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SUPERIOR COURT OF NEW JERSEY  
LAW DIVISION : ESSEX COUNTY  
DOCKET NO. ESX-L-1753-13

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VERONICA WILLIAMS,

Plaintiff,

DEPOSITION OF:

- vs -

VERONICA WILLIAMS

LITTON LOAN SERVICING, HSBC BANK  
USA, N.A., FREEMONT HOME LOAN  
TRUST 2006-C MORTGAGE-BACKED  
CERTIFICATES, SERIES 2006-C;  
GOLDMAN SACHS; OCWEN, STERN &  
EISENBERG, PC, POWERS KIRN,  
LLC,

Defendants.

-----x

Transcript of Depositions before  
TERRI CASALEGGIO, a Certified Court Reporter of  
the State of New Jersey, at the offices of  
DENBEAUX & DENBEAUX, ESQS., 366 Kinderkamack Road,  
Westwood, N.J., on October 2, 2014, commencing  
at 11:11 A.M.

Veritext Legal Solutions

Mid-Atlantic Region

1801 Market Street - Suite 1800

Philadelphia, PA 19103

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I N D E X

WITNESS	DIRECT	CROSS	REDIRECT	RECROSS
VERONICA ANN WILLIAMS				
By Mr. Seiden	4			
By Mr. Sanchez				

E X H I B I T S

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1 V E R O N I C A A N N W I L L I A M S ,

2 541 Scotland Road

3 South Orange, N.J., 07079,

4 Sworn by the Court Reporter.

5 DIRECT EXAMINATION BY MR. SEIDEN:

6 Q. Miss Williams, as I have introduced  
7 myself, I am Stu Seiden. For this case I am counsel  
8 for Litton Loan Servicing, HSBC Bank USA, N.A.,  
9 Fremont Home Loan Trust 2006-C Mortgage-backed  
10 Certificates, Series 2006-C; Goldman Sachs, Ocwen  
11 Loan Servicing, LLC.

12 A. Okay.

13 Q. Essentially, the only other two  
14 parties in the caption are Stern & Eisenberg and  
15 Powers & Kirn. They are law firms that handled  
16 previous foreclosure actions.

17 Stern & Eisenberg has been  
18 dismissed -- no, Stern & Eisenberg filed a motion to  
19 dismiss and, one, Powers & Kirn, has been dismissed  
20 voluntarily.

21 A. I hope you don't mind me eating.

22 Q. No. We will be here awhile, so  
23 it's okay.

24 I represent the only defendants  
25 that are left. So, today I am going to say

1 "defendants" and I will mean all of them, or if I  
2 have a specific question as to one of them, I will  
3 identify the singular one.

4 MR. SANCHEZ: Can we put something  
5 on the record before?

6 Miss Williams has a medical  
7 condition that may require her to take  
8 longer breaks than normal, so longer than  
9 five to ten minutes, which is what I  
10 usually take.

11 So I will put that on the record,  
12 that in case she needs to take a longer  
13 break, there may be a possibility that  
14 that happens.

15 MR. SEIDEN: Okay.

16 BY MR. SEIDEN:

17 Q. Have you ever had a deposition  
18 before?

19 A. I don't remember.

20 Possibly many years ago, but I  
21 don't remember enough to be able to say definitively  
22 yes.

23 Q. So I'll explain to you how a  
24 deposition works.

25 A. Okay.

1 Q. I'll ask you questions.

2 A. Yes.

3 Q. The court reporter will transcribe,  
4 type down my questions and your answers to them.

5 A. Okay.

6 Q. So your answers have to be verbal.  
7 You can't shake your head or nod, you know.

8 A. Yes, right.

9 Q. So everything has to be verbal.  
10 You understand that?

11 A. Yes.

12 Q. Your answers are under oath,  
13 subject to penalties of perjury, the same as if you  
14 were testifying in a courtroom with a judge.

15 Do you understand that?

16 A. Yes.

17 Q. When the deposition is completed,  
18 she will prepare and your attorney will get a  
19 transcript of the questions and answers and the  
20 exhibits, and we can use those -- we will be using  
21 those later in the case in pleadings or trial.

22 Do you understand that?

23 A. Yes.

24 Q. If at any time you don't understand  
25 one of my questions, either the entire thing or a

1 part of it, just let me know and I will do a better  
2 job of explaining it.

3 A. Okay.

4 Q. The point of today is to give  
5 answers to questions you understand and based on  
6 what you remember because if you don't understand  
7 the question and you give an answer and they don't  
8 match up, it's not helpful.

9 A. All right.

10 Q. So if I ask you a question and you  
11 answer it, I take it to mean you understood it and  
12 have answered it.

13 A. Okay.

14 Q. If you don't hear one of my  
15 questions, ask me to repeat it, or if it's  
16 confusing, just ask me to repeat it and I will do my  
17 best to make it less confusing.

18 There may be times you know what I  
19 am going to ask, but don't cut me off; A, because  
20 the court reporter will have to work harder, and,  
21 likewise, I will do my best not to talk when you  
22 talk. And you give me the old, hey, stop talking  
23 thing and I'll stop.

24 It's important we let each other  
25 finish because if you will read the transcript

1 later, there are dashes and all sorts of  
2 jibber-jabber lines. And we want to avoid that.

3 Your testimony today is based on  
4 your personal knowledge. If you don't know the  
5 answer to one of my questions, just say that you  
6 don't know.

7 I don't want you to conjecture or  
8 guess. If you answer a question, I will believe  
9 that it's based on your own personal knowledge.

10 Do you understand that?

11 A. Yes.

12 (Discussion off the record.)

13 Q. Denbeaux & Denbeaux is representing  
14 you in this matter?

15 A. Correct.

16 Q. And this is Sal Sanchez sitting  
17 next to you?

18 A. Yes.

19 Q. From time to time Sal may object to  
20 one of my questions. Give him an opportunity to  
21 speak to the court reporter and put his objection on  
22 the record.

23 Once the objection has been made,  
24 unless Sal says, "I don't want you to answer that,"  
25 you can still answer that. He will be objecting to



1 the form, which is legalese.

2 So if Sal objects, you let him  
3 finish his objection and answer. If he says, don't  
4 answer that, then he and I will have a conversation.

5 A. Okay.

6 Q. If you need to take a break, we  
7 will take a break.

8 A. Okay.

9 Q. Why don't you tell me about the  
10 physical -- my question on my list of every  
11 deposition is is there any mental or physical reason  
12 why you would not be able to give full and accurate  
13 answers to my question.

14 A. No, nothing stops me stops me from  
15 giving a full and accurate and truthful answer.

16 Q. Okay. Are you employed today?

17 A. No.

18 Q. Do you have a source of income?

19 A. Disability.

20 Q. Is that your only source of income?

21 A. Yes, to me.

22 Q. What does that mean? What does  
23 that mean, "To me"?

24 A. Yes, it means disability is the  
25 only income I receive today.

1 Q. Do you have any rental income?

2 A. No.

3 Q. Okay.

4 A. I own a business, but I don't have  
5 any -- I don't receive income from the business,  
6 thanks to your clients.

7 Q. What grade did you complete?

8 A. I have a Masters in -- I have an  
9 MBA.

10 Q. Where did you get your MBA?

11 A. Kellogg School of Management,  
12 Northwestern University.

13 Q. And where did you go to college?

14 A. Brandies University.

15 Q. And where did you graduate from  
16 high school?

17 A. Ursuline Academy.

18 Q. Where's Ursuline Academy?

19 A. Bethesda, Maryland.

20 Q. Bethesda, Maryland? You have been  
21 all over the place.

22 A. Yes.

23 I may as well throw it out. I have  
24 also studied in France -- in France, at the -- I  
25 have also studied business at a major French

1 business school.

2 MR. SEIDEN: Off the record.

3 (Discussion off the record.)

4 Q. So where do you live now,  
5 Miss Williams?

6 A. 541 Scotland Road in South Orange,  
7 New Jersey, for more than 31 years.

8 Q. And is that the only property you  
9 own?

10 A. Outright, yes.

11 Q. What does out right mean?

12 A. That I am the sole owner of it.

13 Q. What properties do you have that  
14 you are not the sole owner of?

15 A. A property in Virginia. That is a  
16 family property.

17 Q. What is that property?

18 A. It's a house and land.

19 Q. Is it like a vacation home? Is it  
20 something your entire family uses?

21 A. No, it's -- it's not. It's a  
22 second home that's been in our family for -- from  
23 our parents for a few generations.

24 Q. Do you have siblings?

25 A. I have one sister.

1 Q. Do you co-own it with her?

2 A. Yes.

3 Q. Were you left it by your parents?

4 Is that how it worked?

5 A. Yes.

6 Q. Are there mortgages on that  
7 property?

8 A. No.

9 Q. Who pays the taxes for that  
10 property?

11 A. My sister handles all the money.

12 Q. I am sure their taxes are nothing  
13 like New Jersey taxes, right?

14 A. No, no, not at all.

15 Q. So I'm going to switch to why we  
16 are here today.

17 Can you tell me why -- in your own  
18 words, why we are here today?

19 A. Because I'm suing your clients.  
20 That's succinct and to the point.

21 Q. You have answered that.

22 (Document is marked Exhibit P-1 for  
23 identification.)

24 Q. I am going to show you what's been  
25 marked as P-1.

1 Do you recognize that document?

2 A. It looks familiar.

3 This is the one that was -- oh,  
4 that's right, I have to -- I don't -- I don't -- I'd  
5 have to go back to be totally accurate and compare  
6 it to what I have.

7 But it looks like what was  
8 originally the short part of -- the short part --  
9 the first filing was almost a thousand pages.

10 Q. When you say "first filing", are  
11 you talking about the complaints you filed?

12 A. No, no.

13 What I remember this to be part of  
14 was a document that was many more pages than this.

15 This looks like the first few pages  
16 of some -- of the document that had been given.

17 But, again, I'd have to go back and  
18 review it, most of the words, to make sure it's what  
19 I think it is.

20 But, at first glance, it looks  
21 like -- I don't remember the docket number, for  
22 example. So I don't know if -- I am just trying to  
23 be honest.

24 Looks like what I remembered it to  
25 be, but it's not complete and I don't know if all

1 the information on it is accurate.

2 Q. If I told you it was the complaint  
3 that Denbeaux & Denbeaux filed on behalf of you  
4 against all the companies that I listed and the two  
5 law firms, would that sound about right?

6 A. Yes.

7 MR. SEIDEN: Before we go into  
8 that, just a little bit of a formality  
9 here.

10 Can you mark --Sal, what I have  
11 here is the collateral file. And I made  
12 photo copies from it.

13 Can you mark this as P-2.

14 (Document is marked Exhibit P-2 for  
15 identification.)

16 MR. SEIDEN: This is for you so you  
17 can compare to make sure I am giving  
18 you --

19 (Discussion off the record.)

20 MR. SEIDEN: On the record for a  
21 second.

22 I asked Sal to confirm that the  
23 original note was the same as the  
24 photocopy that my firm did. And the only  
25 difference is that my firm did not do

1 double-sided photocopies.

2 And in the back was -- of page four  
3 is an endorsement, "Pay to the order of  
4 blank without recourse," signed by Michael  
5 Koch of Fremont Investment & Loan. And he  
6 is vice-president.

7 THE WITNESS: Michael Koch? Do you  
8 have a copy of that?

9 MR. SEIDEN: You are going to look  
10 at this for a second.

11 THE WITNESS: But -- am I able to  
12 ask a question?

13 MR. SANCHEZ: Let me put this on  
14 the record.

15 I don't have a copy of the  
16 endorsement. I can make copies. It's up  
17 to you.

18 MR. SEIDEN: For the purposes of  
19 our litigation, it's not --

20 MR. SANCHEZ: Right, I understand.

21 I will make a copy later just so my  
22 copy can have a copy of that. I don't  
23 have an objection with procedure.

24 MR. SEIDEN: I understand this was  
25 filed in the foreclosure so you may have a

1 copy. I just want to ask --

2 THE WITNESS: Can I make a note to  
3 myself?

4 MR. SEIDEN: Absolutely.

5 THE WITNESS: Could I see the name  
6 on the book back?

7 MR. SEIDEN: It's Michael K-O-C-H?

8 THE WITNESS: Can I see -- okay.  
9 Okay. Thank you.

10 MR. SEIDEN: Sure.

11 Q. I have just one question, if that's  
12 your signatures. That's all.

13 A. That looks like my signatures, yes.

14 Q. Okay.

15 (Discussion off the record.)

16 (Document is marked Exhibit P-3 for  
17 identification.)

18 Q. So same question on P-3, the  
19 mortgage, is that your signature?

20 A. Yes.

21 Q. Is there any dispute that you  
22 signed the note and mortgage?

23 A. No.

24 Q. Is there any dispute that you got  
25 the money?



1           A.       I don't remember getting all of it.  
2       But I'm not -- I haven't finished gathering  
3       information yet.

4           Q.       Okay. Let's take them one at a  
5       time.

6                        What is your complaint against  
7       Ocwen Loan Servicing?

8           A.       It's should be -- they've -- they  
9       were just as bad as Litton.

10                      They didn't respond to my  
11       questions. They wouldn't give me the transcripts of  
12       the full note which I have been trying to get since  
13       I found out that FEMA went out of business. And  
14       they were just totally unresponsive.

15           Q.       And what is your complaint against  
16       Goldman Sachs?

17           A.       Goldman Sachs owned Litton and  
18       Litton told me, we are owned by Goldman Sachs, so  
19       you don't have to worry about doing things that we  
20       have been accused of in the past.

21           Q.       And so what did Goldman Sachs do  
22       that you are not happy with?

23           A.       Well, one thing, they owned it and  
24       they didn't -- they didn't -- they have to take  
25       responsibility for the company that they own.

1           Also, when I served them for the  
2 first time, they got it thrown out on a  
3 technicality. I don't think the court is too happy  
4 with that.

5           And they refused to even listen to  
6 this complaint, even after I put it -- filed legal  
7 action against them.

8           Q.       Where did you file legal action  
9 against Goldman?

10          A.       Essex County.

11          Q.       Before this complaint?

12          A.       Yes.

13          Q.       And they got out of the case?

14          A.       Yeah, they had it thrown out.

15                    I had people from the court that  
16 will be amongst my list, too.

17          Q.       Amongst your list?

18          A.       People -- well, if you start asking  
19 me who I am going to bring to as witnesses -- that  
20 was one of the things you had in there.

