive and salient explanation within the time allowed, this Plaintiff shall assemble select documents filed with the U.S. District Court of New Jersey. The digital version is a much more efficient means of reading this document with improved comprehension. Links to digital copies of this document are provided in Adobe PDF and Microsoft WORD, named [Case\_19-1032\_Recap\_1-22-19.pdf](http://finfix.org/USAppealsCt/Case_19-1032_Recap_1-22-19.pdf) and [Case\_19-1032\_Recap\_1-22-19.docx](http://finfix.org/USAppealsCt/Case_19-1032_Recap_1-22-19.docx), respectively. A link is provided at the top of this page. Here are two lists of the files that underlie this document:) are

|  |  |
| --- | --- |
| APPEAL FILING NO. 118-4 | Explains why this case should be heard in the Federal Courts. It also highlights how some of the evidence and witness testimony with reveal what happened, during a trial. |
| FILING NO. 99 | Rebuts the defendants’ filings while providing a high level, integrated explanation of the elements of this case. |
| FILINGS NO. 38, 41 & 57 | References the foreclosure file that was made unavailable by the State of New Jersey for 8 years. This Plaintiff was denied knowledge of, or access, by the Defendants to most hearing for the 3 legal cases in which I was named. This included holding all foreclosure hearings without my knowledge. |
| AMENDED COMPLAINT | Includes torts claims that former attorney left out. |

|  |  |  |  |  |  |  |
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| **HIGH IMPACT DOCUMENTS FILED – USDCNJ Case 2:16 05301** | | | | | | |
| **DESCRIPTION** | **FILING NO.** | **DATE** | **SUBMITTED** | **NO. PAGES** | **FILED** | **NO. PAGES** |
| **Appeal** | [118-4](http://www.finfix.org/proof/USDCNJ/USDC-Doc118-4.pdf) | **12/28/18** | **12/28/18** | **80** | **1/4/19** | **66** |
| **Refute Defendants with Comprehensive Review** | [99](http://finfix.org/proof/USDCNJ/USDC-Doc99.pdf) | **5/4/18** | [5/4/18](http://finfix.org/proof/ADDL/Case_2-16-cv-05301_Plaintiff-Response-to-Defendants-Objection-to-Count-2nd_4-2-18.pdf) | **121** | **5/4/18** | **119** |
| **Plaintiff Ready – Trial Preview** | [109](http://www.finfix.org/proof/USDCNJ/USDC-Doc109.pdf) |  | [9/26/18](http://finfix.org/proof/ADDL/Case_2-16-cv-05301_Plaintiff-Submits-Trial-Preview-to-Court_9-26-18.pdf) | **8** | [9/26/18](http://www.finfix.org/proof/USDCNJ/USDC-Doc109.pdf) | **9** |
| **Amended Complaint Filed** | **NA** | **3/1/18** | [3/1/18](file:///C:\CriticalFiles\CURRENT_Post2010\Veronica%20Williams\Legal_Prepaid\Case_LittonLoan\COURT_Appeal-to-Federal-Court\COURT_Complaint-Federal-Court-AMENDED-3-1-18.docx) | **20** | **NA** | **NA** |
| **Mortgage Agreement Fraudulent** | [41](http://finfix.org/proof/USDCNJ/USDC-Doc41.pdf) | **4/24/17** | [4/24/17](http://finfix.org/proof/ADDL/Case_2-16-cv-05301_NJ-Foreclosure-Mortgage-Fraudulent-4-24-17.pdf) | **22** | **4/24/17** | **23** |
| **Additional Evidence of Fake Mortgage** | [57](http://finfix.org/proof/USDCNJ/USDC-Doc57.pdf) | [6/12/17](http://finfix.org/proof/ADDL/Case_2-16-cv-05301_NJ-Foreclosure-Mortgage-Fraudulent-Addl-Evidence_6-7-17.pdf) | [6/12/17](http://finfix.org/proof/ADDL/Case_2-16-cv-05301_NJ-Foreclosure-Mortgage-Fraudulent-Addl-Evidence_6-7-17.pdf) | **8** | **6/12/17** | **9** |
| **Foreclosure Case Files** | [38](http://finfix.org/proof/USDCNJ/USDC-Doc38.pdf) | **4/13/17** | [4/13/17](http://finfix.org/proof/ADDL/Case_2-16-cv-05301_NJ-Releases-Case-Files.pdf) | **87** | **4/17/17** | **87** |
| **Initial Complaint** | [1](http://finfix.org/proof/USDCNJ/USDC-Doc01.pdf) | [8/25/16](http://www.finfix.org/Federal-Complaint-by-VW.pdf) | [8/25/16](http://finfix.org/1_US_Case-2-16-cv-05301-ES-JAD_Aug_2016.pdf) | **1,684** | **8/25/16** | **37** |
| **Click on blue hyperlinks to view documents. Appellant confirms that links are to duplicates of original documents.** | | | | | | |

