From: Turner, Scott
To: McCune, Crystall
Subject: FW: Maintaining Integrity in the Public Participation System
Date: Friday, March 06, 2015 12:22:50 PM
Attachments: Yellen, Curry, Public Comment Integrity, 3-5-15.pdf

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FEDERAL RESERVE BANK OF SAN FRANCISCO

Scott Turner
Vice President | Community Engagement
Federal Reserve Bank of San Francisco
101 Market Street | MS 215 | San Francisco, CA 94105
415-974-2722 (w) | 415-279-9146 (c)
scott.turner@sf.frb.org | www.frbsf.org

From: Aguilar, Orson [mailto:orsona@greenlining.org]
Sent: Thursday, March 05, 2015 12:00 PM
To: Wides, Barry; Turner, Scott
Cc: Paulina Gonzalez; John Taylor; Boyd, Anna A (Board); MaPearce@fdic.gov; grovetta.gardineer@occ.treas.gov; Firschein, Joseph A (Board); Bruce Mirken; Economic Team
Subject: Maintaining Integrity in the Public Participation System

Dear Barry and Scott,

Thank you again for your efforts to put together a day-long meeting to discuss the proposed acquisition of OneWest Bank. And of course, thank you for agreeing to hold the meeting despite considerable and questionable lobbying efforts to prevent it.

Attached is a letter to the OCC and Fed with our concerns related to Mr. Otting's efforts to "buy" community support.

We look forward to hearing from you to discuss this important concern.

Please acknowledge receipt of this letter.

Sincerely,

Orson

--
Orson Aguilar
Executive Director
The Greenlining Institute | 1918 University Ave, Berkeley CA 94704
orsona@greenlining.org | 510.926.4005

THE GREENLINING INSTITUTE
1918 UNIVERSITY AVENUE, 2ND FLOOR
BERKELEY, CA 94704
GREENLINING.ORG

March 4, 2015

Janet Yellen
Chair, Board of Governors
Federal Reserve System
20th Street and Constitution Ave., NW
Washington, DC 20551
SENT VIA EMAIL

Thomas Curry
Comptroller
Office of the Comptroller of the Currency
Independence Square, 250 E St., SW
Washington, DC 20219

Maintaining the Integrity of the Public Participation Process

Dear Chair Yellen and Comptroller Curry,

Thank you for holding a public meeting in Los Angeles on the proposed OneWest Bank and CIT merger. We are concerned with Mr. Joseph Otting's apparent efforts to buy community support for this merger. These efforts destroy the credibility of the public participation system that we cherish. We request a formal investigation into Mr. Otting's practices within the next 30 days, and before further deliberation on the proposed merger.

Sounding the Alarm: Greenlining's October 10, 2014 Opposition Letter

Greenlining's October 10, 2014 opposition letter[1] on the proposed transaction reported threats made against Greenlining, its coalition members, and community organizations by Mr. Otting. As stated, on Saturday, October 4, 2014, in a follow up conversation with Greenlining, Mr. Otting stated that community-based organizations in opposition to the merger would not receive financial assistance from OneWest Bank. After attending the public hearing on this proposed transaction, we fear these threats have in fact increased public support and muted public opposition to the proposed merger.

Unusual Behavior: OneWest Bank's Robo-Letter Against Hearing

Taking an approach that is uncommon among banks but quite common among political groups creating "astroturf" —phony grassroots movements' —Mr. Otting attempted to block the public from having an opportunity to raise concerns on the merger by using an online form letter template with the following message:

> Dear Chair Yellen, President Dudley and Comptroller Curry,
>
> I am writing to offer my support for the pending OneWest Bank and CIT merger. OneWest Bank serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest Bank have demonstrated its commitment to our community to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

[1] Orson, A. "Strong Opposition to CIT Group application to Acquire IMB and OneWest Bank—Southern California Doesn't Need Another Bank for the 1%". October 10, 2014.

Those in agreement with the statement needed only to attach their names to the above message through an automated system.

It seems odd that a bank CEO would invest so much time and resources in not only garnering support for its proposed merger, but in blocking members of the public from having a voice and a seat at the table. What is more concerning is the appearance that, having failed to block the hearing, Mr. Otting used the bank's financial largesse to pack the proceedings.

Exaggeration Personified: One Merger Can Alleviate L.A. Poverty?

As the public record will reflect, numerous supporters and opponents of the proposed transaction attended the public hearing held in Los Angeles. In Greenlining's 20-plus years of participating in bank mergers and acquisitions, we have never witnessed such an exaggerated level of support for a transaction from a cohort of nonprofit leaders. OneWest Bank supporters made extreme claims that give us pause and raise further questions.

From grandiose statements that the merger would exceed community benefit expectations to claims of the merger singlehandedly alleviating poverty in L.A.'s poorest neighborhoods, most claims were tenuous at best. These statements by supporters seemed unfounded when compared to the data-driven evidence offered by those in opposition. In fact, testimony in support of the merger mostly reflected character statements about Mr. Otting, saying little about antitrust issues, safety and soundness, or true public benefit.

The bombastic nature of supporters' testimony may be linked to promises of assistance by OneWest Bank executives, as highlighted by the *Los Angeles Times*[2] the day of the hearing: "The critics were countered by numerous representatives from minority, church and community groups, who said they have been promised substantial assistance and welcomed it."

Pay to Play: Can CEOs Buy Public Support?

Do regulators support CEOs promising monetary assistance to groups to gain support for mergers? We hope not.

Given the aforementioned sequence of events, and the scale of this proposed merger in the L.A. area, we request that the Fed and the OCC investigate what OneWest Bank has given or promised to community groups who testified in support of the merger, especially if new support resulted from these transactions. If left unchecked, more CEOs will use corporate dollars to skew public participation and render the entire public comment process a sham.

To ensure that our communities cannot be bought out of the public participation process, <u>we request that the Fed, OCC, and other appropriate regulatory agencies conduct a formal investigation within 30 days that includes the following:</u>

1. Request a list of nonprofit groups that OneWest Bank solicited in support of the merger. This includes nonprofit groups that received Mr. Otting's email during the public meeting prevention campaign, and groups who were asked to testify at the hearing itself.
2. Request a list of current, pending and planned grants to nonprofit organizations made by OneWest Bank. Have the bank clearly identify, of those organizations, which supported the merger. Investigators should cross-check supporters and grant recipients to confirm all reported information.