21                    But, yes, I filed against them,  
22 Litton's -- Goldman Sach's attorney. I filed and  
23 served Goldman. And Goldman's attorney had it  
24 thrown out.

25                    Well, Goldman's attorney did

1 something that caused the court to come back to me  
2 and say, we made an error.

3                   They are using the error against  
4 us. Do this and just re-file and we will take -- we  
5 will get this back in.

6           Q.       And what happened after that?

7           A.       I got sick. Sicker.

8           Q.       What was wrong?

9           A.       I had began having hypertension  
10 problems. This has been stressful.

11          Q.       Okay.

12          A.       And that's when they escalated.

13          Q.       So there was no second complaint  
14 filed until this one?

15          A.       Yes, this is it.

16          Q.       This -- this one?

17          A.       Yes. Wasn't able to before.

18          Q.       Okay.

19          A.       Because -- I wasn't able to before.

20          Q.       As for HSBC Bank USA, N.A., there's  
21 all -- there's all commas here.

22                   So HSBC and Fremont Home Loan Trust  
23 2006-C Mortgage Backed Certificates, Series  
24 2006-C -- I can't tell from the caption of the  
25 complaint whether -- I can tell by the body of it.

1                   But your attorneys broke that into  
2 two different people or two different entities, one  
3 of them being HSBC Bank USA, N.A. So you sued HSBC  
4 Bank N.A. -- HSBC Bank USA, N.A. by itself.

5                   What is your complaint against HSBC  
6 Bank?

7                   A.        When I realized how egregious the  
8 problems were with Fremont that had gone out of  
9 business and left problems and Litton, I went to  
10 HSBC.

11                   They are your underwriter; this is  
12 your note; you need to be aware of it so you can  
13 intervene to fix this problem; try not to lose  
14 everything that I have built in my business over the  
15 years.

16                   They not only wouldn't respond --  
17 they responded in writing, no.

18                   Q.        I believe I saw the response, the  
19 letter you drafted to HSBC and the documents your  
20 counsel gave me. But I don't believe I saw the  
21 response.

22                   Can you make sure you get me a copy  
23 of that after today, if you want to write it down?

24                   A.        Yes.

25                   Q.        There were a lot of documents.

1 There is a gigantic possibility that I missed it.

2 A. No, I can -- I can get that to you.

3 Q. Okay. And you may not -- so the  
4 Fremont Home Loan Trust 2006-C Mortgage Backed  
5 Certificates, Series 2006-C was also named?

6 A. Yes, because I didn't realize until  
7 after they had gone to Litton that they hadn't been  
8 recording my payments.

9 And I couldn't reach anybody there  
10 to give me a transaction history.

11 That's when I first started trying  
12 to get a loan transaction -- mortgage transaction  
13 history.

14 Q. So your naming of the Fremont Home  
15 Trust was because you wanted to get to Fremont?

16 A. No, I believe that the trust is  
17 responsible, too.

18 Q. Okay. I have read enough of your  
19 papers, but I will ask it -- and I understand the  
20 answer may be long, but why don't you tell me your  
21 complaint against Litton Home Servicing.

22 A. They defrauded me.

23 Q. How did they defraud you?

24 A. They -- before I decided to do a  
25 modification, I went to them to see if it would be

1 feasible because I had other options.

2 That was the least expensive, I  
3 believe. And they told me they would.

4 And then I gave them everything  
5 that they needed. And they said this thing called  
6 HAMP -- H-A-M-P -- I don't remember if they used the  
7 word "HAMP", but something is coming so we will back  
8 you. We will give you the modification. But let's  
9 try to do it this way first.

10 And they took me through a series  
11 of -- I thought it was the inefficiencies. I think  
12 it was their deliberate efforts to defraud me, of  
13 asking for information over and over.

14 It's all in the notes, the  
15 responses you asked. I sent them the checks. They  
16 returned them. I called them and said, this is what  
17 we need to do before I pay off my uncollateralized  
18 debt. I need to know. Because I need this deal. I  
19 am getting an offer from Homeland Security.

20 And they assured me that they would  
21 just send the checks back with a little extra money.

22 And I said, give it to me in  
23 writing and I will get it to you and this will be --  
24 you will complete the papers if I get it to you by  
25 this date? And they said, yes.

1 I got the letter from them  
2 reaffirming it. I got it to them via FedEx.

3 And I was shocked to learn a couple  
4 of days before Christmas that they were foreclosing.

5 So when I called and said I thought  
6 I would have this modification; you assured me this  
7 was done and you just had to get me the papers, they  
8 said, just send us more money, the next payment and  
9 we will get it to you. So I sent them the payments  
10 they asked for.

11 And then I realized that I was  
12 being scammed, even though they were owned by  
13 Goldman.

14 Q. We will have to go through and peel  
15 that back layer by layer and talk about --

16 A. Yeah.

17 Q. Believe me, your attorney has given  
18 me a lot of stuff.

19 You had done one prior  
20 modification, correct?

21 A. With whom?

22 On this note? No.

23 (Document is marked Exhibit P-4 for  
24 identification.)

25 (Discussion off the record.)

1 Q. Do you recognize P-4?

2 A. I recognize this from the  
3 interrogatories you gave me. This is a digital  
4 signature, which I don't do on notes.

5 Also, Juan Carillo, who is still in  
6 the financial services industry -- but this is a  
7 digital signature for him.

8 And as on the original note, I  
9 signed every document -- every -- legally, I have  
10 been doing this for about 30 years or more, put my  
11 initials on every page of a multi-page agreement.  
12 And this only has my digital signature.

13 Q. Are you saying you didn't get a  
14 loan modification?

15 A. I took out a mortgage with Fremont  
16 to get it out of the hands of Litton because Litton  
17 had bought my mortgage and I knew who they were.

18 So I refinanced to get it out of  
19 their hand. And it was with Fremont. And when  
20 Litton bought Fremont's notes, I tried -- I was  
21 going to refinance it out of their hands again.

22 And they told me they were owned by  
23 Goldman. They were now not like countrywide of the  
24 Litton of old days, and that I could trust them.

25 I never modified it again. I was



1 waiting for them to give me a modification  
2 agreement.

3           When I sent the applications --  
4 when I spoke to them in -- you have to look at the  
5 notes, '07 or '08, and I began the process of going  
6 through the modification with them in '08 or '09, I  
7 did a new mortgage with Fremont to get my mortgage  
8 out of Litton's hands.

9           And you go to Essex County Hall of  
10 Records, and you can go and see all the mortgages  
11 and all the notes on my property since it was built.  
12 So you can validate that without me having to tell  
13 you.

14           Q.       Is the property address -- time  
15 out. Strike that.

16           The note, which was P-2, is dated  
17 March 27, '06. That's about this -- that's the note  
18 for the property you reside -- the property at  
19 issue, 541 Scotland Road, South Orange, New Jersey,  
20 correct?

21           A.       I reside at 541 Scotland Road South  
22 Orange, New Jersey.

23           I am not matching up these  
24 documents. I am not in a position now to tell  
25 you -- to look at dates and go back to mine.

1                   But I can tell you that this is a  
2 digital signature.

3                   Q.       That wasn't my question.

4                   A.       I am sorry. I will listen to you.

5                   Q.       In the P-4 that you are looking at,  
6 is it dated November 9, 2007?

7                   A.       Which one? P-4?

8                   Q.       Yes.

9                   Across the top it sayings "Loan  
10 Modification Agreement made this 9th day of  
11 November, 2007, between Veronica Williams and  
12 Fremont Investment & Loan."

13                  A.       Yes.

14                  Q.       The title of document is "Loan  
15 Modification Agreement (providing for fixed interest  
16 rate)."

17                  A.       You are talking about the document  
18 without my signature.

19                         Yes, that's what it says, the  
20 document without my signature that says P-4, that's  
21 what I am reading.

22                  Q.       You admitted that you used  
23 electronic signatures?

24                  A.       Never on documents like this.

25                  Q.       In general, have you used

1 electronic signatures on anything?

2 A. I have used electronic signatures  
3 in the past.

4 Q. Okay. Do you ever recall in 2007  
5 getting a loan modification?

6 A. I don't remember the date, but it  
7 was -- that sounds reasonable. But I don't remember  
8 the date. Two different dates here.

9 Q. Right. One is the mortgage and one  
10 is the loan modification.

11 The mortgage had an adjustable rate  
12 note and the modification says, "Providing for fixed  
13 interest rate."

14 So they locked in your interest  
15 rate at 7.25 percent in 2007; whereas in '06, you  
16 had an adjustable rate.

17 Do you recall that happening?

18 A. I don't remember.

19 I remember having problems with  
20 Fremont and telling them I wasn't going to do the  
21 deal with them unless I had a fixed rate.

22 I don't remember doing the  
23 modification right after a loan. I just remember  
24 doing one deal with them.

25 Q. The original mortgage, you mean,

1 the one deal?

2 A. My mortgage was held by Litton at  
3 the time, I believe. And I was trying to get it out  
4 of the hands of Litton with someone that would give  
5 me the deal that I wanted.

6 And once I finally got the deal  
7 from Fremont, then I signed it. I don't remember  
8 doing two deals with them.

9 That doesn't make sense, do two  
10 deals and a mortgage and a modification within  
11 months of each other. That's financially not right.

12 I do remember them working hard to  
13 get my business and changing things, but --

14 Q. Is the electronic signature on this  
15 document the same electronic signature you have used  
16 in the past for letters?

17 A. I have used that electric signature  
18 for certain letters, but never agreements.

19 Q. And that is your electronic  
20 signature?

21 A. That's my electronic signature.

22 Q. Okay.

23 A. I shouldn't offer this, but you  
24 probably have documents that Litton got from me when  
25 I had sent my application with my electronic

1 signature.

2 Q. I know.

3 The hard part -- I feel like I keep  
4 asking the same question, and Sal wants to object,  
5 and I am sure will.

6 You are telling me that you  
7 remember having talks with Fremont about switching  
8 to fixed rate, getting a modification -- you don't  
9 remember that?

10 A. No. Let me just stop you for a  
11 minute.

12 Q. Okay.

13 A. Not switching.

14 In order to do the deal with  
15 Fremont, these are the terms and conditions that I  
16 need.

17 I learned in the '70's, do not do  
18 an escalating -- I didn't do a mortgage without a  
19 fixed rate.

20 Chase offered me a fixed rate and I  
21 had that. Why would I go there and do this?

22 So the only way I would do it was  
23 with a fixed rate. They kept coming back to try to  
24 make that happen for me.

25 Q. And you are saying they never did

1 that?

2 A. They did that, but I didn't do -- I  
3 didn't do -- I did one deal with them, one mortgage  
4 with them.

5 I didn't -- I didn't -- I didn't do  
6 a deal with them that wasn't what I wanted.

7 Q. Can you explain why we are looking  
8 at P-4?

9 MR. SANCHEZ: I am going to object  
10 to the form of the question. But --

11 A. You would have to explain that to  
12 me. You gave me P-4, right?

13 Q. Right.

14 A. So you tell me. I don't  
15 remember -- I don't know how -- this makes no sense  
16 to me.

17 Q. Okay. I will stop beating a dead  
18 horse here.

19 A. Yes.

20 I can go back through 35 years of  
21 financial and economics expertise and tell you that  
22 would be foolish. I knew not to do that before I  
23 got a Bachelor's in economics.

24 Q. So let's get to the meat here.

25 A. Okay.

1           Q.       With Litton you told me that your  
2 complaint is that starting in what year you were  
3 having negotiations with them for a loan  
4 modification?

5                     Let's start from the beginning.

6           A.       I would have to look at the  
7 documents to remember which year. We are going back  
8 to '08, I think. But it's in the documents when I  
9 started.

10          Q.       All right. I will read from P-1,  
11 the complaint.

12                     That says, "In or about 2009" -- it  
13 days "defendant" -- but it's "plaintiff" --  
14 "Veronica Williams was delinquent -- was delinquent  
15 in payment of residential debt for unexpected and  
16 unavoidable reasons. Defendant" -- that was  
17 paragraph 15 with my change of the word from  
18 "defendant" to "Veronica Williams".

19                     Paragraph 16 says, "Veronica  
20 Williams negotiated the loan work-out plan with  
21 Litton effective July 1, 2009, consisting of three  
22 monthly arrears payments."

23                     Does that sound accurate?

24          A.       Accurate but not complete.

25          Q.       The floor is yours.

1           A.       It must have been 2008 when I first  
2 contacted Litton to see if this was feasible with  
3 them because it was either going to come out of  
4 their hands or I would use alternate means of  
5 financing.

6                   And they said, we can do the same  
7 thing. Do it with us.

8                   And that's when I began putting --  
9 identifying everything that was necessary to get the  
10 modification.

11                   And probably in early 2009, I  
12 probably gave them their first document that asked  
13 for everything.

14                   There was a time at that -- around  
15 that time when someone at Litton -- one person, but  
16 the person is documented in a letter that I sent  
17 back to Litton -- said, we can do this. But to get  
18 the program you want, get you the best deal, you  
19 have to be three months in arrears. So I didn't pay  
20 based on their instruction.

21                   And, like I said, the person --  
22 they know that because people that talked to me  
23 after that said, oh, we know -- you wrote down that  
24 so-and-so said this, so we are not going to, you  
25 know -- surmising he got in trouble.



1                   So by the time we got to July, we  
2 had gone through all these machinations of numbers.  
3 And that's when I expected that the modification was  
4 approved.

5                   Q.       Was it -- is it your understanding  
6 that for that -- we will call it the 2009 loan  
7 work-out plan as it's typed in your complaint --  
8 that you had given Litton everything they needed to  
9 review your loan for a loan modification?

10                  A.       Beyond that.

11                         It was my expectation that I was  
12 going to -- that I was being given the modification,  
13 which is why I sent them the certified funds that  
14 they needed to finalize it.

15                  Q.       Did you send payments for July 1,  
16 August 1 and September 1 of 2009 for a trial plan?

17                  A.       That sounds right because once they  
18 got -- they needed that so they could finalize it.

19                  Q.       Was it your understanding that all  
20 you had to do was make those three payments timely?

21                  A.       Yes.

22                  Q.       And you would be given a  
23 modification?

24                  A.       Absolutely.

25                  Q.       Do you have any documents that

1 outline that?