**SUPPORTING DOCUMENT SOURCES**

**Initial Complaint**

**http://finfix.org/1\_US\_Case-2-16-cv-05301-ES-JAD\_Aug\_2016.pdf**

**NJ Releases Foreclosure Files**

**http://finfix.org/proof/ADDL/Case\_2-16-cv-05301\_NJ-Releases-Case-Files.pdf**

**C:\CriticalFiles\CURRENT\_Post2010\Veronica Williams\Legal\_Prepaid\Case\_LittonLoan\COURT\_Federal-Court-Prep\Case\_2-16-cv-05301\_NJ-Releases-Case-Files.docx**

**Evidence of Mortgage Fraud**

**http://finfix.org/proof/ADDL/Case\_2-16-cv-05301\_NJ-Foreclosure-Mortgage-Fraudulent-4-24-17.pdf**

[41](http://finfix.org/proof/USDCNJ/USDC-Doc41.pdf)

**Addl Mortgage Fraud**

**http://finfix.org/proof/ADDL/Case\_2-16-cv-05301\_NJ-Foreclosure-Mortgage-Fraudulent-Addl-Evidence\_6-7-17.pdf**

[57](http://finfix.org/proof/USDCNJ/USDC-Doc57.pdf)

**Comprehensive**

<http://finfix.org/proof/ADDL/Case_2-16-cv-05301_Plaintiff-Response-to-Defendants-Objection-to-Count-2nd_4-2-18.pdf>

**Trial Preview**

[C:\CriticalFiles\CURRENT\_Post2010\Veronica Williams\Legal\_Prepaid\Case\_LittonLoan\COURT\_Federal-Court-Prep\Case\_2-16-cv-05301\_Plaintiff-Submits-Trial-Preview-to-Court\_9-26-18.docx](file:///C:\CriticalFiles\CURRENT_Post2010\Veronica%20Williams\Legal_Prepaid\Case_LittonLoan\COURT_Federal-Court-Prep\Case_2-16-cv-05301_Plaintiff-Submits-Trial-Preview-to-Court_9-26-18.docx)

**APPEAL**

[C:\CriticalFiles\CURRENT\_Post2010\Veronica Williams\Legal\_Prepaid\Case\_LittonLoan\COURT\_Federal-Court-Prep\1\_Appeal\_12-18-18\APPEAL\_Wms-v-BigBanks-FILED.pdf](file:///C:\CriticalFiles\CURRENT_Post2010\Veronica%20Williams\Legal_Prepaid\Case_LittonLoan\COURT_Federal-Court-Prep\1_Appeal_12-18-18\APPEAL_Wms-v-BigBanks-FILED.pdf)

**A case summary is provided in an article format, Attachment I, which makes it easy to gain a quick overview of this case.**

**PRE-MEDITATION**

A series of acts that took place between 1988 and 2011[[1]](#footnote-1) show pre-meditation by two of the defendants and others. The underlying power that supported the premeditation dates back to the 1800s. The invocation of power is also presented in the original complaint filed. This Plaintiff can provide a verbal explanation but cannot provide a written explanation with sufficient clarity and details to meet the requirements of a Court of other public forums, within a reasonable amount of time. Financial professionals with sufficient investment banking expertise may understand how these acts combine to form pre-meditation that facilitated the excessive and heinous fraud and grand theft by these Defendants. A proper investigation and thorough analysis may likely show similar acts performed by other financial institutions and their allies (both witting and unwitting). Together, these acts appear to contribute to what I call *The Great Land Grab* that is one component responsible for the shrinking middle class over the past 40 years, 1971 to 2011[[2]](#footnote-2).

I look forward to presenting my case to a panel of Federal Appellate Judges. This has, indeed, been a long and arduous journey. Justice for this Plaintiff is the start of justice for tens of millions of U.S. property owners.