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2 Reckard, E. Scott. "CIT Group, OneWest Bank Say Merger Would Be Good for Poor Neighborhoods." Los Angeles Times. Los Angeles Times, 20 Feb. 2015. Web. 05 Mar. 2015. http://www.latimes.com/business/la-fi-onewest-cit-20150227-story.html

3. Determine what overall percentage of the Bank's 2014 and 2015 philanthropy is pledged to groups that support the merger, and whether there is a pattern of such support being skewed toward backers of the deal. Inquire specifically as to whether highly effective nonprofit groups that did not publicly support the merger are now at a disadvantage when applying for funding due to the substantial percentage already committed.
4. Conduct a confidential survey of nonprofit organizations to assess their honest feelings when a funder requests a favor. The goal would be to obtain an honest assessment of how nonprofit leaders react when powerful CEOs ask them to support their business efforts. For example, does it put nonprofit leaders in a position where it is nearly impossible to say no?
5. Given OneWest Bank's data-driven philanthropy, determine if major grants to organizations that supported the merger lack data-driven proposals, a typical bank requirement for funds.
6. Require Mr. Otting to sign a formal statement pledging not to punish groups who opposed the merger or who did not comply with his request for public support.

The Fed and the OCC have a history of discouraging banks from making tax-exempt grants used for political purposes. The Fed and the OCC must determine whether the explicit or implied promise of charitable grants by OneWest Bank directly led to nonprofit support for this proposed merger.

Greenlining is not implying that nonprofit groups solely supported the merger in order to obtain funding for their organizations or specific causes. However, the great recession of 2007 produced major declines in donations[3] to nonprofit groups, leaving organizations to fight growing wealth inequity with fewer resources. Given the dire circumstances in many of L.A.'s neighborhoods, a meeting with a "nice" CEO with funds to distribute can be very convincing.

The public participation process during mergers is a key component of our democracy. Thank you again for holding the public meeting and for working to maintain integrity in the regulatory public participation process.

Sincerely,

Orson Aguilar
Executive Director
The Greenlining Institute

CC: FDIC Chairman Martin Gruenberg
Mark Pearce
Anna Alvarez-Boyd
Joseph Firschein
Barry Wides
Grovetta Gardineer
The Greenlining Coalition
California Reinvestment Coalition
National Community Reinvestment Coalition

3 Morreale, Joseph C. PhD, "The Impact of the "Great Recession" on the Financial Resources of Nonprofit Organizations" (2011). Wilson Center for Social Entrepreneurship. Paper 5. http://digitalcommons.pace.edu/wilson/5

From:	Bae, Philip
To:	McCune, Crystall; Whidbee, Robin
Subject:	FW: FRB-OCC Investigation of OneWest Bank CEO/Complete and Utter Failure of Federal Reserve Bank of SF and OCC California -FRSONLY-
Date:	Friday, March 06, 2015 3:15:56 PM
Attachments:	Yellen, Curry, Public Comment Integrity, 3-5-15.pdf CIToneWestFRBoccLtrMarch6.pdf

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From: Adam Cohen [mailto:adam.j.cohen@frb.gov]
Sent: Friday, March 06, 2015 2:48 PM
To: Bae, Philip
Subject: FW: FRB-OCC Investigation of OneWest Bank CEO/Complete and Utter Failure of Federal Reserve Bank of SF and OCC California

From: Al Pina [mailto:pina@fmcrc.org]
Sent: Saturday, March 07, 2015 5:41 AM
To: 'Aguilar, Orson'; 'Wides, Barry'; Scott Turner (FRS); 'Paulina Gonzalez'; Anna Boyd; MaPearce@fdic.gov; grovetta.gardineer@occ.treas.gov; Joseph Firschein; 'Bruce Mirken'; 'Economic Team'; 'Eanes, Vonda'; Carol Evans; Andrew Dumont; Allen Fishbein; Joseph Firschein; Tonda Price; beth.castro@occ.treas.gov; susan.howard@occ.treas.gov; 'Evans, Beverly'; 'Marcotte, Karen'; Adam Cohen; Laurel Gourd (FRS); Bao Nguyen; Barbara.callahan@cit.com; Matt.klein@cit.com; Marc.heller@cit.com; Jeff.knittel@cit.com; John.morabito@cit.com; Curt.ritter@cit.com; David.orner@cit.com; Kirsten.hakes@owb.com; Keith.vogelgesang@owg.com; Natalie.do@owb.com; Sherilyn.lowery@owb.com; Arlene.romero@owb.com
Cc: 'Ram, Gita (CFPB)'; 'Vaeth, Chris (CFPB)'; 'Chea, Keo (CFPB)'; 'Muniz, Brenda (CFPB)'; 'Pope, David (CFPB)'; 'Criado, Alicia (CFPB)'; 'Welbeck, Katherine (CFPB)'; 'Wade, Kenneth'; 'Letendre, Daniel'; 'Harper, Susan V'; 'Rodriguez, Carlos XX'; Megan.G.Teare@wellsfargo.com; 'Romani, Barbara L '; frank.cianciarulo@wellsfargo.com; mike.rizer@wellsfargo.com; 'Lamkin, Janet'; riostim@wellsfargo.com; stevensl@wellsfargo.com; 'eperry'; eovelez67@gmail.com; jgamboa@ccbuilders.org; lortega@onemillionniu.org; 'Joe Coto'; 'Robert Lattimore'; regina.o.edwards@wellsfargo.com; fred@uldi.org; pfontanes111@aol.com; betancourt@tesorovg.com; 'Victor Seijas'; 'O'Garrow, Jacqueline B'; remy@nlbwa-sd.com; 'Claudia Portillo'; MICHAEL_A_PCHELINS@HOMEDEPOT.COM; ana_campo@homedepot.com; 'david galat'; 'Agullana, Zeny M'; betancourt@tesorovg.com; creynoso@ucdavis.edu; 'Sunne McPeak'; 'Sylvia Coto'; Mabi.Castro@sen.ca.gov; 'Linda Caballero Sotelo'; 'Julius Robinson'; 'Ramirez, Victor M '; dhunter@sandiego.gov; 'Albert Clark'; 'Ron Chavez'; norma@latinasfoundation.org; rosa@latinasfoundation.org; 'Mario Lopez'; frenchwb@wellsfargo.com; robert.mcneely@unionbank.com; 'Roberto Barragan'; raquel.maden@sen.ca.gov; sotelo@toltecmedia.net; 'Ponce, Fernando'; eschott@accionsandiego.org; jchernandez@accionsandiego.org; 'Alex Guerrero'; 'Carrie Werdine'; 'Michelle Sanchez'; vortega@fmcrc.org; Mark.Modiano@wellsfargo.com; perevic@wellsfargo.com; darrel@acsgroup-usa.com; 'Debra Reyes'; 'Mary Fellows'; 'Dawn Pietroforte'; jgamboa@ccbuilders.org; 'Pearson, Karl A'; 'Hall, George J'; 'Lagueux, Dennis'; Brian.L.Dreesman@wellsfargo.com; Tyler.Smith@wellsfargo.com; Megan.G.Teare@wellsfargo.com;