2 A. I don't know. I have to go back  
3 through the notes.

4 But I -- I wouldn't have sent that  
5 money if it wasn't perfectly clear to me. I had  
6 many conversations with at least 30 people at  
7 Litton.

8 Q. Do you know that Litton got  
9 payments for June 1 -- strike that -- for July 1,  
10 August 1 and September 1 of 2009, for that loan  
11 work-out plan?

12 A. Yes, because they sent them back to  
13 me.

14 And then I called them and said,  
15 what are you doing? I have gave you everything that  
16 you needed.

17 And they said, no, we need a little  
18 bit more.

19 And I said, if this is the case and  
20 you are really going to give it to me, give it to me  
21 in writing and I will give it to you by the date.

22 They even extended the date. So I  
23 got the letter. I got them -- I returned those  
24 checks and more because I had to go to -- I had to  
25 go and get the third check -- the third payment.

1 The check that I added was a money order and I sent  
2 it Federal Express. They got it before their  
3 deadline.

4 Q. Do you have any proof that you  
5 mailed the June 1 -- strike that -- the July 1,  
6 August 1 and September 1 payment timely to Litton?

7 A. Only their letter that confirmed  
8 that they would keep it this time.

9 I have to go back because I have  
10 tons of documentation, so I don't know what I  
11 have -- but I don't know what I have.

12 But I know it was sent on time and  
13 I'd have to go back through my documentation to see  
14 what I have.

15 Q. I want to say your attorneys gave  
16 me probably a thousand pages, and that's probably an  
17 underestimation. A lot of it was duplicates. Some  
18 of them were useful; some of them were not.

19 What I was looking for in my  
20 request were documents such as that that are key to  
21 what you said in your complaint.

22 So it will be very helpful to me if  
23 you could provide to them the documents related to  
24 this 2009 -- whether they are checks, a copy of a  
25 letter sending the checks back to you that you are

1 saying you got, anything that's relevant to that  
2 claim.

3 A. I'll see what I can find.

4 But this is what -- now that you  
5 mention this, it infuriated me.

6 They just sent certified funds in  
7 the mail to me. I don't remember anything with it  
8 other than the letters -- than the checks appearing  
9 in my box, my mailbox.

10 That was what infuriated me, that  
11 that's like sending me cash and not even telling me  
12 that it's coming.

13 That's why when I got back to them  
14 and said, if we are going to do this, let me know  
15 right now. Be honest. I want it documented  
16 because, otherwise, I will just take this out of  
17 your hands, 'cause I could then. I didn't need them  
18 financially.

19 Q. When you spoke to them about the  
20 July 1, August 1, September 1 deal, loan  
21 modification, loan work-out plan, they said, make  
22 these three payments timely, and then what?

23 A. And then the modification is yours.  
24 Then we'll process -- then it's valid. Once you  
25 make the payments, then it's a done deal.

1 Q. Do you recall when you got the  
2 payments back?

3 A. I think it was August -- September,  
4 right before I sent it back to them.

5 Q. Well, if it was August, then that  
6 means you didn't make the September 1 payment?

7 A. I sent them all three payments in  
8 one envelope, one transaction.

9 There were checks dated with  
10 different dates because I didn't want any chance  
11 that they said they didn't get it. So they got  
12 separate checks with separate dates, certified from  
13 the bank.

14 And I have copies of those checks.

15 MR. SEIDEN: You want to offer  
16 something?

17 MR. SANCHEZ: Can we go off the  
18 record?

19 (There is a brief recess.)

20 Q. So turn to page -- no page numbers.

21 Turn to the third page where --  
22 yes, paragraph 16 and 17 are where I read from.

23 MR. SANCHEZ: Wait, hold on. I'm  
24 sorry.

25 The copies I just gave you has a

1 page number on it. Is that a problem?

2 MR. SEIDEN: No, it's possible.

3 Okay.

4 MR. SANCHEZ: I mean, it's been  
5 filed.

6 MR. SEIDEN: It's amazing, isn't  
7 it? How do I have this?

8 (There is a brief recess.)

9 Q. Before we recessed we were talking  
10 about P-1, the complaint in this action, and we were  
11 talking about what happened in 2009 regarding what  
12 your attorneys have called a loan work-out plan for  
13 July 1, August 1 and September 1.

14 You had explained to me that you  
15 sent one envelope with three checks to Litton and  
16 that they had mailed them back, and you don't know  
17 whether you got a letter with the money back or if  
18 it was just your certified checks.

19 A. Correct, I don't.

20 Q. And you would look for that letter  
21 or envelope.

22 A. I can look, but it's hard. That  
23 was five years ago.

24 Q. Looking at paragraph 18, which is  
25 the next paragraph, I will replace "Veronica

1 Williams" with the first word "Defendant".

2 "Veronica Williams timely notified  
3 Litton in advance that the September payments, the  
4 third of three payments pursuant to the loan  
5 work-out plan, would be delayed because of water  
6 damage in the subject rental property that would  
7 require immediate repairs in order to continue to  
8 produce income."

9 A. That sounds familiar. That was  
10 probably right.

11 But I would have to go back and  
12 find the document, the letters and checks to see  
13 what was there, what was sent to remember exactly.  
14 I know I sent multiple payments.

15 But that sounds familiar now that I  
16 have that because I know I sent them more money when  
17 I sent the new checks in September or October.

18 Q. Okay.

19 A. Because I had to go get the money  
20 order to add to the checks that I was sending back  
21 to them.

22 Q. Well, then, you didn't send three  
23 payments in --

24 A. I'm not sure. I am just trying to  
25 be honest here.

1 Q. That's all you can be is honest.

2 A. I know I sent them multiple checks.  
3 I don't remember the exact amount. I thought I sent  
4 them everything so that the modification was a done  
5 deal.

6 This sounds like I had to send them  
7 another check, which I did. But they had returned  
8 the check, so I had to add payment to the checks  
9 that I returned to them.

10 I don't remember the amounts of  
11 everything.

12 Q. Do you know why the payment -- the  
13 checks were returned?

14 A. That's why I was outraged.

15 No, I thought -- Litton has a  
16 history of doing this. And because they were owned  
17 by Goldman now, I didn't think I would see this.  
18 But they -- that's not unusual.

19 So that's why I was outraged.

20 Are you trying to set me up here?  
21 They assured me that they weren't.

22 I'm sorry. What did you say?

23 MR. SEIDEN: Off for a second.

24 (Discussion off the record.)

25 Q. Can you recall the date you sent



1 the two checks --

2 A. From five years ago?

3 Q. Yes.

4 A. No.

5 I could probably go back through  
6 notes and see if I can find it. But I don't  
7 remember specific dates of things that I had sent  
8 three months ago, to be honest.

9 Q. Do you recall getting any letters  
10 from Litton that said the status of your review of  
11 this loan modification?

12 A. I don't remember getting -- I may  
13 have, but I don't remember that.

14 I remember them sending me through  
15 hoops over and over again to send them new data cut  
16 a different way.

17 I said, guys, do you understand  
18 finance? I remember sending this back and you  
19 saying send us your checks back with a little bit  
20 more money and you'll get the modification.

21 And I remember saying, well, send  
22 me that in writing because you haven't done it yet.

23 And I remember getting that and I  
24 remember sending the checks Fedex so I can prove  
25 when they arrive.

1 Q. And you have all that?

2 A. Yes, sir.

3 Q. And you will give all that to Sal?

4 A. Yes, sir.

5 Q. The sentence or two you just said,  
6 there were no dates in there. I want you to take a  
7 second and try to see if you can plug the dates in.

8 A. I don't have to think. I'm still  
9 going through pain.

10 I can't remember specific dates  
11 from five years ago, and I am not going to try and  
12 pretend that I can because that would be dishonest.

13 Q. Okay. Do you know if the checks  
14 were ever applied to your account?

15 A. I don't know if any checks were  
16 ever applied. I don't know if any payments for the  
17 whole course of this note were ever applied.

18 Q. Do you know if Litton ever received  
19 a full, completed -- strike that.

20 Were you ever told by someone from  
21 Litton during this three-month, four-month span in  
22 2009, July, August, September, October, maybe --  
23 were you ever told, we have your full, completed  
24 application; make the three payments; you'll get a  
25 modification?

1           A.       Let me --

2           Q.       This is a yes or no one for me. I  
3 should have prefaced it.

4           A.       Well, then repeat it.

5           Q.       Okay.

6                    Were you ever told July, August,  
7 September of 2009, that you had a completed loan  
8 application for a modification?

9           A.       July, August or what?

10          Q.       Or September. Some time around  
11 that time, it could be, give-or-take, a month either  
12 way. Or probably not either way.

13          A.       I don't remember being told that I  
14 had a completed modification during those months.

15          Q.       Completed package where they asked  
16 you to submit things and then they said, okay, we  
17 have everything now.

18                    Did they ever say, okay, we have  
19 everything now?

20          A.       I don't remember being told that by  
21 September.

22          Q.       Okay. And is it your position that  
23 they should have?

24                    MR. SANCHEZ: I am going to object  
25 to the form of the question.

1           Q.       Is it your position that Litton --  
2       that you had given Litton everything they needed  
3       that they had asked you for at that time?

4           A.       I believed that summer that I had  
5       given Litton everything that I needed to have the  
6       modification.

7           Q.       Did you ever receive a letter that  
8       said, we are missing X, Y, Z?

9           A.       I don't remember --

10          Q.       For example, we are missing a  
11       profit and loss statement from this business or we  
12       are missing pay stubs or we are missing tax return?

13                   Do you recall receiving any of  
14       those letters?

15          A.       No.

16          Q.       So after this first loan work-out  
17       plan with payments due July, August and September,  
18       what is the next work-out plan you discussed with  
19       Litton?

20          A.       Yes. I got the checks back. I  
21       asked them what's going on.

22                   And they said, we are sorry; it  
23       shouldn't have been returned; send us that check and  
24       a little bit more by this date and you are  
25       definitely going to have the work-out plan this

1 time.

2 Q. And did you at that point -- did  
3 you still want a loan modification?

4 A. Yes, because I had a contract on  
5 the line. And I didn't want to spend time with  
6 somebody else because they had -- they had -- it was  
7 almost a year dealing with them.

8 Q. Who is "them"?

9 A. Litton. I am sorry. Litton.

10 Q. Okay. You said you had someone  
11 else on the line. I wasn't sure.

12 A. No, Litton had been leading me down  
13 the path. They were the best; they were forthright  
14 and they were owned by Goldman; they wouldn't do  
15 anything wrong.

16 And then I got the checks back and  
17 I'm thinking what I'm I going to do.

18 So they said, I am sorry,  
19 Miss Williams, we shouldn't have returned the  
20 checks; send them back to us with a little bit more  
21 money and you'll get the modification.

22 I said, give me that in writing and  
23 give me more than a week because I need more than a  
24 week to get it to you.

25 And they gave me a date; they gave

1 me the letter. I got the money to them before the  
2 date.

3 Q. If you turn to page four, paragraph  
4 19 says, "On or about September 11, 2009" --  
5 substitute "Veronica Williams" for "Defendant --  
6 "Veronica Williams satisfied her obligations to pay  
7 Litton the third monthly arrears payment pursuant to  
8 loan work-out plan."

9 A. That could be right.

10 Again, I don't know exact dates.  
11 Money was going back and forth. I'd have to go back  
12 and see what went where and when.

13 Q. Okay. To the best that you can, do  
14 you recall getting a check -- getting the checks  
15 back that you keep referencing after September 11 or  
16 before September 11?

17 A. I don't remember September 11 of  
18 this year. I'm sorry.

19 You want me -- I just can't give  
20 you an honest answer on specific dates from more  
21 than a few months ago.

22 Q. Paragraph 20 says, "Litton returned  
23 Veronica Williams arrears payments rather than  
24 recognizing them."

25 A. Yes. I have been saying that over

1 and over, that they sent the checks back to me that  
2 I sent to them.

3 Q. So, chronologically, in the  
4 paragraphs it gives the impression it happened after  
5 September 11.

6 A. I don't know the exact dates.

7 Q. Okay.

8 A. I was trying to the best of my  
9 ability to put these dates and all the information  
10 together. And I did this in severe pain, so I don't  
11 remember the exact dates.

12 But you will see documents that  
13 show that the checks that Litton sent me alone  
14 saying, do this by this date and you will have your  
15 modification.

16 You will see the documents that  
17 show that the checks went to them and who signed for  
18 them and on what date.

19 I made sure of keeping that because  
20 that's what they told me I needed to do to get the  
21 modification.

22 Q. Do you understand that the trial  
23 modification was a trial, and that you still had to  
24 apply for the actual modification?

25 A. No.

1 Q. Okay. Is that based -- do you  
2 believe -- do you believe that because of your  
3 conversations with Litton?

4 A. Yes. Made it clear, it will be a  
5 done deal. I asked that over and over.

6 Q. In paragraph 22, it says, "Litton  
7 modified and reinstated the loan work-out plan  
8 offered to Veronica Williams by lowering the amounts  
9 due for the three monthly payments and by setting  
10 three new dates beginning November 1, 2009."

11 A. Yes.

12 Q. That's correct?

13 A. That sounds correct to me.

14 Again, dates, I can't say  
15 definitively, unless I go back and look at  
16 documents. But that sounds reasonable to me.

17 Q. Next paragraph says, "On or about  
18 October 28, Defendant timely resubmitted" -- "2009"  
19 -- "Veronica Williams timely resubmitted all three  
20 loan work-out payments in full to Litton Loan."

21 A. Yes.

22 Q. That is correct?

23 A. I sent that -- that document I sent  
24 by FedEx X, that I keep talking about had all the  
25 payments to approve of they said they were going to



1 approve.

2 Q. And were you still submitting the  
3 underlying application at this time?

4 A. I don't remember submitting the  
5 underlying application.

6 At this point, I just believed it  
7 was paperwork so they could get it done right, that  
8 it had been approved. All they needed was the  
9 money.

10 Q. So were you getting letters that  
11 says -- or phone calls and conversations with them?

12 Were you getting any correspondence  
13 whatsoever from Litton that said you need to apply  
14 for the underlying loan application?

