

Veronica A. Williams

vs.

**Litton Loan, Goldman Sachs, HSBC,
Ocwen, Fremont, Stern & Eisenberg**

**United States District Court
CASE NO. 2:16-cv-05301-ES-JAD**

Fraud began	2006
First legal complaint filed in NJ	2010
NJ Denies Due Process	2010 – 2016
Appealed to US District Court	2016
Jury Trial	TBD

REVISED 1/23/17 – Case Documents Added

Download this document at
<http://www.FinFix.org/US-Case-No-2-16-cv-05301-ES-JAD.pdf>

DISCOVERY SUMMARY

SERIAL ERRORS, FRAUD, or BOTH?

SUMMARY

This document explains how a series of actions by the defendants caused the financial ruin and near death of Veronica Williams. Links to documents, video and audio files corroborate the explanation. Additional information can be provided to those with a need to know.

The following outline provides a chronological summary of how:

- A series of deceptive & fraudulent actions led to decimation of my income and health
- I have tried for 7 years to reverse the negative impact as the defendants dragged me through the mud and avoided taking responsibility for their actions
- Refusal to account for \$208,000 discrepancy in principal balance
- Am now trying to get my day in court, before a jury of my peers

More than 40 years of time, money and effort went into preparing my firm – ACT Inc. – for the impending orders on our US GSA contract . The new orders required that I consolidate my operations. To achieve this, I decided to sell my home. After listing my home 3 times between 2005 and 2007 ([PROOF](#)) without an offer over \$175,000, I decided to stay. My second option was to lower my cost of capital and operations costs by restructuring debt, a common practice. Several firms offered to refinance my mortgage, I chose Litton Loan.

CREATED DEBT RESTRUCTURE PLAN IN PREPARATION FOR IMPENDING ORDERS

2008 approached mortgage firms to refinance. Narrowed my choice to Chase & Litton (had just bought my loan)

- Chase offered 3% for both mortgages
- Had Several Conversations with Litton Loan
 - Told them of my concern: I refinanced in 2006 due to Litton Loan's bad reputation and recording payments late ([PROOF: &Ex1:Pmt-2005 & Ex2:Refinance](#))
 - Litton Loan added about \$112,325 & Fremont added about \$95,675 to my principal (Ex3:[PROOF](#))
 - I refinanced with **Fremont Loan** to escape Litton Loan (for mortgage history see Ex2:[PROOF](#))
 - I ended up back with Litton Loan, so why accept a modification and stay with Litton??
- Litton made compelling offer & said Goldman Sachs' ownership gave them new integrity
 - Litton told me they were now owned by Goldman Sachs and I did not have to worry
 - Litton assured me they would give me a modification if HAMP did not come through Ex4 [PROOF](#)
 - Even after "errors (returning my check, too many iterations of spreadsheet, countless phone calls) I was assured verbally & in writing that the modification would be confirmed upon receipt of my checks. (Ex5 [PROOF](#))
 - I was further assured that the modification would be approved by HAMP or Litton Loan and the attached document was sent in error
- Litton reduced my mortgage principal but not enough (Ex3:[PROOF](#))
- In addition to the amount Litton Loan had added to my principal, Fremont added about \$95,675 to my principal (Ex3:[PROOF](#))
- My intention was to accept the unjustified additions to principal, focus on the FEMA job and closing task orders against my firm's GSA contract, and use the modification to lower my costs of financing.
- Despite excessive addition to principal I decided to proceed, to focus time on ACT Inc. customers; heightened acquisition effort allowed ACT Inc. to achieve recognized and approved vendor status with multiple Federal Agencies. (Ex6: [PROOF](#)) Stepped up marketing and sales in 2005 (DoD working Group, IRA meetings, Proposals show DHS, DC, HUD – Ex7: [WITNESS](#))
- Sept. 2009 - Received job offer from FEMA to gain immediate "past performance"; contingent upon security clearance approval (Ex8: [PROOF](#))