Marilyn.M.Drayton@wellsfargo.com; 'David baker pnc'; aileen.pruitt@pnc.com; Yvonne.Framingheddu@Regions.com; Jon.Davies@regions.com; doug.jackson@regions.com (External); David.Christian@regions.com; 'Jeffries-Jones, Sharon'; 'Bell, Keith'; IJones@bbandt.com; 'Romani, Barbara L '; 'Algaze, Patricia S '; eric_will@freddiemac.com; 'Fields, Mike M'; 'Farid, Hala [NAM-CR]'; 'Mccullogh, Krista Denise '; marsha.jones@pnc.com; 'Smith, Camino'; cathy.niederberger@pnc.com; frank.cianciarulo@wellsfargo.com; 'Lamb, Brian'; scott.coble@wellsfargo.com; 'Pascal, Craig'; 'Tasha Harris'; 'Racquel Reddie'; 'eperry'; 'Marucci Beard'; bennie.nanaycedc@gmail.com; 'Jocelyn Bruce'; 'Deborah Thompson'; 'Carlos Guzman'; 'Tony Brown'; 'Joe Coto'; fred@uldi.org; pfontanes111@aol.com; betancourt@tesorovg.com; 'Dalton, Rex'; remy@nlbwa-sd.com; 'Claudia Portillo'; eric_will@freddiemac.com; cobleacher.love@citi.com; marucci.beard@gmail.com; 'david galat'; betancourt@tesorovg.com; creynoso@ucdavis.edu; 'Ramirez, Victor M '; robert.mcneely@unionbank.com; 'President/COO Linda Sotelo'; 'Marc Lovato'; 'Albert Clark'; 'Torquato, Krista'; cher.v.stingo@chase.com; 'Ponce, Fernando'; michael.x.coggins@chase.com; raquel.maden@sen.ca.gov; creynoso@ucdavis.edu; 'George Dean'; 'Ortensia Lopez'; sgascon@usc.edu; jchernandez@accionsandiego.org; eschott@accionsandiego.org; fanny.miller@ellatino.net; Mark.Modiano@wellsfargo.com; perevic@wellsfargo.com; darrell.brown@usbank.com; darrel@acsgroup-usa.com; janine.pairis@mail.house.gov; jmeeks@sycuan.com; mquiroz@san.org; lengyel@civicsd.com; jarrett@civicsd.com; philip.serghini@wal-mart.com; carl.crowe@wal-mart.com; tclarryjohnson@gmail.com; jaymie.mitchell@bankofamerica.com; tim.wennes@unionbank.com; Kate.Quinn@usbank.com; 'Nisha Balaram'; 'Sadad Ali'; alheli_72@yahoo.com; naomiboas@yahoo.com; 'Lishaun Francis'; 'Cuong Huynh'; 'Milicent Johnson'; 'Raul Macias'; 'Ellen Kersten'; 'Maurilio Leon'; 'Angela Echiverri'; 'Matt Haney'; 'Molly Hart'; 'April Joy Damian'; 'Andrea Nieves'; 'Brandon McCall'; 'Carmen Rojas'; 'Paul Correa'; 'Christian Gonzalez-Rivera'; 'Blanca Hernandez'; 'Ilana Golin'; 'Ty Bledsoe'; 'Ricardo Valencia'; remi.murphy@kp.org; davidnoguera@verizon.net; syruiz@yahoo.com; 'Tunua Thrash'; 'Josias Aguiar'; 'Jose Hernandez'; allisonreed@gmail.com; 'Mark Rutledge'; 'Hyepin Im'; jramirez@livingstoncity.com; 'Jose-Antonio Perez'; 'Toulu Thao'; 'Louis Briones'; 'Ron Chavez'; 'Mario Lopez'; pfontanes111@aol.com; sgm@cpuc.ca.gov; lmd@cpuc.ca.gov; apenaloza@vedc.org; 'Ryan Schulze'; 'Algaze, Patricia S '; patricia.a.reed@citi.com; 'Vasquez, Charles A'; marucci.beard@gmail.com; lwinkle@vedc.org; carl.balton@unionbank.com; horacio.mendez@unionbank.com; josephine.hong@unionbank.com; victor@latin-times.com; jolie@Latin-Times.com; patricia.mcgill@tallahasseeurbanleague.org; 'Sylvia Blackmon-Roberts'; 'William Boss'; ma2ck@yahoo.com; 'EUNICE BARNUM'; 'Deborah Thompson'; 'Y Ysryl'; 'Glorious'; 'Watson Haynes'; 'Charlotte Anderson '; lali@pcul.org; 'Brenda Chambliss'; 'Ysryl'; 'Pam Arnold'; 'Desmond P Key'; 'Ed Johnson'; 'Patrick Franklin'; 'Tammy Anderson'; rortiz@barriostation.org; l.davis@fordfoundation.org; 'Julia Gordon (CAPAF)'; 'Torquato, Krista'; machelle.maner@wellsfargo.com; phil.latzman@gmail.com; robert@dealstruck.com; ernie.diaz@td.com; winnievhtang@aol.com; dhunter@sandiego.gov; jarrett@civicsd.com; lengyel@civicsd.com; pina@fmcrc.org; 'Burnadette Norris-Weeks'; 'Annetta Jenkins'; 'Sylvia Coto'

Subject: FRB-OCC Investigation of OneWest Bank CEO/Complete and Utter Failure of Federal Reserve Bank of SF and OCC California

To Federal Reserve Bank of San Francisco & OCC:
Please find attached our request for an investigation of OneWest Bank and placing race relevant

CRA conditions on the proposed merger of CIT/OneWest. I have also attached the letter from Greenlining for reference.