15 A. No. It was a done deal.

16 If I had gotten that, I wouldn't  
17 have paid off uncollateralized debt in September or  
18 October.

19 Q. How many times, best you recall,  
20 did you submit your financial documents for that  
21 loan -- for a loan modification to Litton?

22 A. Too many.

23 But the ones that I remembered are  
24 in the interrogatories.

25 Q. I didn't get responses to

1 interrogatories.

2 A. Well, we are still preparing them.

3 But I would have to go back to the  
4 interrogatories to remember how many.

5 It was too many. I have been in  
6 finance over 30 years. I have never seen it. I  
7 thought either you're incompetent or somebody is not  
8 reading it.

9 Q. And what was your conclusion?

10 A. When they said they were going to  
11 finally give me the modification, that they finally  
12 got somebody who understood what they were reading.

13 Q. You said either they were  
14 incompetent or they were not reading. I wanted to  
15 know what is your opinion.

16 A. I still don't know. I still don't  
17 know.

18 But I know they fixed it after I  
19 challenged it and they came back with the  
20 modification.

21 Q. When did they come back with the  
22 modification?

23 A. Probably -- whatever that date was.  
24 It was the summer of '09. Spring or summer of '09  
25 when I sent the checks.

1 Q. Okay. So we kind of have to  
2 separate these because they separate in your  
3 complaint for the -- it's hard to decipher what I am  
4 reading.

5 There was a first one in we will  
6 call the summer, July 1, August 1, September 1.

7 Then your complaint says there is a  
8 second one. We will call it the winter, beginning  
9 December, November, January.

10 A. Yes.

11 Q. For the winter one, that's what we  
12 are discussing, because you are saying in the summer  
13 you sent the payments; they sent them back and then  
14 they gave me this new one in the winter.

15 A. Yes.

16 Q. So for the winter, do you recall  
17 supplying the financial documents?

18 A. I understand.

19 Q. Okay.

20 A. We were talking about the financial  
21 documents. Those were all supplied during the  
22 spring/summer.

23 Then they gave me the modification;  
24 made the payment; it's a done deal. They sent the  
25 checks back.

1 I said, I need to make sure you are  
2 not playing about with me. I can give it to you.

3 They said, we will have to redo  
4 another one -- I believe they said that -- it will  
5 make it better for you; send the money again by this  
6 date.

7 And same thing, once we get all  
8 three of those payments, it's a done deal.

9 Q. I know you are a highly-educated  
10 woman that understands finance.

11 Did you not provide them with  
12 updated financials in the wintertime that you had  
13 given them in the fall?

14 A. I don't remember having to provide  
15 updated financials. They didn't require that.

16 But they required updated money.  
17 And they kept taking money, saying, we are sorry; we  
18 just didn't get this processed; send us a payment  
19 again; a payment again.

20 Q. How many payments -- and I'm asking  
21 you to provide the proofs -- maybe you are -- with  
22 the interrogatories. I don't know.

23 Did you make to Litton, starting  
24 with that fall -- your complaint says you made the  
25 three, with the September one being after the date.

1           Did you state on September 1 and  
2 then in October you sent three? It just says on  
3 October 28, 2009.

4           So right now that's, I guess, in  
5 theory, six payments that would have been made.

6           A.       Keep --

7           Q.       But -- sorry.

8           But that would be -- those were  
9 some duplicates is what you are saying, because if  
10 Litton sent them back, so with the first three  
11 payments and the second three payments,  
12 theoretically, were the same checks.

13          A.       Let's say "checks" instead of  
14 "payments". It will be clearer.

15          Q.       Okay.

16          A.       I sent them multiple checks that  
17 summer. They sent them back to me.

18                 I said, make sure this is right and  
19 I will send you these checks back.

20                 They said, okay, we will redo and  
21 make it lower, but send us those checks back plus  
22 new checks.

23          Q.       When did you send -- why would you  
24 have to send new checks?

25          A.       Because they said that's what I

1 needed to make it a done deal and give me the final  
2 modification.

3 Q. Do you remember any dollar amounts?

4 A. No, but they are documented in  
5 there. I can give that to you.

6 Q. Yes.

7 A. I have collected a lot of this. I  
8 don't remember amounts.

9 I gave them several checks, not  
10 just returning the ones, but more.

11 Q. But if it was for less money --

12 A. Because I gave them the money that  
13 they asked for so I could get what I needed, what  
14 they told me they were going to give me.

15 Q. And you are saying they asked you  
16 for more money?

17 A. Yes, so I could get what I needed.

18 I was waiting for a security  
19 clearance. And they said, oh, we made this mistake.  
20 We will fix it.

21 I said, do that. I need this  
22 clearance so I can get the task order.

23 So, in hindsight, I shouldn't have  
24 given them a dime. But I sent the checks because  
25 they are owned by Goldman.

1                   Who is going to do that? They are  
2                   federally chartered. Who is going to do that? And  
3                   cash the check, too?

4                   So I sent them the checks. I  
5                   expected everything to go through and be fine, as  
6                   they said.

7                   And I have copies of those.

8                   Q.           Would you be surprised if I told  
9                   you that you didn't supply new financials in that  
10                  winter for that loan modification review?

11                  A.           I don't remember what I supplied.  
12                  But I would -- I gave them everything they asked  
13                  for.

14                  Q.           In the fall?

15                  A.           Every time I communicated with them  
16                  I gave, and I sent them money and I gave them what  
17                  they asked for.

18                  Q.           Okay. Has HSBC Bank USA, N.A. ever  
19                  contacted you directly?

20                  A.           Only to tell me that it wasn't  
21                  their responsibility to fix what Fremont and Litton  
22                  were doing, and they weren't going to do anything  
23                  about it.

24                                Whatever it was, I will show you  
25                                the letter.

1 Q. I notice --

2 A. And they may have -- I have lawyers  
3 since then. So, you know, I know that they are  
4 doing foreclosures against me again for a second or  
5 third time.

6 Q. Did they ever use any foul use of  
7 language in the one letter you received?

8 A. I don't remember. I have to look  
9 at it, but I doubt it.

10 Q. Did they ever call you on the  
11 phone?

12 A. I don't remember. I have to go  
13 back through my notes.

14 We are going back -- when was that  
15 letter? In 2010, probably, right?

16 I think we are going back four  
17 years. I don't remember.

18 I'd have to -- to give you an  
19 honest answer, I have to review notes. I don't  
20 remember the details of who talked to me when.

21 Q. I guess -- to ask you a general  
22 question, do you feel harassed by HSBC directly?

23 A. I feel demeaned.

24 Q. I only went to a little, small  
25 college. You have to tell me what "demeaned" means.



1           A.       "Demeaned" means to make me feel  
2 like less than anything, like it's -- they were  
3 going to do what they were going to do, and their  
4 affiliates were going to do what they were going to  
5 do, and it didn't matter what I said or what I  
6 showed them; get away, leave me alone.

7                       So it made me feel like I couldn't  
8 do anything. Nothing was going to happen with them.

9           Q.       But they didn't try to collect any  
10 money from you in that letter?

11          A.       No, they didn't try to collect  
12 until they filed foreclosure against me.

13          Q.       They were attempting to take the  
14 property -- they are filing a foreclosure action to  
15 close the mortgage, put it that way, right?

16          A.       I don't know what steps they are  
17 in, but, yes, they are trying to foreclose.

18          Q.       That's the grand scheme, in other  
19 words?

20          A.       Yes.

21          Q.       I will ask the same types of  
22 questions for Goldman.

23                       Besides being an entity that you  
24 are claiming owns Litton, or owned Litton, did they  
25 ever contact you directly?

1           A.       I don't remember. I don't  
2 remember.

3                    I doubt it. I don't remember. Not  
4 in -- after I filed suit against them. They just  
5 went to court and got the complaint thrown out so I  
6 had to re-file.

7           Q.       And you didn't?

8           A.       That's why we are here today; I did  
9 it.

10          Q.       Okay. You are right. You did.  
11                    Do you feel harassed by Goldman?

12          A.       I feel that they are behind it,  
13 yes. They are -- yes.

14          Q.       Why do you believe that Goldman had  
15 anything to do with whatever transpired with Litton?

16          A.       Why do I believe they had anything  
17 to do?

18          Q.       Yes.

19          A.       I'll show you the letter from the  
20 Federal Reserve that clearly said that Goldman owns  
21 Litton when they responded to me about the  
22 complaint.

23          Q.       I'll show you that letter, but --

24          A.       And that's one of the reasons why.  
25 But there are others.

1           Q.       So because they own it, you believe  
2 they knew everything that was going on with your  
3 particular mortgage?

4           A.       I don't know.

5                    I filed with them so at the moment  
6 that I filed an action against them, I don't believe  
7 that a company that big knows the details of their  
8 subsidiaries in all the transactions.

9                    But the moment I file an action  
10 against you, a legal action, you are aware of  
11 something, unless you are paying people to try to  
12 get it off your back.

13           Q.       Do you have any paperwork or  
14 documents that would show that Litton and Goldman  
15 knew what was -- or that Goldman knew what was going  
16 on with your mortgage with Litton?

17           A.       Trying to think about how to answer  
18 that.

19                    I have correspondence with other  
20 parties that leads me to believe that they were  
21 taking steps based on what involved my mortgage.

22           Q.       When you say "parties", do you mean  
23 entities in this case as in a party, or just other  
24 companies, people in the world?

25           A.       The SEC, there are a few people

1 there. I mentioned the Federal Reserve.

2 Other people through what I have  
3 been looking at and finding out, yes.

4 Q. And have you given those documents  
5 to Sal?

6 A. Probably. I'd have to go back and  
7 look. Maybe not all of them.

8 Q. Okay. Same questions for Ocwen,  
9 for Ocwen Loan Servicing.

10 Have they called you?

11 A. Yes.

12 Q. And when did they call you? Let's  
13 go with that.

14 A. You want dates?

15 Oh, no.

16 Q. We can probably talk years, can't  
17 we?

18 A. From the time that they -- that --  
19 okay, I'll give you this: From the time that the  
20 SEC allowed Goldman to move Litton's mortgages to  
21 Ocwen, Ocwen began contacting me.

22 Q. And did they harass you?

23 A. "Harassment" is a nebulous word in  
24 that case.

25 When people call and try to collect

1 money from you that wasn't entitled to be collected,  
2 I don't know how to describe that. But it's not  
3 pleasant.

4 But most of the people that called  
5 just asked for money, and they refused to discuss  
6 anything about -- they never gave me a transaction  
7 history. And all they wanted to hear is when are we  
8 going to get our money.

9 Q. Did they ever use foul or abusive  
10 language?

11 A. I don't remember Ocwen doing that.  
12 I don't remember that.

13 I'd have to go back through notes,  
14 but I don't remember Ocwen.

15 I remember problems with Litton,  
16 but it could have -- going being back years, I have  
17 to go back through notes to remember how to answer  
18 that question accurately.

19 Q. Why do you believe that Ocwen can't  
20 be your loan servicer?

21 A. Because I don't -- they got a bad  
22 loan from Litton and it wasn't cleaned up like it  
23 was supposed to have been.

24 They were supposed to -- the loan  
25 was supposed to have been -- all the issues

1 addressed before it went to Ocwen. And it wasn't.

2 Q. Well, why does that mean they can't  
3 be the servicer?

4 A. Because they don't have accurate  
5 information. They don't know what to collect.

6 Q. But they could still -- what if  
7 they -- in a perfect world, what if they just  
8 magically cleaned everything up? Then they could be  
9 the servicer?

10 A. Possibly.

11 MR. SANCHEZ: Objection to the form  
12 of that question.

13 But you can answer it.

14 THE WITNESS: Oh, well, then, I  
15 won't answer it.

16 MR. SANCHEZ: No, you can answer  
17 it.

18 A. Oh, so what's your question?

19 Q. I am asking you to speculate.

20 Just strike the question. No, you  
21 can strike the whole thing. That's fine.

22 A. Okay.

23 Q. Did Ocwen ever call you at an  
24 inconvenient hour?

25 A. Oh, yeah.

1 Q. What's inconvenient?

2 A. Well, I was very -- I was very sick  
3 when Ocwen was doing that.

4 It was -- all of this, everything  
5 that had been promised to me was going away. I had  
6 lost my contracts and I was very sick.

7 So I don't remember which year, but  
8 they could have called me in the middle of the  
9 afternoon when I was resting from medicines and it  
10 would have been inconvenient for me, but not  
11 inconvenient for most people.

12 So I -- you know, I do have -- I  
13 could go back to my notes and remember some dates  
14 and times that they called. I could retrieve some  
15 of that. But I don't remember all of them.

16 None of this was pleasant from the  
17 time that I found out that Fremont wasn't recording  
18 my payments.

19 Everything that I went through,  
20 even though Litton made me feel they were going to  
21 be able to resolve this, so I could go through it.

22 I didn't even -- at that point I  
23 had so much money that was going to come in, I  
24 didn't care about some of the errors in the mortgage  
25 at that time.

1 Q. So there are issues -- you keep  
2 saying "Fremont". There were issues with the loan  
3 before Litton became the servicer?

4 A. Yes. And they fixed some of the  
5 errors, but not all of them.

6 Q. And was it your intention that the  
7 loan modification would just wipe the slate clean?

8 A. I wouldn't have cared because I had  
9 so much -- the contract was so big. What I owed  
10 them was a small price to pay to get them off my  
11 back once the contracts came through. So I didn't  
12 care about those errors.

13 Q. And, so, that's why you continued  
14 with just the loan modification efforts?

15 A. Yes.

16 Q. Okay. You answered.

17 A. Yes, it was a no-brainer.

18 Q. And same questions for Fremont,  
19 Home Loan Trust 2006-C Mortgage Backed Certificates,  
20 Series 2006-C.

21 Do you have any idea what that is?

22 A. Yes.

23 I know you weren't meaning to  
24 insult me by asking that.

25 Q. I was not meaning to. I know what



1 --

2 A. It's a financial instrument. I  
3 questioned when I go -- you know, a lot of this is  
4 public record.

5 You just go to EDGAR and you find  
6 it.

7 I don't have any proof right now,  
8 but I questioned that that was all done above board  
9 and in accordance with under the federal guidelines  
10 they agreed to operate under.

11 MR. SEIDEN: Off the record.

12 (Discussion off the record.)