Respectfully submitted,

Filing 116 C:\CriticalFiles\CURRENT\_Post2010\Veronica Williams\Legal\_Prepaid\Case\_LittonLoan\COURT\_Federal-Court-Prep\Case\_2-16-cv-05301\_Plaintiff-Response-to Defendant-Question-Filing#109\_12-20-18.docx [CLICK HERE](file:///C:\CriticalFiles\CURRENT_Post2010\Veronica%20Williams\Legal_Prepaid\Case_LittonLoan\COURT_Federal-Court-Prep\Case_2-16-cv-05301_Plaintiff-Response-to%20Defendant-Question-Filing#109_12-20-18.docx)

Filing 109 C:\CriticalFiles\CURRENT\_Post2010\Veronica Williams\Legal\_Prepaid\Case\_LittonLoan\COURT\_Federal-Court-Prep\Case\_2-16-cv-05301\_Plaintiff-Submits-Trial-Preview-to-Court\_9-26-18.docx [DOC-ON-PC](file:///C:\CriticalFiles\CURRENT_Post2010\Veronica%20Williams\Legal_Prepaid\Case_LittonLoan\COURT_Federal-Court-Prep\Case_2-16-cv-05301_Plaintiff-Submits-Trial-Preview-to-Court_9-26-18.docx) ♦ [DOC-ONLINE](http://finfix.org/proof/ADDL/Case_2-16-cv-05301_Plaintiff-Submits-Trial-Preview-to-Court_9-26-18.pdf) ♦ [FILING-ONLINE](http://www.finfix.org/proof/USDCNJ/USDC-Doc109.pdf)

Filing 110 C:\CriticalFiles\CURRENT\_Post2010\Veronica Williams\Legal\_Prepaid\Case\_LittonLoan\COURT\_Federal-Court-Prep\Case\_2-16-cv-05301\_Plaintiff-Submits-Trial-Sequence+Index\_10-3-18.docx [DOC-ON-PC](file:///C:\CriticalFiles\CURRENT_Post2010\Veronica%20Williams\Legal_Prepaid\Case_LittonLoan\COURT_Federal-Court-Prep\Case_2-16-cv-05301_Plaintiff-Submits-Trial-Sequence+Index_10-3-18.docx) ♦ [DOC-ONLINE](http://finfix.org/proof/ADDL/Case_2-16-cv-05301_Plaintiff-Submits-Trial-Sequence+Index_10-3-18.docx) ♦ [FILING-ONLINE](http://www.finfix.org/proof/USDCNJ/USDC-Doc110.pdf)

FORECLOSURE NJ-CASE-F-000839-13 <http://www.finfix.org/proof/NJ-CASE-F-000839-13> <http://finfix.org/proof/NJ-CASE-F-000839-13/>

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PRINT ENVELOPES PP. 1 – 9

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Veronica A. Williams

Pro Se Counsel

/s/ Veronica A. Williams

Veronica A. Williams

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January 11, 2019 (202) 486-4565

**ATTACHMENT I**

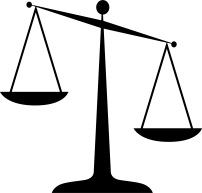
**TITLE—TBD**

**How Bank and Legal Fraud Drove an Entrepreneur to Financial & Physical Devastation**

HSBC, Goldman Sachs, Litton Loan, Fremont and others continue to push a fraudulent mortgage that quadrupled the principal and nearly doubled the interest rate of the mortgage that I had signed. After an investment of more than $1.3M over 36 years, these firms decimated my primary lifetime investment – my business; are paying to steal my second lifetime investment – my home; drained my retirement in the process; while perpetrating fraudulent and illegal acts that threatened my life.

Forty years of hard work was beginning to culminate into my life dream. My firm had amassed the intellectual property and other assets to help others. Longevity was ensured by multiple streams of recurring revenue including multi-year, multi-million dollar contracts. I owned lifetime memberships to help me remain healthy and happy. I had moved my firm’s headquarters to the Nation’s Capital to build upon the Federal Supply Schedules that we had been awarded, and I devoted my personal time to caring for my father. His wife was admirably devoted but they each needed help. I had engaged staff in DC and retained a slim staff in NJ. My personal and business life was running smoothly as I carried two offices and two homes. Suddenly, the most notorious mortgage processing company bought the mortgage on my home.