First off we applaud the courage and leadership of Orson Aguilar and Greenlining to standing up against the intimidation and thuggery of Mr. Joseph Otting at OneWest Bank.

I came to California to teach and seek medical attention. But what I found was a pattern of financial intimidation by various banking leaders that has found its way to most major corporations in California that has resulted in the most despicable socio economic conditions for minorities that I have ever witnessed. What is alarming about the racial wealth gap and racial income inequality in California is that this is a majority minority state yet our children, families and businesses are economically marginalized. This merger is the very symbol of "economic thuggery" and I place responsibility at the hands of the Federal Reserve Bank of San Francisco, OCC and FDIC of California. I personally witnessed this at the merge hearings of OneWest-CIT in Los Angeles where I provided testimony. This was a mockery of CRA and was nothing but a "carnival" orchestrated by OneWest in pushing nonprofit leaders who received grants or wish for grants to applaud OneWest and push for approval of this merger. I was disgusted by this display of manipulation.

But this is a pattern that I am seeing in California, yet don't see in Florida. I have personally witnessed intimidation by bankers to create fear. I was on a call this week with a noble and honorable community elder and leader (John Gamboa) with a major banker in California. This banker disrespected this leader in no way I have ever seen before..so much so that I began to yell at this banker on the phone and demanded that he stand down. This is not about banks but bankers, such as Mr. Otting, that think they can treat us as if we are second class citizens. But as they witnessed in Florida, it will be a cold day in hell before I will allow anybody to keep me from fighting for those with no voice and marginal economic means.

It is your responsibility to set a "new tone" to include decorum with these bankers and banks. This is not about all the banks or bankers but a handful that smell of arrogance that feel they are better than our leaders who give so much for so little. This is your responsibility to ensure decorum and respect yet you have failed to do so. You have allowed a spirit in CRA that is now more about "charity" than Capital. As I spoke to in the hearing, if I see no new direction of tone and spirit towards the CRA, to include race relevancy, I will schedule a hunger strike at the door steps of the Federal Reserve Bank of San Francisco. This hunger strike will not be about your organizations that have economically failed minority low moderate income communities of California but about showing our communities of color that they do not have to accept being economic second class citizens with no change of upward financial mobility.

It is our hope that you follow up on the request of Greenlining for an investigation of OneWest and that if this merger is approved that you place race relevant CRA conditions so we may take down the signs in California that read "White Need Only Prosper in CA". Show us that you care about people of color….with actions not words.

Thank you,

“There are those who say thus is the way of the world…I say NO thus we make it”
“It is easy to sing when one sits upon a perch of privilege as compared to those who are drowning in a sea of neglect”

Al Pina
Chair/CEO
FMCRC
Co-Chair: The 100
Chair: San Diego Minority Community Reinvestment Coalition
Urban Redevelopment Solutions (A FMCRC Company)
Cell 813-598-6361
www.fmcrc.org www.assetsandhope.org
www.theracialwealthgap.org www.SanDiegoMCRC.org

From: Aguilar, Orson [mailto:orsona@greenlining.org]
Sent: Thursday, March 5, 2015 12:00 PM
To: Wides, Barry; scott.turner@sf.frb.org
Cc: Paulina Gonzalez; John Taylor; Anna Alvarez Boyd; MaPearce@fdic.gov; grovetta.gardineer@occ.treas.gov; Joseph Firschein; Bruce Mirken; Economic Team
Subject: Maintaining Integrity in the Public Participation System

Dear Barry and Scott,

Thank you again for your efforts to put together a day-long meeting to discuss the proposed acquisition of OneWest Bank. And of course, thank you for agreeing to hold the meeting despite considerable and questionable lobbying efforts to prevent it.

Attached is a letter to the OCC and Fed with our concerns related to Mr. Otting's efforts to "buy" community support.

We look forward to hearing from you to discuss this important concern.

Please acknowledge receipt of this letter.

Sincerely,

Orson

--
Orson Aguilar
Executive Director
The Greenlining Institute | 1918 University Ave, Berkeley CA 94704
orsona@greenlining.org | 510.926.4005

Florida Minority Community Reinvestment Coalition (FMCRC)
San Diego Minority Community Reinvestment Coalition (SDMCRC)
California Community Builders
7210 N. Manhattan Ave #1314 Tampa FL 33614
1918 University Ave, Suite 1B, Berkeley CA 94704

March 6, 2015

Janet Yellen
Chair, Board of Governors
Federal Reserve System
20th Street and Constitution Ave. NW
Washington DC 20551

Thomas Curry
Comptroller
Office of the Comptroller of the Currency
Independence Square 250 E. St. SW
Washington DC 20219

RE: CIT One West Merger-CRA Race Relevant Conditions & Investigation of CIT/Mr. Otting

Dear Ms. Yellen and Mr. Curry:

At the recent CIT-One West merger hearing it was disturbing to see that there was more focus on grant giving rather than banking and CRA investments made by One West or CIT. But this is no surprise after Mr. Joseph Otting made threats against Greenlining and its members that those opposed to their merger would not receive grants. We are calling on both the Federal Reserve Board and Office of the Comptroller of the Currency to set a "new tone" towards the CRA by financial institutions and set race relevant CRA conditions on this merger along with conducting an investigation of CIT-One West and Mr. Otting's attempt to extort and intimidate minority leaders across California.

What is most disheartening is the realization that like money in politics, the promise of grant money, can purchase votes or support from community organizations. These organizations are often desperately in need of financial support to better serve their constituencies. Often these grants are more a form of charity or a PR opportunity than a substantive investment in communities. What is unfathomable is that the Feds has allowed banks, which have deplorable "community serving" track records, to become larger. This is especially so, in light of the reality that banks too large to fail inevitably become too large to regulate; more banks are needed to increase competition to better serve consumers not fewer.