13 (The answer is read back by the  
14 Reporter.)

15 Q. I'll just call it Fremont Home Loan  
16 Trust from now on for your financials, if that's  
17 okay, and you will know that I mean the Fremont Home  
18 Loan Trust 2006-C Mortgage-Backed Certificates,  
19 Series 2006-C deal. All right?

20 A. Yes.

21 Q. So Fremont Home Loan Trust, did  
22 they ever contact you directly?

23 A. I don't remember.

24 Q. Okay.

25 A. Because that would have been before

1 2008.

2 Q. I'm not asking in --

3 A. Oh, the trust itself?

4 No, I doubt it. No. I'm sorry. I  
5 doubt it.

6 Q. So you don't recall getting any  
7 phone calls from Fremont Home Loan Trust?

8 A. No.

9 Q. And you don't feel harassed by  
10 Fremont Home Loan Trust?

11 A. That's -- that's not a clear --  
12 there's not a clear answer to that.

13 Q. Do you feel the same level of  
14 harassment towards every Defendant that you named?

15 A. "Harassment" -- let me just kind of  
16 explain why it's difficult.

17 "Harassment" most people think of  
18 as letters and words.

19 Q. That's right.

20 A. But financial actions and financial  
21 movement I consider harassment, too.

22 So in terms of the way most people  
23 consider harassment words and calls, I don't feel  
24 harassed equally by all of them.

25 But in terms of actions that

1 affected me, I feel harassed by all of them.

2 Q. Okay. Can you separate in your  
3 mind Litton and Ocwen?

4 A. In terms of what?

5 Q. Their actions in this -- with your  
6 mortgage.

7 A. There's a gray area where there's  
8 overlap.

9 But in terms of actions, I can  
10 separate at least 80 percent of the actions between  
11 the two.

12 Q. And what -- you are just saying,  
13 you know, who was taking which actions 80 percent of  
14 the time?

15 A. No.

16 Q. What do you mean by "80 percent"?

17 A. Give you an example: Lack of a  
18 transaction history, which is responsibility of  
19 Ocwen, responsibility of Litton, responsibility of  
20 Fremont.

21 And since the physical notes moved  
22 from one legal entity to the other and they refused  
23 to provide that, but they think they are going to  
24 put it in words, I feel harassment because they all  
25 took responsibility in holding that note.

1 Q. You earlier saw that I was provided  
2 with the original note, right, that you looked at it  
3 today?

4 A. Ah-huh. I saw this -- I saw this  
5 document. There's one document that had my  
6 signature on it.

7 Q. P-2 you looked at and said it was  
8 your signature.

9 If you want to look at it again, it  
10 was the original note.

11 A. P-4 was the one that was a problem.  
12 Yes, this one, P-3 -- now where's  
13 P-2?

14 Q. It's over here.

15 A. Okay. Is that the one with Michael  
16 Koch's name on it?

17 MR. SEIDEN: That one is not. But  
18 the original one is.

19 MR. SANCHEZ: Right.

20 MR. SEIDEN: I will let Sal make a  
21 photocopy before we leave today, or I will  
22 just e-mail them all when I get back.

23 THE WITNESS: It gets confusing to  
24 me because when I look at what is  
25 physically written on these notes, it's

1 something that doesn't make sense to me.

2 MR. SEIDEN: Miss -- I didn't ask  
3 any questions.

4 THE WITNESS: Oh, okay. I am  
5 sorry.

6 What was your question? I'm sorry.

7 Q. I'm trying to understand what your  
8 complaints are against each one of the companies  
9 that I represent.

10 So when I asked you if you could  
11 separate Ocwen from Litton in terms of their actions  
12 in this case, I was hoping you would just say yes.  
13 But you answered 80 percent.

14 And I was asking what you meant by  
15 80 percent.

16 A. The hand-off between -- Litton was  
17 dissolved and Goldman moved the mortgages to Ocwen.  
18 The hand-off between those entities is where it's a  
19 little hairy.

20 Q. I will give you an example of an  
21 answer I thought I might get, and see if it helps  
22 you form an answer.

23 A. I am not trying to be difficult. I  
24 am sorry.

25 Q. I can draw a line in the sand as to

1 when because I had asked Litton for \$400,000 loan  
2 mods, and they did the payment returns and  
3 everything else I said about earlier.

4 And I can draw on Ocwen. All that  
5 Ocwen did with the loan is not communication with me  
6 directly or didn't give me the document I was  
7 looking for or loan modification or something like  
8 that.

9 I am trying to separate the actions  
10 of each.

11 A. I know.

12 Q. If you want to try the best you can  
13 to tell me where that -- where the split is, that's  
14 all I am looking for.

15 A. Let me use different words.

16 I understand exactly the actions,  
17 the phone calls, the letters, the faxes that Litton  
18 provided me that I felt were a problem.

19 I understand clearly the phone  
20 calls, the voice mails that Ocwen gave me that I  
21 thought were a problem.

22 Q. So I think I understand the actions  
23 of Litton were your complaint, which is there was a  
24 fall loan mod situation, a winter loan modification  
25 situation.

1                   What is -- what are the issues with  
2 Ocwen relating to the loan?

3                   A.       The primary one, they repeatedly  
4 refused to give me a transaction history, and  
5 despite not giving that to me, they continually  
6 asked me for money. And it was more than I believed  
7 it should have been.

8                   Q.       And is all of this in writing?

9                   A.       I don't know. I have to go back  
10 and look at notes.

11                  Q.       I have to think based on the  
12 thousands of pages that you gave me that there has  
13 to be a letter out there that you wrote to Ocwen  
14 saying, can I have a transaction history.

15                  A.       I am sure there is probably one.

16                  Q.       If you can find that, that would be  
17 one.

18                  A.       I am sure that's not a problem.

19                         THE WITNESS: Are you writing what  
20 I have to give him?

21                         MR. SANCHEZ: Absolutely.

22                         THE WITNESS: So I will look for  
23 Ocwen letters and recordings, audio  
24 recordings.

25                         MR. SANCHEZ: Whatever it is you

1           may have.

2                   THE WITNESS: No, just to help me  
3 remember.

4                   MR. SANCHEZ: Plus we will have a  
5 copy of the deposition.

6                   THE WITNESS: Okay. Okay. All  
7 yours.

8                   MR. SEIDEN: Can you put the  
9 sticker on top of where the exhibit is.

10                   (Document is marked Exhibit P-5 for  
11 identification.)

12           Q.       I am going to show you P-5. You  
13 actually gave it to me in response to my document  
14 demand.

15           A.       Okay.

16           Q.       Do you know what this document is?

17           A.       Oh, from reading the first  
18 sentence, yeah.

19           Q.       And you recall getting this  
20 document?

21           A.       If I gave it to you, I probably got  
22 it, yeah.

23           Q.       So the document is entitled,  
24 "Notice of Service and Transfer." In parens it  
25 says, "RESPA".



1           A.       Yes.

2           Q.       "And Welcome To Home Loan  
3           Servicing" -- or "Ocwen Home Loan Servicing, LLC".

4                    It says as of November 1, 2011, you  
5           are going to be -- the loan is going to be serviced  
6           by Ocwen. And the letter itself is dated  
7           October 14, 2011.

8                    So let's draw October 14, 2011 as  
9           the line in the sand when you got this letter.

10          A.       Okay.

11          Q.       And November 1, and those dates, is  
12          that your gray area between October and November  
13          when Litton stopped servicing and Ocwen started  
14          servicing?

15          A.       My gray area is more than the date.  
16          It's the information that had to be handed off  
17          during the transfer.

18                    Excuse me.

19          Q.       Is your -- are you saying that you  
20          are -- the reason why you are not able to identify  
21          whether it was an Ocwen issue or a Litton issue is  
22          because you don't know what was given from Litton to  
23          Ocwen?

24          A.       That's part of it, yes.

25          Q.       What was going on -- because

1 previously we only talked about 2009, maybe  
2 beginning of 2011 -- what was going on in October of  
3 2011 with your loan?

4 A. I don't remember.

5 Q. Do you know if you were still  
6 trying to get a modification?

7 A. No. By that time, it was too late.  
8 I had lost everything.

9 Q. When -- just tell me what  
10 "everything" is.

11 A. The business that I began working  
12 on building from working from my first 8-A firm, 8-A  
13 firm as a teenager, and the business that I  
14 incorporated in '86.

15 And I had finally earned federal  
16 supply schedules. And everything began to crumble  
17 after Litton took my money and didn't give me the  
18 modification.

19 Q. What was happening in 2009 when  
20 your loan -- when you were having money troubles  
21 with paying this loan?

22 A. I didn't have money troubles paying  
23 the loan. I looked at getting a loan as an  
24 opportunity to adjust my capital and financial  
25 position so I would be better prepared to handle

1 this first 20 million dollar contract that was  
2 coming through.

3 Q. Are you saying you weren't in  
4 default with Litton in 2009 when you first started  
5 asking about the trial payments?

6 A. When I first asked about getting a  
7 modification, I was not in default.

8 I only became in default when they  
9 instructed me to become so, so that I would be  
10 approved for the modification.

11 Q. So at the time of these first  
12 discussions in 2009, you could have just kept making  
13 your normal --

14 A. I believe it was 2008, yes.

15 Q. Let me read you again paragraph 16.  
16 It's "Veronica Williams", instead of "Defendant".  
17 Paragraph 15. I am sorry.

18 "In or about 2009, Veronica  
19 Williams was delinquent in payment of residential  
20 debt for unexpected and unavoidable reasons."

21 A. Yes, right.

22 Q. And then the next paragraphs talk  
23 about this July, August, September, 2009, where you  
24 sent the checks and you said they sent them back and  
25 you sent them again.

1                   So what precipitated that? What  
2 was -- what was going on in early 2009?

3                   Are you saying that there was  
4 nothing, that this was a strategic decision with  
5 you, somebody with an MBA, hey, look, there's loan  
6 mods out there. Why don't I get a loan  
7 modification?

8                   A.       No. They told me in order to get  
9 this, you have to be late by three months.

10                  So I was late by three months.  
11 Other things probably were going on then.

12                  I have to go back to my notes and  
13 look. That was a difficult period.

14                  But I do know I had other options.  
15 I had a huge pay-off of uncollateralized debt, based  
16 upon what Litton told me that year.

17                  Once I believed they told me they  
18 were going to do what I hoped they were going to do,  
19 I could have gone on for two years.

20                  Q.       What did you pay off?

21                  A.       Like uncollateralized debts.

22                  Q.       Credit cards and things like that?

23                  A.       Not credit cards.

24                  THE WITNESS: Oh, I can't ask a  
25 question on what I can review?

1 Yes, I will send you a document.

2 MR. SEIDEN: You can't ask Sal what  
3 you can review. You just answer the  
4 question and if Sal objects to the  
5 question --

6 THE WITNESS: I have decided I have  
7 a document that I can give you that  
8 details all of that to all of my creditors  
9 and documents what was paid.

10 (There is a brief recess.)

11 BY MR. SEIDEN

12 Q. On page eight, paragraph 58, you  
13 have a count -- this is count three for breach of  
14 contract.

15 It says, "On information and  
16 belief, Litton was instructed to stop accepting  
17 modification payments by the true owner of the  
18 loan."

19 What information and belief is  
20 there?

21 A. I don't have that information.

22 Q. Okay. You don't have it with you  
23 or you don't have any information to support that?

24 A. I'm looking.

25 I heard what you read and it wasn't

1 something that sounded familiar to me.

2 Which point is it on here?

3 Q. It's number 58.

4 A. Okay.

5 I don't know. I'd have to go -- it  
6 could be in documents that I saved and gave my  
7 attorney.

8 But I don't remember because I  
9 don't know who -- I would think that Fremont is the  
10 true owner of the loan. But I don't know -- I don't  
11 know what the answer is.

12 Q. The paragraph continues to read  
13 that, "Litton has claimed that the owner of the loan  
14 at a relevant time was HSBC as trustee for Fremont  
15 Home Loan Trust 2006-C Mortgage Backed Certificates,  
16 Series 2006-C."

17 A. I don't know if it's in information  
18 I gave to my attorney, but I don't know about -- I  
19 don't know. I don't know about that statement.

20 Q. But you wrote to HSBC?

21 A. Yes.

22 Q. And HSBC wrote you back and said  
23 what?

24 A. It's in the letter. That's one of  
25 the documents I am going to give you.

1           Q.       But you summarized it for me  
2 before, right?

3           A.       No.  What I a gave you was my  
4 reaction to what I read.

5           Q.       Okay.

6           A.       Which was they put me off.  But I  
7 don't remember what they said.

8           Q.       Okay.  Maybe you could -- when you  
9 get us that letter, we will have more information  
10 about paragraph 58.

11          A.       Okay.

12          Q.       Tell me about your emotion --  
13 there's a count four on page nine, there is an  
14 intentional infliction of distress count.

15                    Tell me the distress that you went  
16 through from 2009 to today, and tell me which  
17 defendants caused that.

18          A.       The worst mental and reputational  
19 harassment or attacks I have ever experienced in  
20 life were from these defendants.

21                    All of them played a role in it and  
22 it's taken its toll on me.

23                    I don't -- I'm not going to go  
24 through a lot of detail today because it will -- I  
25 don't want my blood pressure to go up.

1           Really, it angers me. Especially  
2 with -- it angers me. They did -- I can't imagine  
3 anything else in my life -- I am 58 -- that took as  
4 bitter a toll on me than what they have done to me.

5           Q.       Well, what -- what did Ocwen do  
6 that makes you feel that way?

7           A.       Continued to ask for the money and  
8 continued to refuse to give me an transaction  
9 history, even though I told them over and over that  
10 what they are asking for is not accurate financials.

11          Q.       Are you saying you never got a  
12 transaction history from this very day?

13          A.       From this very day, from day one to  
14 this morning.

15          Q.       You had asked -- I am sorry. Go  
16 ahead.

17          A.       Oh, I asked when I realized Fremont  
18 was going out of business or had gone out of  
19 business -- that was in early January '08, '07, some  
20 time around there -- I began asking Fremont -- and I  
21 don't remember the dates -- but Fremont -- nobody  
22 gave me a transaction history.