LAUNCHED DEBT RESTRUCTURE PLAN * I PROCEEDED WITH PLAN

- Jan-Dec 2009 Litton Loan’s representatives asked for extensive information and detailed analysis, *reassuring me along the way that my modification would be forthcoming*. Some of the documents submitted include, but are not limited to:
 - 2/25/09 to Julius Connor Ex9: [PROOF](#)
 - 3/28/09 to Brenda Moreno Ex10: [PROOF](#)
 - 8/2/09 to Loss Mitigation Dept. Ex11: [PROOF](#)
 - 9/28/09 to Loss Mitigation Dept. Ex12: [PROOF](#)
 - 12/28/09 to Bessie Cahee Ex13: [PROOF](#)
 - Jan-Nov Submitted several other requested analyses (*COPIES AVAILABLE UPON REQUEST*)
- I paid off uncollateralized debt (Ex14: [PROOF](#))
- I purchased money order and sent it with returned checks to Litton (Ex15:[PROOF](#), Ex16:[PROOF](#), Ex17:[PROOF](#))
- Continued with my “living mobile” trial/prep for FEMA job (Ex7: [WITNESS](#))
- Cultivating business relationships and improved remote operations for ACT Inc. (Ex7: [WITNESS](#))
- Completed E-Quip & responses for Federal Security Clearance on 12/12/2009 (Ex18:[PROOF](#) & Ex7: [WITNESS](#))

WHEN I WAS STUNNED WITH NOTICE OF FORECLOSURE JUST BEFORE HEARING

- Began drive from Ft. Lauderdale, FL to South Orange, NJ – alone (Ex7: [WITNESSES](#))
- Arrived in NJ about 4am the morning of the foreclosure hearing (Dec. 23, 2009)
- Too Exhausted to attend; Foreclosure was granted for Docket F- 28279-09 (Ex19: [PROOF](#))
- Was told it was an error and would be reversed if I sent an additional payment (Ex20:[PROOF](#))
- I completed all payments required for my modification (Ex15: [PROOF](#))

FORECLOSURE GRANTED AND MY SUFFERING BEGAN

- Dec. 2009 Litton Loan reneged on modification by foreclosing (Ex19:[PROOF](#))
- Dec. 2009 Litton said they could stop foreclosure if I documented what we discussed (Ex13: [PROOF](#))
- Jan. 2010 Litton Loan’s staff was unaware of the legal response by their attorney. With apology for Litton’s errors and a promise of the immediate reversal of foreclosure and confirming the modification, I made more payments (Ex21: [PROOF](#) & Ex22: [Pmt-2010](#) & Ex15:[PROOF](#))
- Mar 2010 Lost Clearance (Ex23:[PROOF](#) & Ex7: [WITNESS](#))
- 3/16/10 Lost GSA contract (Ex24:[PROOF](#) & Ex7: [WITNESSES](#))
- 5/12/10 Lost FEMA job (Ex23:[PROOF](#) & Ex7: [WITNESSES](#))
- By 2010 Lost strong credit ratings (D&B, Trans Union, Equifax, Experian)
- 2010→ Health declined (Ex25:[PROOF](#) & Ex7: [WITNESSES](#))
- 2010→ My company –ACT Inc. – now in jeopardy (Ex7: [WITNESSES](#))
- 2010→ Ability to find jobs decimated (Ex26: [PROOF](#) & Ex7: [WITNESSES](#))

VW FOUGHT BACK

- DATE Tried to get Litton Loan, Goldman Sachs & HSBC to review my account & create a win-win solution (Ex27: [PROOF](#) & Ex28: [PROOF](#) Ex29: [PROOF](#) Ex30: [PROOF](#) Ex7: [WITNESSES](#))
- 2010 - 2011 Litton Loan and Goldman Sachs refused to discuss the matter (Ex31: [PROOF](#) & Ex7: [WITNESSES](#))
- DATE Appealed to NJ Banking Commission, SEC, Federal Reserve & others (Ex32: [PROOF](#) Ex33: [PROOF](#) & Ex7: [WITNESSES](#))
- Aug 2011 Filed legal complaint against Litton Loan & Goldman Sachs (Ex34:[PROOF](#))
- DATE Served Litton Loan & Goldman Sachs (Ex35: [PROOF](#) & Ex7: [WITNESSES](#))
- Sept. 1, 2011 Goldman Sachs sold Litton Loan to Ocwen (Ex36: [PROOF](#) & Ex37: [IN THE NEWS](#) or *COPY TO COURT ONLY* & Ex38: [SEC](#) or [SECprt](#) & Ex7: [WITNESSES](#))
- Sept. 1, 2011 Federal Reserve orders Goldman Sachs to conduct Foreclosure Review (Ex36: [PROOF](#))
- 2011 Litton Loan’s attorney never responded to questions (Ex35: [PROOF](#))
- Sept. 16, 2011 Neither Litton Loan nor Goldman Sachs (did not) showed up at court hearing – VW granted motion (Ex35: [PROOF](#) & Ex7: [WITNESSES](#))