The fast rising racial wealth gap is driven by the lack of minority home and small business equity. What is critical is that when placing conditions on approval of this merger, it provides an opportunity for the regulators to "set the tone" for all banks as it relates to increased focus on race relevant CRA investments and adequate infusions of capital for increased minority home and small business ownership (and expansion of current minority small businesses). Minorities account for over 70% of all poverty in California and in most urban cities across the United States and the focus with CRA must be on addressing the capital needs of low moderate income communities to create the jobs and tax bases that battle poverty and racial wealth and income inequality.

The Racial Wealth Gap and Racial Income Inequality are now out of control across the United States but more so in California. It is capital, not charity, which will reverse this negative economic trend that hurts the future of our country. A Brookings Institute study found that minorities account for an average of 42% of all urban city populations yet they contribute less than 5% of the local GDP. It is capital for home and small business ownership (or expansion) and race relevant CRA investments targeting minority low moderate income communities that will be most effective.

This merger is an opportunity for the Federal Reserve Board and the Office of the Comptroller of the Currency (OCC) to "set the tone" for a paradigm shift in CRA. We and the communities we represent are requesting that you place conditions on this merger targeting increased capital for minority home and small business ownership (and expansion), capital investments into funds to provide access to capital for minority led and focused nonprofits to engage community development projects (that provide income streams for minority led and focused nonprofits) and targeted CRA investments into minority low moderate income neighborhoods.

We thank you for your consideration on this important matter. For questions, please contact John Gamboa at (510) 367-9111.

Cordially,

Al Pina	John Gamboa
Chair	Chair
FMCRC	California Community Builders
SDMCRC	The 100

From: Hurwitz, Ivan
To: Steffey, Brian; Bae, Philip; McCune, Crystall
Subject: FW: Maintaining Integrity in the Public Participation System
Date: Friday, March 06, 2015 5:00:16 PM

From: Turner, Scott
Sent: Friday, March 06, 2015 12:26 PM
To: Paulina Gonzalez
Cc: Thro, Alison M (BOARD); Vanouse, Melissa A (Board); Cox, Katie S (Board); Hurwitz, Ivan
Subject: RE: Maintaining Integrity in the Public Participation System

I received your email, Pauline. As I told Orson yesterday, however, the San Francisco Fed is not involved in approving the application but only hosted and organized the public meeting on behalf of the Board and OCC and I therefore cc'd several Federal Reserve colleagues to make sure they see your note.

Best,

Scott

FEDERAL RESERVE BANK OF SAN FRANCISCO

Scott Turner
Vice President | Community Engagement
Federal Reserve Bank of San Francisco
101 Market Street | MS 215 | San Francisco, CA 94105
415-974-2722 (w) | 415-279-9146 (c)
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From: Paulina Gonzalez [mailto:pgonzalez@calreinvest.org]
Sent: Thursday, March 05, 2015 9:09 PM
To: Barry; Turner, Scott
Cc: John Taylor; Boyd, Anna A (Board); MaPearce@fdic.gov; grovetta.gardineer@occ.treas.gov; Orson Aguilar; Kevin Stein
Subject: RE: Maintaining Integrity in the Public Participation System

Dear Barry and Scott,

I hope you are both well. Thank you for your work on last week's hearing, and your efforts to ensure a fair process for all.

Please see the attached letter in support of Greenlining's call for an investigation of OneWest, and our request that this investigation be extended beyond philanthropic grants. Thank you.

Please confirm receipt.

Best,

Paulina

Paulina Gonzalez
Executive Director
California Reinvestment Coalition
474 Valencia St. #230
San Francisco, CA 94103-3415
tel: 415-864-3980
fax: 415-864-3981

crc
CALIFORNIA REINVESTMENT COALITION

March 5, 2015

Janet Yellen
Chair, Board of Directors
Federal Reserve System
20th Street and Constitution Ave., N.W.
Washington, D.C. 20551
VIA Email

Thomas Curry
Comptroller
Office of the Comptroller of the Currency
Independence Square, 250 E St., S.W.
Washington, D.C., 20219

Re: Support for Greenlining Letter Calling for Maintaining the Integrity of the Public Participation Process

Dear Chair Yellen and Comptroller Curry,

I write to you on behalf of the California Reinvestment Coalition and in support of the letter sent to you by Orson Aguilar, Executive Director of the Greenlining Institute, dated March 5, 2015.

We join in applauding the Federal Reserve Board and the Office of the Comptroller of the Currency for conducting a public hearing on the proposed merger of IMB Holdings and CIT Group and relevant subsidiaries last week in Los Angeles.

We commend your agencies for facilitating a smooth and accessible hearing that allowed numerous voices to be heard without incident.

We support Greenlining's call for a formal investigation related to grants or promises of grants made by the bank in exchange for support, and ask that this investigation be extended to include all lending, investment and contractual relationships entered into or promised by OneWest and CIT during and relating to the period of time the banks were attempting to build support for their applications. In this way, the regulators can ensure that all support for the banks was freely given and not the result of the banks exerting pressure or undue influence, and that all financial relationships the bank entered into with parties supporting the merger were not entered into for the purpose of garnering that support.

All parties involved, including OneWest and CIT, stand to gain by such an investigation, which would address concerns about the existence or appearance of impropriety.

474 Valencia Street, Suite 230 San Francisco, CA 94103 tel 415.864.3980 fax 415.864.3981 www.calreinvest.org

Should you wish to discuss this further, please feel free to contact me at (415) 864-3980.

Sincerely,

Paulina Gonzalez
Executive Director

Cc: Orson Aguilar, Greenlining Institute
Martin Gruenberg, Chair, FDIC
John Taylor, National Community Reinvestment Coalition

P.O. Box 4494

Carson City, NV 89702

415-264-1714 Cell

From:	NY Banksup Applications Comments
To:	Whidbee, Robin; McCune, Crystall; Caetano, Ruth; Brannon, Lisa
Subject:	FW: OneWest and CIT Group Bank Merger
Date:	Saturday, March 07, 2015 11:23:19 AM

From: Paul Dallas
Sent: Saturday, March 07, 2015 11:23:13 AM (UTC-05:00) Eastern Time (US & Canada)
To: NY Banksup Applications Comments
Subject: OneWest and CIT Group Bank Merger

Dear Federal Reserve Bank of New York:

March 7, 2015

RE: OneWest / CIT Merger Proposal

My name is Paul Dallas and this is a brief history of what happened in my Fraudulently Foreclosed Property Case which began in late 2008. This is my opinion on why I think OneWest should not be allowed to merge with CIT.