23          Q.       Who -- was Fremont also your  
24 servicer? Were you paying Fremont directly?

25          A.       Initially, Fremont was being paid.



1 Q. Do you remember how long?

2 A. No, but I have some payments -- I  
3 will give that to you.

4 Q. Okay. And you said -- you gave me  
5 a general answer to my specific question about each  
6 defendant with your distress.

7 Fremont Trust, which you described  
8 as a lot of this information being public on EDGAR,  
9 what was their role?

10 A. They -- in my distress or in this  
11 process?

12 Q. In your distress.

13 A. They supplied the money and  
14 underwrote it.

15 They did things -- what I am seeing  
16 now -- I have to go back and pull documents -- but I  
17 think they falsified documents.

18 Can't prove it right now, but this  
19 looks very clear to me that they did. I have to go  
20 and gather information to prove it.

21 Q. Okay.

22 A. But other things. They wouldn't  
23 give me a transaction -- oh, the trust? I know, the  
24 trust.

25 I'd have to think about it. I

1 don't know how to answer it right now.

2 Q. Are you contesting your foreclosure  
3 action?

4 A. Not on the -- not on the -- what's  
5 the word?

6 I don't know because they are --  
7 they didn't get paid, but they didn't get paid  
8 because of what they did to me.

9 So that makes me wonder if a  
10 foreclosure is valid because they weren't  
11 administering this according to the requirements as  
12 set forth by the agencies that approved them to do  
13 so.

14 So I'd have to give it some thought  
15 to think about whether that's really valid, whether  
16 they had the right to foreclose. I don't know.

17 Q. If I told you that you did dispute  
18 the foreclosure and the investor -- the trust, HSBC  
19 Bank, the Fremont Home Loan Trust 2006-C,  
20 Mortgage-Backed Certificates, Series 2006-C was  
21 granted summary judgment over your objections, would  
22 that surprise you?

23 A. After Goldman had my original  
24 complaint thrown out on a technicality problem by  
25 the court, nothing surprises me.

1 Q. Okay. Are you prepared to -- for  
2 the possibility that you could lose your home  
3 through the foreclosure process?

4 A. I am prepared to go do whatever it  
5 takes to make sure this doesn't happen to anybody  
6 else.

7 Q. How does that relate to your --

8 A. I don't care what happens to me. I  
9 am prepared to go all the way to make sure that this  
10 is known and what happened to me doesn't happen to  
11 anybody else.

12 Q. Okay.

13 A. Including whatever reparations I  
14 can get.

15 MR. SEIDEN: Can you mark this,  
16 please.

17 (Document is marked Exhibit P-6 for  
18 identification.)

19 Q. Please look at P-6.

20 Do you recognize this document?

21 A. This looks familiar.

22 Q. Okay.

23 A. Oh, I see a typo in it.

24 Q. What is this that we are looking at  
25 here, P-6?

1           A.       A letter to Litton.

2           Q.       And what's the date of the letter?

3           A.       February 25.

4           Q.       February 25, 2009, a letter to Mr.  
5 Julius Connor, care of Litton Modification  
6 Department/Loss Mitigation Department, right?

7           A.       Yes. This looks like something I  
8 would have sent in February of 2008. But I'd have  
9 to go back to my notes in my computer to look this  
10 document up.

11          Q.       Does the electronic signature on  
12 page two look like the electric signatures on that  
13 loan modification we looked at, P-4?

14          A.       This would be an electronic  
15 signature I would have used. But this would never  
16 be on an agreement.

17          Q.       Does this match P-4?

18          A.       Not totally. I have more than one  
19 electronic signature.

20          Q.       Okay.

21          A.       But you can look at it and see it's  
22 not the same.

23          Q.       So what are you telling Litton in  
24 this February 25, 2009 letter?

25          A.       Again, I don't know that the date

1 is correct. It could have been printed on there,  
2 but not -- but the date could have been printed  
3 wrong in the letter.

4 I am saying that I have challenges  
5 that are leading to unpaid bills, that this was my  
6 plan for recovery.

7 Yes, especially when I say I'm  
8 delighted that Litton is -- especially when I read  
9 that I'm delighted -- I'm reading from this  
10 letter -- especially when I read that I am delighted  
11 that Litton is willing to match the mortgage  
12 refinance offer.

13 And I remember this because I had  
14 just gotten this deal from Chase.

15 Q. On page two there's rental income  
16 listed.

17 A. Yes.

18 Q. Was it another property that you  
19 were renting out?

20 A. I have been renting rooms in my  
21 house. I have had three different properties with  
22 rental income. I don't know which one I was  
23 referring to in this one.

24 Q. In 2008 or 2009, did you own more  
25 properties than just this property?

1 A. Yes.

2 Q. Okay. So you are not -- and at the  
3 same times, you were renting rooms out of this  
4 property?

5 A. Probably.

6 Q. Who would you rent rooms out to  
7 your house?

8 A. Students from Seton Hall.

9 Q. Is Seton Hall close to your house?

10 A. Yes.

11 Q. And do you still rent the property  
12 out to students from time to time?

13 A. No.

14 I'm considering -- I'm trying to  
15 figure out what's going to happen with this before I  
16 do that.

17 Q. Okay. So the first page,  
18 "Unforeseen challenges lead to unpaid bills, five  
19 surgeries, extended radiation treatments, extended  
20 physical therapy after auto accident, lengthy  
21 illness and death of father, loss of business  
22 revenue and income" --

23 A. Ah-huh.

24 Q. -- you don't recall your loan being  
25 in default at this time?

1           A.        I don't.

2                    Again, when I wrote -- when -- this  
3 letter sounds like something I would have written in  
4 '08, not '09. And I don't remember which date led  
5 to what.

6                    But I do know that I had more than  
7 enough money to pay my mortgage. And that's why I  
8 sacrificed having people living with me, so that  
9 there wouldn't be a problem with that.

10                   MR. SEIDEN: Let's mark this.

11                    (Document is marked Exhibit P-7 for  
12 identification.)

13                   Q.        Do you recognize this document,  
14 P-7?

15                   A.        This looks familiar because this  
16 was when they said keep paying us and we'll get this  
17 thing processed.

18                    I think that was -- I have to go  
19 back and look at my notes, but it was -- I lost my  
20 clearance and Litton foreclosed a month or -- weeks,  
21 not more than two months -- weeks after they sent me  
22 something in writing and said just get us the money  
23 and the information and we will make sure that this  
24 modification is approved.

25                   Q.        In December of 2009, when you were

1 writing to Litton here, why aren't you saying I made  
2 the three trial payments; what's going on?

3 A. Because they already got it. They  
4 knew that they got them.

5 I -- again, I did what Litton told  
6 me to do so they could process the paperwork for the  
7 modification. I never expected I wasn't going to  
8 get it.

9 Q. But this is around the winter time.

10 A. I gave them what they asked for,  
11 nothing more, nothing less. They didn't need to  
12 know about the trial payments that they had just  
13 signed for.

14 And I will send you the FedEx  
15 document that shows that they received it. I have  
16 to look at the dates, but these are -- that's what I  
17 am remembering.

18 I don't remember what dates they --  
19 I'd have to look at the dates to see when they got  
20 the payments, but I think it was right before this.

21 MR. SEIDEN: Here you go.

22 (Document is marked Exhibit P-8 for  
23 identification.)

24 Q. Why don't you tell me what P-8 is.

25 A. A letter from Alan Dombrow, who was



1 with the Federal Reserve at that time, responding to  
2 me.

3 Q. And what did you ask the Federal  
4 Reserve Bank of New York to do?

5 A. I'd have to go back to the letter  
6 that I wrote. But it was probably intervened  
7 because of the problems I was having with Litton and  
8 Goldman. And I don't know if Ocwen was in the game  
9 by then.

10 Q. And what did Alan Dombrow tell you?

11 A. All this information that he got  
12 from somebody that wasn't accurate.

13 Q. And what's not accurate?

14 A. As of August 9, Litton had not  
15 received any of the trial payments required for the  
16 non-HAMP modification.

17 Q. That's not exactly what it's  
18 saying, is it?

19 Why don't you take a second and  
20 read paragraph two in full to yourself.

21 A. I was reading from paragraph three.

22 Q. Yes. Don't skip two.

23 A. I was just answering your question.

24 Q. I said what did he say?

25 A. I thought you said what did he say

1 that was not true.

2 Q. Sorry. You're right.

3 A. So I was looking for the things  
4 that weren't true.

5 I can go back and look at paragraph  
6 two to see if it there is something that was not  
7 true.

8 Q. No, I am sorry. You're right.

9 A. You want me to find more stuff in  
10 here that's not true?

11 Q. I wanted you to just look at what  
12 is said in the second paragraph.

13 The letter says, "Litton provided  
14 us with letters dated July 26, August 11, 2010 that  
15 provided a detailed history of your modification  
16 requests. The letters Litton provided indicated  
17 your that application for the HAMP could not be  
18 accepted because your verified income was greater  
19 than permitted when compared to the housing expenses  
20 for which your responsible.

21 "When Litton processed your  
22 application for the HAMP, your verified monthly  
23 income to monthly housing expense payment ratio was  
24 22 percent, below the 31 percent minimum needed to  
25 qualify a person for the HAMP. The income-housing

1 ratio thresholds are from the HAMP guidelines  
2 published by the Department of the Treasury."

3 A. Ah-huh.

4 Q. So they are saying that Litton  
5 denied you for HAMP because you were making too much  
6 money to qualify for HAMP.

7 A. And your question?

8 Q. Do you dispute that?

9 A. I'd have to go back to the  
10 documents.

11 Remember, I had mentioned that  
12 Litton had me provide many different financial  
13 reports, cut different ways.

14 Q. Okay.

15 A. I don't know how they came up with  
16 this percentage. I don't know which one they used.

17 Q. Okay.

18 A. And Litton made it clear to me that  
19 if I didn't get HAMP, it didn't matter. They would  
20 give it to me, anyway, if I made too much.

21 Q. Paragraph three says, "Since you  
22 were not approved for HAMP, Litton agreed to review  
23 your loan for an in-house modification. The process  
24 for this non-HAMP modification required you to  
25 resubmit a new application and enter into a new

1 trial period pursuant to the notice Litton sent to  
2 you on March 16, 2010."

3 You are throwing your hands up.  
4 Something wrong with that?

5 A. I don't remember that. It  
6 doesn't -- I don't -- that doesn't necessarily, for  
7 lack a better word, jibe with what I remember.

8 MR. SEIDEN: So, let's take a  
9 pause.

10 (There is a brief recess.)

11 (Document is marked Exhibit P-9 for  
12 identification.)

13 Q. Do you recognize P-9?

14 A. I don't remember. This sounds like  
15 it could be possible.

16 But this was 2010. It didn't  
17 matter. It wasn't -- I think it didn't matter by  
18 this time because I had already lost everything.  
19 They had already reneged on so many mods that I lost  
20 the clearance.

21 I remember Litton coming back long  
22 after everything was supposed to be done offering me  
23 stuff. But all my income had been taken away by  
24 that time because of what they did.

25 Q. So you didn't -- you wouldn't be

1 able to make the trial payments anyway?

2 A. No, because they took away my  
3 income.

4 Q. And you had paid your -- what did  
5 you call it -- uncollateralized debt?

6 A. And my federal contract, my federal  
7 supply schedule, 20-year supply schedule was  
8 canceled.

9 My -- oh, there's -- it's  
10 documented. I am not going to go through it,  
11 because it makes me upset.

12 But from December until that  
13 summer, the shoe fell about four or five times  
14 because of what they did.

15 Q. I'm not purposefully upsetting you.

16 A. I know you are not.

17 Q. But we are at a deposition today  
18 where you have to tell me. It's not a strategy  
19 session where you have to withhold information  
20 because it would upset you. I am sorry about that.

21 If -- I would want you to answer as  
22 long as Sal doesn't object.

23 And all these references you make  
24 to paper would be given to Sal and then to me.

25 A. Absolutely.

1           Q.       When you get this March 16, 2010  
2 congratulations letter -- because that's the first  
3 word -- first payment due May, second payment due  
4 June, third payment due July, you are not paying  
5 these because you don't want this at this point,  
6 what is done is done.

7           A.       Because I could not pay it.

8           Q.       Okay.

9           A.       Because by that time the federal  
10 government withdrew the FEMA position that was going  
11 to give me the past performance that was needed to  
12 get the contract -- the task order that I was going  
13 to get against my federal contract which I would be  
14 starting in around March.

15                   And I checked with -- it took them  
16 too late -- took too long to come back and say -- by  
17 that time the federal security clearance people had  
18 already been told that I had paid the money and the  
19 modification was imminent in December, and then they  
20 foreclosed. So that made me look like a liar after  
21 I had made sure that the money got there in time.

22                   So I lost the clearance; I lost the  
23 FEMA job; I lost the federal contract. There might  
24 have been other things that I lost.

25                   I don't remember exactly what

1 happened each time and the exact dates, but from  
2 January after they cashed my last check for the next  
3 several months, I lost, I lost, I lost, I lost.

4 So how am I, in the financial  
5 industry, a financial person, going to go back and  
6 say I want to handle your operations, your  
7 financials, but I just lost a security clearance and  
8 I can't pay my mortgage?

9 I was dead in the water by that  
10 point.

11 Q. Okay.

12 A. Too little, too late.

13 Q. The Federal Reserve is telling you  
14 that they reviewed you for HAMP; you didn't qualify.

15 A. That's not true.

16 Q. What's not true?

17 A. What you just said.

18 Q. Which part is not true?

19 A. The whole thing.

20 Q. The letter says --

21 A. The letter says -- Federal Reserve  
22 doesn't review me for HAMP.

23 Q. The response from the Federal  
24 Reserve says that Litton reviewed you.

25 A. The response says Litton reviewed

1 me.

2 Q. And the letter from HAMP says, here  
3 is a trial plan.

4 A. That's not from HAMP.

5 Q. P-9 -- P-8 says you were given an  
6 in-house modification trial plan on March 16. So I  
7 got the March 16 letter out and we made it P-9.

8 So what is being said here is you  
9 didn't qualify for HAMP, but they gave you this  
10 option. And you are telling me it was too late,  
11 right?

12 A. Let me correct you on one thing.  
13 Let me correct you by reading from P-8.

14 The letter -- the letters Litton  
15 provided indicated that "Your application for the  
16 HAMP could not be accepted because your verified  
17 income" -- Litton said that, not the Federal  
18 Reserve. The Federal Reserve was rehashing what  
19 Litton said.