At the time it was well known and widely published that Litton Loan and Countywide Mortgage were the worst firms for administering mortgages. My time was quite limited. I quickly established evidence that Litton Loan received my payments but failed to record them. I was faced with a critical decision. Would I spend considerable time and money fighting Litton Loan against fraud that they defended with a well-funded vengeance, or did I just move my mortgage out of their control? The second option would cost me about 8 months of income, primarily because my payments would become mostly interest rather than mostly principal. I could pay off the mortgage completely in 2 – 3 years; the extra expense would be fully tax deductible. The decision was a no-brainer. So I decided to move my mortgage to another company.



**§**

**Williams**

**$Retired**

**$**

**HSBC**

**Goldman Sachs**

**Litton Loan**

**Fremont**

**et. al.**

**$4 TRILLION**

Then my nightmare exploded. I had narrowed my choice to two firms. One was a major bank that had demonstrated their proclivity for transactional errors in their favor. The other was a firm, the offshoot of a fellow Rotarian’s business, and the mortgage branch manager was referred by a trusted friend and colleague. Little did we know that Fremont was under investigation by the Federal Deposit Insurance Corporation (FDIC) for apparently committing financial fraud. When the branch manager failed to send my copy of the fully executed agreement, I contacted Fremont’s California headquarters. I also received an invoice with a payment amount that was at least twice the amount that our agreement supported. Fremont’s headquarters representative faxed me a copy of the contract to which we had agreed but it did not have figures or signatures! I immediately stopped paying and reiterated that I would only accept the rate, terms and conditions to which we agreed. My Fremont headquarters contacts excitedly promised to send me the properly executed agreement.

Shortly thereafter, to my surprise and chagrin, Fremont was out of business and the notorious Litton Loan owned my mortgage again! I explained the Fremont problem and made it clear that I had not received a fully executed mortgage agreement. Based on the payment amount, there was a major discrepancy between what Fremont and I agreed to and their calculation. Representatives at Litton Loan told me they were now owned by Goldman Sachs and all errors would be corrected. They promised, repeatedly, to fix everything with a modification. Litton Loan even sent me a written commitment. But Litton Loan lied, again. Within weeks after Litton Loan sent me their written confirmation, and they received and accepted my modification payments, Litton Loan foreclosed (2009).

I hired a lawyer to delay the foreclosure so that I could appear in court and explain what I hoped were only administrative errors by analysts and processors at Litton Loan and Fremont. I drove hours but was unable to make it to Court in time. The Judge foreclosed despite my pleas through the lawyer. After I spoke with Litton Loan employees about errors in the mortgage, I was told that Litton Loan withdrew the foreclosure. So I began to work with Litton Loan representatives to structure a modification that was fair and accurate. To no avail.

It was on. These firms had committed crimes that were punishable by Federal prison time and I was *not* going to roll over and take it. I filed suit in NJ Superior Court. I hoped that once Litton Loan and Goldman Sachs legal executives knew that I was on to them, they would resolve the problem. I still had time to reverse the damages that were beginning to pile up. Little did I know the extent and magnitude of the fraud that these firms had perpetrated. I would also learn that the stress of having to fight multiple law firms would take a toll on my health.

I tried to work with Litton Loan again and quickly learned that Litton Loan, despite now owned by Goldman Sachs, was lying again. While preparing my legal complaint, I visited New Jersey’s Essex County Hall of Records. I found that a Fremont mortgage on my property had not been filed, as required, with the State of New Jersey. Despite many requests to the State of New Jersey and the Defendants’ attorneys, starting in 2009, the foreclosure complaint and the fraudulent mortgage was withheld from me until 2017! That’s right, it would be another seven years before I was able to get my hands on the fraudulent mortgage that someone eventually placed in the County records.

NJ withheld the fake mortgage

*beyond the statute of limitations*.

The NJ Superior Court scheduled a hearing shortly before I was scheduled to have major surgery. I was there and ready (Sept. 2010). Neither Litton Loan nor Goldman Sachs showed up. Since my recovery time was greater than the Court waiting period, I withdrew my complaint and decided to re-file it after I recovered. The same Judge would hear my case.