I have incorporated much of this from recent court cases, Court Rulings, CC 2924, and searches I have conducted following the money trail and numerous attorneys' blogs.

I cannot give up fighting for my legal rights and attacking the origination of mortgages because that is exactly where the fraud started. There is no doubt what would happen if you went into a bank and asked for a loan, got approved and then showed up to sign as John Smith, authorized signor for XYZ Corp., as attorney in fact for ABC Corp. as assignee of DEF Corp, nominee payee on the promissory note and designated lender for MERS, the secured party. Not only would you be thrown out of the bank, you would be reported to authorities as operating some sort of scam. And then you are informed that your loan documents will be sent to you in a few days! It is a scam from day one. (2 years to get my loan documents) TILA AND RESPA VIOLATIONS plus many others that involve OneWest Bank.

Then we get so much defective paperwork (ROBO) and why are the banks and servicers fighting so hard against revealing the facts of each financial transaction recited in each fabricated document? The reason is simple. There was not a financial transaction involving the borrower and the lender that is recited in those documents. The banks inserted themselves into the process by complicating the transactions with false claims of securitization. (INDX 2005-AR18 DEUTSCHE BANK SECURITIZATION TRUST). This trust alone my have as much as $621Billion depending on the many loans that Deutsche Bank is moving in and out with Indymac Bank and OneWest Bank.

The result is that the real transaction in which the pension fund loaned money to the borrower is completely undocumented, for the sole purpose of enabling the banks to claim ownership as the "Loan" as it went up the securitization path and was sold a dozen times under the heading of securitization, assignment, endorsement, credit default swap, pass through certificate, insurance etc. The proceeds, thus far, have gone solely to the banks and servicers and never to the investor who is owed the money. In my case I had on deposit $162,858.16 with Indymac/OneWest/Deutsche Bank. These funds have been verified to be in the hands of the bank using their own accounting documents, but they will not return. The banks involved are the failed Indymac Bank which is now called One West Bank and Deutsche Bank. These funds may have reached the many Deutsche Bank securitization trusts by this time and so far are uncollectible by me even after foreclosure and rescission. These funds were possibly hidden from FDIC by OneWest Bank/Deutsche Bank.

This leaves me the borrower stuck with an undocumented fraudulent loan without adequate information or protection owing all the money borrowed on terms that cannot be determined: the terms expressed in the securitization documents do not match the terms of the note. Even if the terms of the securitization documents did match the terms of the note, it doesn't matter because the money trail shows that the investment bank ignored the law (TILA & RESPA) just as they ignored the laws regarding transfer of interests in loans and recording. (ROBO signings. I have four)

On top of all this, in my case, none of these banks had a license to operate in California at the time (violation of financial code).

Thus the investor/lender advances money believing that it will be used in the way described in the prospectus (SEC VIOLATION), when in fact, nothing of the sort occurred. And the borrower believing that he was entering into a standard mortgage within the rules of industry standards for lenders, is left with signing documents that state DEF Corp is the lender, when DEF was a shill — paid for use of its name in the transaction and thus limiting the ability of the borrower to either rescind or make claims under predatory or deceptive lending practices. My rescission notice (NOR) was totally ignored even though OneWest knew about it, along with my RESPA request for accounting. Both are violations of TILA and RESPA.

Neither me the borrower, nor the lender know each other, have met each other or share any documents on which both of our signatures appear based upon fair bargaining. Then the banks and servicers simply step up to the plate and hit one out of the park every time they foreclose because they are getting property based on a non-existent loan in which they neither funded nor purchased the loan. OneWest foreclosed on a parcel that had no loan on it. OneWest was the servicer only and had no legal right to foreclose on either parcel.

They then collect numerous times on the same loan defrauding the U S Gov, FDIC, Fannie and Freddy, SEC and Insurance Companies and Internal Revenue Service, plus anyone who invested in the securitization trusts.

OneWest needs to be held accountable for all these violations. The regulators must make people like me and numerous others whole. Independent Foreclosure Review failed. Special attention needs to be focused on two entities used by OneWest Bank in collection activities. They are Faslo Solutions LLC (shut down by court order in multiple states), and DTA Solutions who took the place of Faslo and continued harassment and collection even after foreclosure.

I have much documentation and records to prove these facts and I am available to discuss this in more detail at your convenience. All of these events occurred in California between 2008 and 2014. I currently reside in Nevada at the address below.

Thank you for your interest.

Paul Dallas

Phone: (650) 952-0522
Fax: (650) 952-0530
15 Southgate Avenue
Suite 200
Daly City, CA 94015

Coalition Members

African Americans for Economic Justice

Asian Journal

Chinese American Institute for Empowerment

Christ Our Redeemer AME Church

COR Community Development Corporation

Ecumenical Center for Black Church Studies

Jesse Miranda Center for Hispanic Leadership

Los Angeles Latino Chamber Of Commerce

MAAC Project

National Asian American Coalition

National Hispanic Christian Leadership Conference

Oasis Center International

Orange County Interdenominational Alliance

Templo Calvario CDC

Turning the Hearts Center

Vietnamese/Laotian Alliance for Economic Justice

West Bay Pilipino Multi-Service Center

NATIONAL DIVERSITY COALITION

March 11, 2015

Chairwoman Janet Yellen
Vice Chairman Stanley Fischer
Governor Lael Brainard
Governor Jerome Powell
Governor Daniel Tarullo
Federal Reserve
20th & C Street, NW
Washington, DC 20551
SENT VIA EMAIL

Comptroller Tom Curry
Office of the Comptroller of the Currency
400 7th Street SW, Suite 3E-218
Washington, D.C. 20219

Position on Public Hearings and Investigation Sought by CRC and Greenlining Institute Relating to CIT/OneWest Merger

Dear Chairwoman Yellen, Vice Chairman Fischer and Governors Brianard, Powell and Tarullo, and Comptroller Curry,

The National Diversity Coalition has been a major community intervenor in the CIT/OneWest merger. Approximately one thousand letters were sent in support of the merger by our membership, but we have never opposed the public hearings. In fact, public hearings relating to important mergers, particularly where there is significant opposition, should be the rule of thumb.