- Sept. 2011 Litton Loan-Goldman Sachs' attorney used court error to disqualify hearing so I withdrew and refiled (Ex35: [PROOF](#) & Ex7: [WITNESSES](#))
- Sept. 2011 Defendant's attorney obtained dismissal on a technicality. Judge said court could not make defendants wait until I recovered (Ex35: [PROOF](#))

OCWEN-HSBC-GOLDAN SACHS SHOWED NO INTENTION OF DISCUSSING VIABLE SOLUTION – PLAINTIFF'S HEALTH WORSENERD

- Fall 2011 Ocwen started collection, ignored letters and refused to discuss any alternatives (Ex38: [PROOF](#) & Ex39: [PROOF](#) & [PROOF](#) & Ex7: [WITNESSES](#))
- 2011-2012 My health declined more (Ex25: [PROOF](#) & Ex7: [WITNESSES](#))
- March 2012 Foreclosure Dismissed *with intention of collecting money rather than resolving errors* (Ex40: [PROOF](#))
- 2011 – 2013 Goldman Sachs and HSBC ignored VW, backing Ocwen as they bullied me with collection (Ex35: [PROOF](#) & Ex38: [PROOF](#) & Ex7: [WITNESSES](#))
- Sept. 2012 Hospitalized for stress (Ex25: [PROOF](#) & Ex7: [WITNESSES](#))
- Oct. 2012 Hospitalized for stress (Ex25: [PROOF](#) & Ex7: [WITNESSES](#))
- Began praying and meditating throughout the day, every day
- Jan. 2013 Hospitalized for stress (Ex25: [PROOF](#) & Ex7: [WITNESSES](#))
- Feb. 2013 Gathered strength to prepare meals and drive (Ex7: [WITNESSES](#))

VW CONTINUED TO FIGHT BACK

- March 2013 Resumed physical therapy after 4 months of life threatening health condition (Ex7: [WITNESSES](#))
- Spring 2013 VW searched for attorney with courage & knowledge to represent me (Ex7: [WITNESSES](#))
- April 2013 Tried to secure HAMP again, directly via HUD this time (Ex41: [PROOF](#))
- March 2013 → HAMP 1st – Lisa Ferri (Ex42: [PROOF](#)), 2nd Michael Martin (EX43: [PROOF](#)-audio only & [PROOF](#)), 3rd JasonBurak said my case is “out of scope” (emails removed by NovaDebt 10//14).
- 2011 – NOW Property continued to decline, FEMA denied repairs, insurance repair check sent to Litton (Ex44: [BEFORE](#) - [AFTER](#))
- April 24, 2013 VW retained Denbeaux & Denbeaux (Ex45: [PROOF](#) & Ex7: [WITNESSES](#)) Foreclosure Litigation
- June 2013 Filed new complaint against all defendants (Ex46: [PROOF](#))
- Next 12 months Lots of legal filings, hearings; HSBC started foreclosure proceedings again (Ex47: [PROOF](#))
- Feb. 2014 HSBC attorney says drop suit, pay up, move or else. Plaintiff said NO and dug in.
- Aug. 2014 Tried again to get HAMP offer (Ex41: [PROOF](#))
- Sept. 2014 IRS waived fees due to stress imposed health problems (Ex48: [PROOF](#))
- Sept. 2014 VW called Mediator to find out what happened in July hearing. Told of discussions that I consider a “professional reminder of Goldman Sachs' & Duane Morris' power” (Ex7: [WITNESS](#))
- Oct. 2, 2014 VW completed 4 hour deposition *with redundant questions* (cancelled physical therapy). Defendants' attorney showed mortgage documents that were questionable (Ex49: [PROOF](#) & Ex7: [WITNESSES](#))
- Oct. 22, 2014 Defendants' attorney promises to sue Denbeaux if they lose (Ex50: [PROOF](#) & [PROOF](#))
- Oct. 27, 2014 Denbeaux withdraws (Ex51: [PROOF](#) & Ex7: [WITNESSES](#))
- Oct. 23, 2014 Attorneys for Plaintiff and Defendants “confirm” trial date moved to Jan. 15, 2015 (Ex53: [PROOF](#))
- Oct. 27, 2014 VW launches fundraising campaign (Ex52: [PROOF](#) & Ex7: [WITNESSES](#))
- Oct. 28, 2014 VW begins search for new attorney
- Nov. 1, 2014 VW responds to Defendants' letter via Seiden (Ex50: [PROOF](#) & [PROOF](#) & Ex7: [WITNESSES](#))
- Nov. 14, 2014 Learns that trial date HAS NOT been changed to Jan. 15, 2015