My recovery took longer than expected so I retained a law firm to represent me. They filed a new legal complaint in NJ Court. I was then attacked by the full force and vengeance of HSBC, Goldman Sachs, Litton Loan, Stern & Eisenberg and subsequently Ocwen! HSBC paid a top 50 U.S. law firm to defend all firms involved and tried to force me to give in. I would learn that I was facing a whirlwind of heighted financial fraud and legal fraud. Upon further investigation, I learned that the scope of the financial and legal fraud was much more far reaching and an order of magnitude greater than what these firms had done to me. Billions of dollars was at stake, and an inconceivable number of homeowners had lost their properties, and more were facing the loss of their properties. Most, if not all, of them probably had no idea of what had been done. I knew what these banks and their allies had done. I would not back down. I stood firm. Through stress-induced, life threatening illness I pressed on.

**Litton Loan lied.**

**Fremont lied.**

**Their attorneys lied.**

**While HSBC, Goldman Sachs, the State of NJ, Ocwen and others supported them!**

More lies, legal deceit and new fraudulent acts ensued in rapid succession. The Defendants’ attorney and my attorney failed to schedule my mediation (July 2014). These attorneys told me they rescheduled my Nov. 2014 Court hearing (Sept 2014). Behind my back, the Defendants were awarded a foreclosure. My attorneys resigned. The Defendants failed to show up at the Court hearing (Nov. 2014). Less than two months later, I was barred from a Court hearing on my case that I was litigating per se!

**AFTER 14 YEARS, I STILL AWAIT JUSTICE THROUGH US COURTS**

After repeatedly being denied due process by the State of New Jersey, I filed a complaint with the U.S. District Court of New Jersey. I did not clearly present the legal reasons why my case should be heard. So I have asked the U.S. District Court and the NJ Judiciary to support removing my case to Federal Court by:

* Filing an appeal with the US District Court of New Jersey
* Asking the NJ Superior Court, NJ Appellate Court and NJ Supreme Court for their support

I am still awaiting my constitutional right to seek resolution with the oversight of Federal or State Courts or, if necessary, present my case in front of a jury of my peers.

Veronica A. Williams

www.VeronicaWilliams.com

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**UNITED STATES COURT OF APPEALS**

**THIRD DISTRICT**

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| --- | --- |
| VERONICA A. WILLIAMS,  Appellant, Pro Se  v.  LITTON LOAN SERVICING, HSBC BANK USA, N.A.; GOLDMAN SACHS GROUP; FREMONT HOME LOAN TRUST 2006-C MORTGAGE­ BACKED CERTIFICATES , SERIES 2006-C; OCWEN FINANCIAL CORPORATION; STERN & EISENBERG, PC; THE STATE OF NEW JERSEY  Defendants | UNITED STATES COURT OF APPEALS  Civ. No. 19-1032  **RECAP OF CASE**  **REFERRED BY:**  U.S. District Court of NJ Case 2:16-cv-05301-ES-JAD  **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 |

**CERTIFICATION OF SERVICE**

I, Veronica Williams, certify that on this 11th day of January 2019, a true and correct copy of this document will be sent to the parties via the method and as addressed below:

|  |  |  |
| --- | --- | --- |
| **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  Duane Morris LLP  30 South 17th Street  Philadelphia, PA 19103-4196  Phone (215) 979-1124  Fax (215) 827-5536  [siseiden@duanemorris.com](mailto:siseiden@duanemorris.com)  KKBogue@duanemorris.com | **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 Cell [215-519-2868](tel:215-519-2868)  Fax 215-572-5025  [ebarenbaum@sterneisenberg.com](mailto:ebarenbaum@sterneisenberg.com) | **Via U.S. Mail**  Attorney General for the State of NJ  Mr. Gurbir S. Grewal  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 |
| Email is not considered received until recipient replies with a message. | | |

Respectfully submitted,

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Veronica A. Williams

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/s/ Veronica A. Williams

[StopFraud@vawilliams.com](mailto:StopFraud@vawilliams.com)

January 11, 2019 (202) 486-4565

1. U.S. District Court NJ Case 2:16-05301, Initial Complaint filed August 2016, See page 326; or [Click Here](http://www.finfix.org/US-Case-No-2-16-cv-05301-ES-JAD.pdf) see p. 364 [↑](#footnote-ref-1)
2. “T[he American middle class is stable in size but losing ground financially...](http://www.pewresearch.org/fact-tank/2018/09/06/the-american-middle-class-is-stable-in-size-but-losing-ground-financially-to-upper-income-families/)”Pew Research Center, Sept. 6, 2018 [↑](#footnote-ref-2)