20 So now that we have done that, that  
21 was -- I don't remember the dates. But this -- now  
22 you are asking about this letter that says now we  
23 want to offer you money.

24 That was after everything that I  
25 had been working for for the past 40 years had been



1 taken away because they lied about giving me the  
2 modification when I was supposed to get it.

3 And I went back to Homeland  
4 Security and I wasn't going -- not only was I not  
5 going to get the FEMA thing, they were taking away  
6 my federal contract because of that.

7 So how am I going to get money?  
8 Now you have taken all my money; I have already paid  
9 off my uncollateralized debt based on what was  
10 supposed to have happened; you are taking all my  
11 earning power away from me and it's going to take me  
12 a long time to recoup that because you have  
13 decimated my reputation upon which I built my  
14 business and my career.

15 MR. SEIDEN: Let's take a break.

16 (Discussion off the record.)

17 (There is a brief recess.)

18 BY MR. SEIDEN

19 Q. I want to go back to talk about one  
20 of my very first questions.

21 Tell me what you do for work today.

22 A. Right now I'm on disability. I  
23 released -- I have used my mind as I can because  
24 I -- physically, I can't do very much.

25 So I released a book last fall. I

1 had a publisher publish a book last fall,  
2 Leading-Edge Marketing.

3 Like I said, I couldn't walk; I  
4 couldn't talk on the phone. I can use a computer.

5 Q. And what else do you do?

6 A. I still -- right now, I'm doing  
7 everything I can with my limitations to keep the  
8 business going to get positioned.

9 I may as well tell you this: Next  
10 month I am a judge at the Securities Alliance that  
11 St. John's University puts on.

12 I have been selected as a judge for  
13 the International MBA Case Competition in other  
14 countries.

15 I am trying to maintain  
16 relationships and write articles and do things that  
17 I can so that by the time I am physically healed, I  
18 will be able to jump back in to doing my business,  
19 not at the level I did before.

20 I can't rebuild that at 60, but I  
21 plan to do something like that.

22 I might -- I don't know. It  
23 depends on what will be available. But I have been  
24 A consultant.

25 Q. I don't want to ask what you have

1     been.

2                     Does anyone give you checks or your  
3     company checks?

4             A.       For what?

5             Q.       Anything.

6             A.       When I arbitrate a case.

7             Q.       That's --

8             A.       I know. I'm not trying -- I am  
9     trying to be honest. When I arbitrate a case.

10            Q.       You hadn't told us on the record  
11     that you were an arbitrator yet. That is what I was  
12     getting at.

13            A.       Well, on the phone. The last time  
14     I physically went to appear at an arbitration was in  
15     the midst of all this, and that's when I realized  
16     how sick I was.

17                    I haven't done that yet, but the  
18     FINN arbitrations are by phone.

19                    So when they send me the little bit  
20     of money, they send it, and it goes into my company  
21     and it keeps things -- doing everything to keep that  
22     going.

23            Q.       And is being an arbitrator and  
24     selling a book your -- and your disability  
25     payment -- your only source of income?

1           A.       Yeah, right now, because I'm trying  
2 to -- I would like to get another renter, but it  
3 depends on what we do here.

4           Q.       Is your physical injury from the  
5 car accident that was listed in the letter?

6           A.       No.

7           Q.       What is your physical injury?

8           A.       What -- the health problem that I  
9 am going through now is because of the stress from  
10 this -- from this case.

11          Q.       What health problem?

12          A.       Hypertension.

13          Q.       Hypertension. And you have been  
14 going to doctors for hypertension?

15          A.       I have several doctors that will  
16 attest that the hypertension is because of this.

17          Q.       And you are getting the doctors'  
18 records to Sal for your responses?

19          A.       I can get two current letters.

20                    I am talking to a doctor yesterday  
21 who said no problem -- because he said he knew I was  
22 coming here -- I could see your tenseness just from  
23 me trying -- he could see it from yesterday.

24                    So I have one, two, three -- I  
25 expect at least five doctors because you went back

1 to DC. So I called my doctors in DC.

2 Q. Your ailments are only related to  
3 this --

4 A. Yes, because I was -- I was healed.  
5 I had the surgery. I had a knee replacement and a  
6 hip replacement in 2011. And nothing -- everything  
7 was going well.

8 I was pretty much all healed and  
9 then something happened with this. And in 2012 -- I  
10 think it was -- but in 2012, I was in the hospital  
11 twice.

12 Q. For what?

13 A. Hypertension, all stress-related.

14 Q. But 2012 isn't 2009, 2010 when --

15 A. No, it finally took hold of me. I  
16 was dealing with that all along, but it didn't put  
17 me in the hospital until then.

18 I thought this would have been  
19 settled years ago. Remember, I filed against  
20 Goldman and Litton when they wouldn't listen and  
21 they got it thrown out. I have been trying to  
22 resolve this for a long time.

23 They completely dismissed me.

24 Q. So you are saying that you had  
25 hypertension in 2009 and 2009?

1 A. No.

2 Q. No? What did you have in 2009 and  
3 2010?

4 A. In '09 and '10, I had problems with  
5 my knees. I had to do a lot of movement in putting  
6 together what I had to do to comply with this  
7 modification.

8 I sold one house. I moved -- I was  
9 maintaining two residences. I had to move twice to  
10 try to deal with this. And it took its toll on my  
11 knee and hip. And I finally had to get new ones in  
12 2011.

13 And then hypertension. And then  
14 after that, everything should have been settled,  
15 just listen so we can try to work something out so  
16 it wouldn't have been dragged on for years. And  
17 they didn't.

18 So by 2012 -- I didn't believe it  
19 because my doctors helped me realize it -- that I  
20 was dealing with it, I was doing it, but it was  
21 taking a toll on me.

22 Q. And as far as your -- we will call  
23 it emotional distress -- everything -- there's  
24 nothing else going on in your life from 2008 to  
25 today that has anything to do with that?

1           A.       Nothing affects me like this.

2       Nothing has affected me like this.

3                       This has been a life's goal. This  
4       is what I -- I worked -- told you about it, you have  
5       heard it already in the deposition, about how  
6       this -- my efforts have gotten where I had arrived  
7       five, six years ago, started like 40 years ago.

8                       I made major achievements and it  
9       was snatched right out from under me.

10           Q.       And besides hypertension, what else  
11       have you been treated for by doctors?

12                       MR. SANCHEZ: I am going to object  
13       to the form.

14                       You can answer.

15           A.       Yeah, I don't know that all of my  
16       health history has to be put on the record based on  
17       what you have done.

18                       But I will tell you about the  
19       hypertension that I have been treated for. And  
20       that's been the problem.

21           Q.       Okay. So your complaint for  
22       emotional distress against all the defendants is  
23       just hypertension?

24           A.       I don't know if that's just limited  
25       to that.

1 Q. You have to know.

2 A. Why do I have to know?

3 Q. Because your complaint -- it's your  
4 complaint and I'm asking you today under oath what  
5 else you have been treated for because of this  
6 situation.

7 A. I don't know if hypertension is a  
8 broad enough term to encompass everything. I have  
9 to ask the doctors.

10 I can have my doctors better answer  
11 that question than I. And that can happen. That's  
12 not a problem. I have two letters. My doctors can  
13 respond to that better than I can.

14 Just really being honest.

15 Q. You have saved quite a bit of files  
16 and you are going to get me more.

17 Are you the type of person that's  
18 going to discard anything or is everything we are  
19 going to get after the next time your attorneys give  
20 me documents everything?

21 A. Everything that is relevant to this  
22 case. I keep all kinds of stuff.

23 Q. Do you throw things away or do you  
24 keep --

25 A. Oh, you mean after I give it to



1 him, do I have a copy?

2 Q. No.

3 A. I don't understand your question.

4 Q. My concern is this: Later, down on  
5 the road, you say, oh, I have this document and you  
6 never gave it to Sal, so Sal couldn't give it to me.

7 What I am saying is if you give him  
8 everything, is there going to be more after that?

9 A. I have to stop and think back.

10 The only thing I can think of now  
11 that he hadn't gotten was my correspondence with the  
12 SEC.

13 Q. I can tell you you haven't produced  
14 payments. I saw one photocopy that had two  
15 certified checks in it somewhere in that thousands  
16 of payments. That was it.

17 A. That's before I began putting  
18 everything together for the interrogatories that we  
19 haven't finished. I have given more payments.

20 There is also a document that I  
21 gave to the Department of Justice, the Federal  
22 Mortgage Working Fraud Group. I can give you that,  
23 too. I don't know if he has that.

24 Q. I don't think he has that.

25 A. Yes, I can give him that.

1                   That, and my correspondence with  
2 the SEC are the two things that I can think of, you  
3 know.

4                   Until you ask for something, I  
5 don't think about whether I have it or whether it's  
6 relevant.

7                   But those two documents I can think  
8 of, so I will get that to the -- and I'll get the  
9 copy of what I gave to the Federal Mortgage Task  
10 Group.

11                   THE WITNESS: You will help me  
12 remember, right?

13                   MR. SANCHEZ: Yes.

14                   THE WITNESS: I know you said yes.  
15 But I am kind of tired, so I won't  
16 remember it.

17                   Q.        Do you still have a second mortgage  
18 on the property?

19                   A.        It's still out there. It hasn't  
20 been paid because I didn't get money. All my money  
21 is gone.

22                   Q.        Did they ever -- this was with  
23 Chase?

24                   A.        Yes.

25                   Q.        Is it still with Chase?

1           A.       Yes.

2           Q.       Did they ever file their own  
3 foreclosure?

4           A.       I don't know.

5           Q.       Did they ever attempt to collect?

6           A.       Oh, yes.

7           Q.       Did they call you?

8           A.       I had a 25-year, excellent payment  
9 history with Chase until this happened.

10                    They gave me a fixed three-percent  
11 rate. They gave me a great deal. I should have  
12 gone with them, but --

13           Q.       Why was the contract that you were  
14 looking for from -- was it FEMA -- why was that  
15 canceled?

16           A.       Because I filed the security  
17 clearance and I got -- you can't work for FEMA  
18 without a clearance, and you can't get a clearance  
19 when you are behind on your mortgage, when you are  
20 foreclosed on.

21                    So I told the security -- I have a  
22 letter that I had sent to the security -- I am  
23 sorry. I am sorry.

24                    I have correspondence that I sent  
25 to the federal clearance people that I have not

1 given anyone because generally you can't release  
2 information for -- from D-H-S-O-D-O-D without their  
3 approval.

4 So I didn't know if I should give  
5 that to you. But I will send --

6 Q. You are supposed to ask your  
7 attorney. They can line things out.

8 A. Oh --

9 Q. They can file for protective  
10 orders. They can do a lot of things. You have to  
11 consult with your attorney. You can't make a  
12 unilateral decision relevant to your damages.

13 A. So, to answer your question, other  
14 potential correspondence with me and the SEC about  
15 this, me and the Federal Mortgage Fraud Task Group  
16 about this, and the Security Clearance officials  
17 about this.

18 Q. So do you have a document in your  
19 possession from FEMA that says your contract is  
20 canceled, you are in foreclosure, you are not  
21 allowed to get a security clearance, or would that  
22 come from someone else?

23 A. I have something from FEMA that  
24 says -- they are more succinct. They say you have  
25 been denied; we have to retract this job; you can't

1 have this anymore.

2 Q. Because?

3 A. They don't say that. The federal  
4 government doesn't go on record saying that.

5 Q. How are you supposed to know --

6 A. People like me, doing that for many  
7 years, it's very obvious.

8 And the letter I got from the  
9 Federal Clearance people outlined Litton, and I told  
10 them this is the modification; it's coming right  
11 after I got my check. And then they foreclosed, so  
12 it made me look like a liar.

13 Q. And you can get those documents to  
14 Sal? And he'll decide how he should turn them over.

15 A. Yes.

16 Q. So you will be responding to the  
17 interrogatories shortly?

18 A. I will be responding. We are  
19 working them out with one of the other attorneys  
20 working on it.

21 Q. I talk to Adam all the time. I  
22 will talk to him about when we are going to get  
23 those.

24 A. Okay.

25 Q. Do you have any other outstanding

1 judgments? Not "other". I shouldn't use the word  
2 "other".

3 Do you have any outstanding  
4 judgments?

5 A. Against me, not that I am aware,  
6 other than the foreclosure.

7 Q. It isn't a judgment?

8 A. Oh.

9 Q. No credit cards, besides the second  
10 mortgage?

11 A. Oh, there was Capital One. I think  
12 they may have gotten a judgment against me for late  
13 payment. But that was after.

14 I don't know if that's outstanding  
15 or not. I have to check.

16 Because they also gave me something  
17 in writing confirming they got the money. So, I  
18 don't know where that stands now.

19 Q. And do you know about how much you  
20 owe on the Chase second mortgage?

21 A. Give or take a hundred fifty  
22 thousand.

23 I could be off by -- I haven't  
24 looked at that since -- since Litton foreclosed,  
25 because they reneged on the offer, so --

1 Q. Do you have any letters from Litton  
2 that say you were denied a loan modification?

3 A. I don't remember.

4 If I got anything from them, it was  
5 when Noel Connolly said, don't worry. This will go  
6 through as soon as possible as I receive the checks  
7 from you again.

8 Q. And I have -- we have already  
9 discussed how you will provide proof of any of these  
10 payments to Litton.

11 A. Yes.

12 Q. Do you have any receipt or any  
13 evidence they applied the money?

14 A. I can show who signed for it  
15 because I sent it Fedex to make sure if they weren't  
16 doing it right that I would have proof.

17 Q. What I am looking for is just the  
18 proof that the payments were made timely. And you  
19 can do that by providing whatever you wish.

20 A. Okay.

21 Q. It's your recollection that there  
22 were two -- were there two trial plan offers and  
23 then -- or was there just one?

24 A. I don't know how Litton -- I don't  
25 know how Litton did the paperwork.

1 I know that in my understanding I  
2 was trying to get a trial. They gave it to me.  
3 They sent the checks back. They said, don't worry;  
4 we will get this through; just get us the checks.

5 So I don't know if they called --  
6 in doing that, they got me a second or third trial.  
7 I don't know that. I just know that I expected a  
8 modification.