Greenlining Institute and CRC, two well-respected bank advocacy groups, have sent to you separate letters urging that you, in effect, dismiss the results of your public hearing of February 26th.

More significantly, they have urged you to engage in an extraordinarily difficult task that may be counterproductive to Community Reinvestment Act and even CRC and Greenlining's long-term goals. They wish you to decide between "good" and "bad" philanthropy to non-profit groups.

We do not oppose an investigation if you wish, but do call to your attention to the risks and difficulty of embarking on such.

Firstly, the top five financial institutions (Wells Fargo, Goldman Sachs, Citigroup, Chase and Bank of America) contribute $1.2 billion a year in philanthropy, most of it CRA related.

Secondly, Corporate America provides an estimated $35 billion a year in philanthropy to the hundreds of thousands of non-profits throughout the United States, including well-over $300 million this year from Walmart alone.

Thirdly, much of the philanthropic funding by financial institutions, in particular, relates to reducing income and wealth inequality. This includes funding for innovative low/moderate homeownership and affordable housing. It also includes funding for small and micro business development. And, it includes substantial funding for financial education, particularly minority youth financial education.

We also call your attention to the fact that the National Diversity Coalition is a grassroots coalition that offers specific services, including small business development, financial education and home counseling to the public. In contrast, CRC, by its own admission, provides no direct services and it is purely an advocacy group. And, it appears that Greenlining Institute is primarily an advocacy group and little of its funding relates to direct services.

We also call to your attention in deciding this issue that the government itself has put increasing pressure on non-profits to seek corporate funding. For example, HUD provides an average of $25 per homeowner counseled, while banks offering the same help expend $1,000 to $2,500 per homeowner helped.

Similarly, of the approximately $45 billion in TARP funds that was intended to directly benefit the victims of the housing crisis, less than 10% of such has been returned to the victims in any direct or indirect form. Most importantly, it should be taken into account that most of the Federal Reserve, OCC, FDIC and Treasury's efforts to help homeowners in distress can be successful only if non-profits are properly funded.

Similar arguments prevail for other areas relating to income and wealth inequality. For example, more than one million low/moderate income families are eligible annually to purchase homes, but are not considered eligible for a home origination and/or are considered eligible only under a non-conforming subprime mortgage.

Similar arguments also exists for funding non-profits as it relates to small business development, particularly as to micro business lending where underfunded non-profits play a crucial role. As the latest SBA data demonstrates, virtually no bank makes a sufficient number of SBA loans, particularly 7(a), to Blacks, Latinos and Southeast Asian Americans.

Lastly, our school system alone cannot effectively address a cornerstone of ending income and wealth inequality, youth financial education. Almost all of the innovative and creative efforts come through corporate, including bank, philanthropy to non-profits.

Beyond these specifics, we also call your attention to the continuing issue of the effectiveness of CRA ratings on bank performance to underserved communities, including the 70% of Americans who live from paycheck to paycheck. That is why we have urged in all recent mergers we have been involved in that no bank be approved for a merger unless it pledges to attain an "Outstanding" CRA rating in all three categories, lending, service and investments. This is what Banc of California pledged before you approved its merger and this is what OneWest is pledging in its merger.

Philanthropy as it Affects the Banking Industry

We are strong supporters of increased CRA related philanthropic contributions to non-profits that primarily serve the 70% of Americans who live from paycheck to paycheck. Although we have not yet raised this in any merger that you have acted upon, we will be raising this issue in future mergers.

Specifically, we are urging that all banks consider, particularly in the context expansions, committing at least one-twentieth of 1% of FDIC-insured deposits annually to CRA related philanthropy.

NATIONAL DIVERSITY COALITION

Assuming approximately $3 billion per year presently in bank philanthropy, this new commitment could more than double annual philanthropic contributions to hundreds of thousands of non-profits. (That is, contributions can go from $3 billion to at least $6 billion a year and possibly far more.)

We thank you for the hearing. We thank you for the process and we thank you for considering our perspective on this issue.

Most Respectfully,

/s/ Mark Whitlock
Senior Minister, COR AME Church, Irvine, CA
Director of Corporate Partnerships, 5,000 African Methodist Episcopal Churches
Executive Director, Ecumenical Center for Black Church Studies
Chair, Orange County Interdenominational Alliance

/s/ Faith Bautista
President & CEO, National Asian American Coalition

/s/ Sam Rodriguez
President, National Hispanic Christian Leadership Conference of 40,000 Latino Churches

/s/ Jesse Miranda
Founder, Jesse Miranda Center for Hispanic Leadership
Former CEO, National Hispanic Christian Leadership Conference

/s/ Gilbert Vasquez
Chair, Los Angeles Latino Chamber of Commerce Serving 250,000 Latino Businesses

/s/ Theresa Martinez
Chief Executive Officer, Los Angeles Latino Chamber of Commerce

/s/ Charles Dorsey
Associate Pastor - Youth and Young Adults, Christ Our Redeemer AME Church, Irvine, CA

/s/ Arnulfo Manriquez
President & CEO, MAAC

/s/ Jin Sung
Executive Director, OASIS Center International

/s/ Cathy Zhang
Executive Director, Chinese-American Institute for Empowerment
Sound of Hope

/s/ George McDaniel
Co-Chair, African Americans for Economic Justice

/s/ Vivian Araullo
Executive Director, West Bay Pilipino Multi-Service Center

/s/ Alex Anderson
Co-Chair, African Americans for Economic Justice

Cc: Paul Nash, Jonathan Miller, Eric

From:	VICTOR MANUEL COREAS
To:	NY Banksup Applications Comments
Cc:	WE.Licensing@occ.treas.gov; crc@calreinvest.org
Subject:	RE: DENUNCIA / COMPLAINT TO: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; AND FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)
Date:	Wednesday, March 18, 2015 5:35:29 AM
Attachments:	03-05-2015 COMPLAINT OCWEN 001.pdf

CONSTANCIA – STATEMENT…

FROM: VICTOR COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Mailing Address: **P O BOX 372023, RESEDA, CA 91337**

TO: OCWEN LOAN SERVICING, LLC

03/05/2015

OCWEN FINANCIAL CORPORATION

OCWEN LOAN SERVICING, LLC

1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

2002 Summit Boulevard, 6th Floor
Atlanta, GA 30346

3451 Hammond Avenue
Waterloo, IA 50702

DENUNCIA / COMPLAINT
A QUIEN CORRESPONDA
TO WHOM IT MAY CONCERN

RE: Account Number **7195665927**

VICTOR M COREAS

PROPIEDAD**: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**

Respetables Srs.