9 Q. Okay.

10 A. And I don't know how many times  
11 they filed papers or did things. Especially after  
12 seeing this. I don't know.

13 Q. Seeing what?

14 A. The two different -- two different  
15 loan notes within months of each other.

16 MR. SEIDEN: I think we are good.

17 (Discussion off the record.)

18 MR. SEIDEN: I spoke too soon.

19 CONTINUED DIRECT EXAMINATION BY MR. SEIDEN:

20 Q. Just going to show you a couple  
21 more documents, just to -- just to see if you got  
22 them and if they refresh any recollection.

23 A. Okay.

24 (Discussion off the record.)

25 (Document is marked Exhibit P-10



1 for identification.)

2 Q. When was the FEMA contract  
3 canceled?

4 A. Within months after they foreclosed  
5 after taking my checks.

6 Q. That doesn't help me.

7 A. I don't know the exact date.

8 Q. It was in January -- not January.  
9 It was in 2010.

10 A. I'm losing the dates and times.

11 Q. All right. All right.

12 A. When did the check get received?  
13 When did I send the check to Litton?

14 Q. I don't know that.

15 What I know is that when I gave you  
16 the March 16, 2010, with what was the in-house  
17 modification, you said it was too late.

18 A. Yes. So this is my guess, to the  
19 best of my recollection.

20 Q. That's what I want.

21 A. I think I gave them the check  
22 November, 2009, because there was some document in  
23 here that said it had been extended to November.

24 So, then, in December the security  
25 people were saying we are about finished with your

1 security clearance, just show us what's going on  
2 with Litton. And I gave them that.

3 Then Litton foreclosed. Then  
4 Litton said give me another check in January so we  
5 can reverse everything; we are done because it was a  
6 mistake.

7 And, then, after that, every month  
8 something I lost. Like I lost the security  
9 clearance; I lost the contract; I lost something  
10 else.

11 So from -- that would be from  
12 January until probably April there were major losses  
13 that were irreversible. When you lose a clearance,  
14 you hardly ever get one again.

15 Q. Okay.

16 A. And the federal contract took years  
17 to get. So that gives you an idea.

18 But the exact date, I don't  
19 remember. But I can get that to you because I know  
20 I had something that documents the times.

21 Q. There are letters from all sorts of  
22 times, and so it's, you know, important to have a  
23 time line.

24 A. I know.

25 Q. You say the word "mistake". Did

1 someone say that to you, the word "mistake"?

2 A. I don't remember.

3 Q. And it's your opinion that it was a  
4 mistake?

5 A. Yes.

6 Q. And that what was the mistake?

7 A. Well, I'm not sure if it was a  
8 mistake or deliberate.

9 Q. What was a mistake or deliberate?

10 A. I don't know. What were you asking  
11 me about?

12 Q. There has to be something you can  
13 point to when you are saying that they said, we are  
14 sorry; it was a mistake.

15 A. Oh, you are talking about at the  
16 end of the year when they got me to give them more  
17 money.

18 Q. Okay.

19 A. Because I had already given them  
20 all the checks that were supposed to get that, and  
21 they said -- then they foreclosed.

22 Then they said, get us another  
23 check and we can get all these papers through,  
24 because I'm, like, you told me this; and maybe if I  
25 can get this right away, I will be able to still get

1 the clearance.

2 Q. Right.

3 A. So I sent them another check. I  
4 don't remember if it was one or two. But I know I  
5 sent them another check.

6 And I know it was cashed in January  
7 because I found out from a friend who was an  
8 attorney that it's illegal to cash a check in New  
9 Jersey after you foreclose.

10 That's why that stood out in my  
11 mind. I don't know if that's true, again. I am  
12 sorry.

13 MR. SEIDEN: Consult your attorney.

14 THE WITNESS: No, it wasn't you  
15 guys. They are not the first attorneys  
16 that I was speaking to about this. This  
17 went on for years.

18 So did I answer your question.

19 MR. SEIDEN: Sort of.

20 Q. Here's P-10.

21 Do you know -- do you recognize  
22 that document?

23 A. I don't. This is from four years  
24 ago. If I gave it to you, I'll go back in my notes,  
25 probably.

1 Q. You did not give it to me.

2 A. Okay.

3 I don't remember. I don't see  
4 this.

5 Q. But, again, is this too late, this  
6 letter when it's explained to you everything that's  
7 transpired?

8 A. Yes, everything was lost by then.  
9 I don't remember seeing this.  
10 I remember seeing, I think,  
11 possibly this one. I remember them coming.

12 Q. What --

13 A. I don't remember this.

14 Q. P-9?

15 A. P-9.

16 I remember them coming back after I  
17 had lost everything saying, are you kidding, and  
18 couldn't get it done by then because they had  
19 already taken all the money.

20 So, anyhow, that was too late.

21 I don't know that I remember seeing  
22 this one from June. And this is so late that --  
23 this is three months later?

24 I don't remember that. But by that  
25 time I was already trying to figure out what I could

1 do to fix this. And only thing I could think of  
2 after awhile was to sue.

3 Q. What can you tell me in terms of  
4 your damages?

5 How have you been harmed  
6 financially?

7 A. I used to make money in a -- I made  
8 a strong six-figure salary. I haven't made that  
9 since this happened.

10 Q. What is a strong six-figure salary?

11 A. Well, it wasn't a million. It was  
12 between quarter of a million and half a million.

13 Q. And you made that for what years?

14 A. I have to go back and look it up.

15 Q. Give me a round-about.

16 A. I have to go back. I can't do  
17 that, honestly. I will look it up and get it to  
18 you, but really, honestly, I'd have to go back and  
19 see what years.

20 I do know that I went from having a  
21 good income to it just going -- drying up.

22 Q. It couldn't have been past 2008,  
23 could it have been?

24 A. I doubt it because they foreclosed  
25 in 2009. It wasn't after I paid off all the

1 uncollateralized -- what did I pay off?

2 I don't know. I don't know.

3 Because I made that huge pay off in '09. So I don't  
4 know. I'd have to go back and see.

5 Q. How much did you pay off in '09?

6 A. Oh, 70, 80,000.

7 Q. Do you have any idea how delinquent  
8 your loan was at that time?

9 A. No, because they were giving me the  
10 modification.

11 We had -- that's after I said, give  
12 it to me in writing and then I'll send you the  
13 check, that this will be done, and I'll FedEx it.

14 And so I didn't expect after they  
15 gave it to me in writing that they wouldn't have  
16 done what they said.

17 Q. Do you think you were 70 or \$80,000  
18 behind?

19 A. No, I paid off -- I don't  
20 understand your question. I'm sorry.

21 Q. So in 2008, a letter or there's  
22 correspondence with Litton maybe at the beginning of  
23 '09, late '08 that says -- it was '09, but you are  
24 telling me the letter might have been '08, and you  
25 might have just had a typo.

1 Remember that?

2 A. Yes.

3 Q. Where you explained to Litton you  
4 were having difficulties.

5 If that's 2009, and the  
6 difficulties started in 2008, then you weren't  
7 making a quarter million dollars or more in 2008.

8 A. Keep in mind that I am not a W-2  
9 employee.

10 Q. Okay.

11 A. I can pay myself what I want to  
12 when I need to make it work financially for me.

13 Q. Okay. But if you weren't making --  
14 strike that.

15 What was going to be your expected  
16 revenue when you got the FEMA contract?

17 A. Oh, once I got it?

18 Q. Yes.

19 A. Within a year I was going to close  
20 a 20 million dollar contract that was pending.

21 Remember, I mentioned I was  
22 selected by Homeland Security.

23 Q. Twenty million dollars a year or  
24 over a set period of years?

25 A. That would have been one of several



1 contracts and that would have been over probably  
2 three years, if I remember correctly.

3 Q. So you would get \$20 million over  
4 three years?

5 A. That was the first. There would be  
6 other contracts coming, too.

7 Q. What else was there?

8 A. I'd have to go back and look at  
9 that.

10 I did put together a projection  
11 which showed what contracts and how much I would  
12 make over what period of time as a result of finally  
13 being selected by Homeland Security to be a  
14 preferred vendor, going in and meeting with  
15 everybody, getting the FEMA contract so that I could  
16 personally have past performance with the government  
17 and personally have a clearance so I can get my  
18 company a clearance.

19 So I have projections of all those  
20 contracts. It's in a spreadsheet. I have to find  
21 it and give it to you.

22 Q. Were you guaranteed \$20 million or  
23 was it you had to wait for other people to hire you  
24 and you projected it to be \$20 million?

25 A. It -- it doesn't work like that.

1 Nothing is guaranteed with the government but death  
2 and taxes.

3 Q. So, then, how -- sorry.

4 A. The way it works is that you build  
5 up a relationship; you build up credibility; you go  
6 to lots of meetings; you deliver proposals that show  
7 you are capable of doing this; you show the  
8 financial ability.

9 I had companies that were willing  
10 to back me on \$50 million contracts. I have brought  
11 in West Point graduate who was a mentor in one of my  
12 meetings and he was actively with the company.

13 We did everything we needed to do  
14 for a few years.

15 And then I was one of two companies  
16 to -- selected to go into private DHS meetings with  
17 prime contractors and say these are the companies we  
18 select; this is the company that you should look at  
19 giving subcontracts to.

20 Once I did that and met with all  
21 their major contractors -- because we had one-on-one  
22 meetings with them all, with their prime  
23 contractors.

24 And I was hand-selected by the  
25 Department of Homeland Security. I had to go

1 through a security evaluation to get into these  
2 meetings.

3 Then people -- then I looked at --  
4 they knew I was on their radar. So now I was in a  
5 position to be able to bid on it. But to be able to  
6 bid and win it, we wanted you to have current  
7 experience with the agency.

8 So the only way you can do that  
9 without giving up your company, Miss Williams, is to  
10 become a FEMA contractor because you go and you  
11 accept cases, assignments when you are willing to do  
12 it, and you can have other people in your company  
13 work for you while you are doing this.

14 The moment you become a FEMA  
15 contractor, you get your clearance. The moment you  
16 get the offer, then they start the clearance  
17 process.

18 I went down to -- this is too long.

19 Q. Just answer. It's all right.

20 A. Got all my finger printing and that  
21 stuff, got the job offer from FEMA, and then I was  
22 going through the security process, clearance, and  
23 we had almost finished the clearance process when I  
24 had to answer just a few questions.

25 And that's when Litton reneged on

1 the offer and I lost that.

2 So I forgot -- I was trying to give  
3 you the whole answer, but I had -- getting me --  
4 making sure that I had an offer from FEMA would put  
5 me in a position so that my company would be able to  
6 earn a company clearance.

7 Q. But doesn't it just put you in a  
8 position to be hired? It doesn't get you hired.

9 A. Oh, it -- it depends on who you are  
10 talking to.

11 Q. Well, I'm talking to you.

12 A. I believe that after doing all of  
13 that, getting a task order is what you are calling  
14 higher, but getting a task order on my contract that  
15 already existed was imminent after I did these  
16 steps.

17 Q. So it's not like I am a lawyer and  
18 I call all these banks saying, I do bank work, hire  
19 me? It's not like that?

20 A. No.

21 When you are dealing with the  
22 Department of Defense, of who I have had a  
23 contract -- a task order with, and you are dealing  
24 with the Department of Homeland Securities -- I  
25 don't know -- have you ever been a soldier or worked

1 for --

2 MR. SEIDEN: Off the record.

3 (Discussion off the record.)

4 Q. So to clarify my original question,  
5 I wanted you to itemize the damages that you believe  
6 you suffered from all the defendants.

7 A. Okay.

8 Q. So can you tell us what you  
9 expected or what you thought you would get, and  
10 whether you have any proof of it, if everything  
11 would have gone smoothly with your FEMA and  
12 Department of Homeland Security clearances?

13 A. Okay. That's easy.

14 I estimated that within a five-year  
15 period I would have been awarded at least six  
16 hundred million in contracts that would have lasted  
17 over five to 15 years.

18 Q. Okay. And that is company money,  
19 six hundred million dollars to your company?

20 A. Yes.

21 Q. And how much of that would have  
22 been a profit?

23 A. Generally, the profit is 15 to 25  
24 percent, depending on which task order I was given.

25 Yeah, that's without going into

1 more detail.

2 Q. And, then, my last question is can  
3 you break that down as to -- I'll use the word  
4 "fault", whose fault would that be?

5 A. All your clients. I don't know how  
6 to break it down any different than that.

7 Q. But if Ocwen wasn't even servicing  
8 your loan, how could that been Ocwen's fault?

9 A. I wouldn't have -- I could have  
10 possibly recovered if Ocwen had not continued to try  
11 and collect, and we could have tried to do this.

12 But it's less of Ocwen's fault on  
13 that six hundred and some million -- I don't know  
14 that I can quantify -- than anybody else.

15 Q. In March Litton sends you -- of  
16 2010 -- Litton sends you another deal, and you say,  
17 too late; I can't do this. But Ocwen doesn't start  
18 servicing this until 2011.

19 A. That's why I said what I just said.

20 Q. I'll ask again.

21 Besides not giving you a  
22 transaction history and being your loan servicer,  
23 what has Ocwen done to you?

24 MR. SANCHEZ: I will just object to  
25 the form of the question.

1                   But go ahead.

2                   A.        I think I answered this about two  
3 hours ago.

4                   But -- but -- really, I am  
5 remembering this.

6                   Remember, I said they kept calling  
7 and kept asking without addressing any of my  
8 questions.

9                   It's like badgering. Doesn't  
10 matter what you thought, just give us money.

11                  Q.        So it was communication?

12                  A.        Yes, asking -- communication that  
13 asks for money that I didn't believe was due and  
14 they wouldn't even make the effort to work with me  
15 on validating it.

16                  MR. SEIDEN: I think we are good.

17                  (Time noted: 2:30 p.m.)

18

19                               oOo

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C E R T I F I C A T E

I, TERRI CASALEGGIO, a Certified Court Reporter within and for the State of New Jersey, do hereby certify:

I reported the proceedings in the within entitled matter, and that the within transcript is a true record of such proceedings.

I further certify that I am not related by blood or marriage, to any of the parties in this matter and that I am in no way interested in the outcome of this matter.

IN WITNESS WHEREOF, I have hereunto set my hand this 16th day of October, 2014.

-----

TERRI CASALEGGIO, C.S.R.

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