El: 03/04/2015, me encontré con una persona que conozco desde hace varios años, quien me indico que por casualidad el estaba pasando por la propiedad: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325** y se dio cuenta que estaban sacando una Toyota Tacoma Truck, de mi propiedad.

A los pocos minutos de estar informado de esta situación, fui a cerciorarme personalmente de que lo indicado era cierto y mi sorpresa fue grande al darme cuenta que efectivamente era real, mi vehículo NO estaba estacionado en el lugar donde fue colocado en su oportunidad.

Por tal situación, por este medio les SOLICITO y les EXIJO que por FAVOR me entreguen mi VEHICULO y/o me indiquen en qué lugar se encuentra para ir a recogerlo. La realidad este tipo de procedimientos y acciones de parte de ustedes deja mucho que desear, porque aparte de que me DESALOJARON ILEGALMENTE DE MI PROPIEDAD, se quieren apropiar de la misma (propiedad) a como dé lugar, <u>ahora también quieren apropiarse de mi vehículo y de mis pertenencias</u>… Esto no tiene sentido y razón de ser, porque llegar a tantos extremos.

Por favor necesito la devolución de mi VEHICULO y de mis pertenencias lo más pronto posible.

Si ustedes creen que sacando mi vehículo y mis pertenencias de la propiedad con ello van a BORRAR EVIDENCIAS o DESTRUIR EVIDENCIA y PRUEBAS, considero que están equivocados. <u>Esta realidad NO pueden negarla</u>, porque ha sido denunciada a varias entidades y está plenamente documentada; como EL FRAUDE COMETIDO PARA APROPIARSE DE MI PROPIEDAD tampoco lo pueden ocultar hagan lo que hagan y digan lo que digan. . .

Recuerden en varias ocasiones les SOLICITE, les rogué le informaran a sus AGENTES o PERSONAS ENCARGADAS y RESPONSABLES DE CUIDAR LA PROPIEDAD, para que me hicieran favor de ir a abrir las puertas para sacar mi vehículo y mis pertenencias, pero esto tan sencillo y simple NO lo pudieron realizar… Pero si optaron <u>PRIMERO</u>: Por desaparecer mis pertenencias y luego mi VEHICULO… <u>Les fue más fácil y cómodo ocultar mi vehículo y mis pertenencias en algún lugar</u>, el cual es obvio sus AGENTES y/o EMPLEADOS, como USTEDES saben perfectamente dónde están. LA REALIDAD ME QUEDO SORPRENDIDO DE TANTO ABUSO Y PREPOTENCIA DE PARTE DE USTEDES, Y DE TODO LO QUE SON CAPACES DE HACER, CON EL PROPOSITO DE EVADIR RESPONSABILIDADES, EVITAR

CUESTIONAMIENTOS, OCULTAR EVIDENCIAS Y PRUEBAS Y PENSANDOLO BIEN POSIBLEMENTE CON PROPOSITOS PERVERSOS Y MALIPULADORES… PORQUE PARA USTEDES TODO VALE, PORQUE EL FIN JUSTIFICA LOS MEDIOS... Por tales acciones ME PONGO A PENSAR SERA QUE EE. UU., SE VA A CONVERTIR EN OTRA LATINOAMERICA… Y RUEGO Y ORO: ESTO NO PUEDE SER; PORQUE ESTAMOS EN AMERICA. “DIOS BENDIGA A AMERICA / GOD BLESS AMERICA”.-

Sinceramente quisiera que esta situación fuera tratada únicamente entre nosotros, pero lamentablemente NO puede quedarme callado y cruzado de brazos ante estos hechos y/o sucesos, por tal motivo esta información (correspondencia) y el DOCUMENTO en mención voy a estarlo enviando a otras instancias para su conocimiento.

Sin otro particular me despido, agradeciéndoles por anticipado la atención, comprensión y colaboración que se sirvan brindar a mi persona.

Sinceramente y respetuosamente,

Atte.

VICTOR COREAS
18012 ROSCOE BLVD.
NORTHRIDGE, CA 91325
Mailing Address: **P O BOX 372023, RESEDA, CA 91337**
E-mail: **victormanuelcoreas@yahoo.com**

Aviso importante:

AVISO LEGAL / LEGAL NOTICE

DESLINDE DE RESPONSABILIDADES / DISCLAIMER OF LIABILITY

Por este medio hago constar lo siguiente: Desde el momento que retiraron el VEHICULO DE MI PROPIEDAD la/s persona/s que dieron LA ORDEN y AUTORIZACION, son y los hago RESPONSABLES DIRECTOS de cualquier situación que se suscite con mi vehículo: Accidente, Acto Delictivo ó de cualquier otra índole. POR TAL RAZON LOS UNICOS Y EXCLUSIVOS RESPONSABLES a partir de ese momento son: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) AND WRIGHT, FINLAY & ZAK, LLP, ATTORNEYS AT LAW, como también a los: Agentes de Real Estate, a las empresas para las cuales trabajan o representan, a los empleados de estas entidades mencionadas, personas encargadas y responsables de cuidar la propiedad, como la compañía/s y/o personas que han sido contratadas para realizar el trabajo de retirar mi vehículo de mi propiedad.

Desde este momento me DESLINDO de cualquier RESPONSABLIDIDAD y todo lo que tenga que ver y se suscite con mi vehículo es responsabilidad directa y exclusiva de quienes dieron LA ORDEN Y AUTORIZACION de retirar de mi propiedad el vehículo en mención. Al respecto las únicas personas que tienen acceso a esta propiedad son los Agentes y/o empleados que: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; y FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)… Contrataron para cuidar y vender mi propiedad, ya que el PORTON para ingresar al interior de la propiedad está fuertemente asegurado y resguardado por gruesas cadenas y buenos candados, por lo tanto los únicos que pueden acceder y permitir la entrada de alguien (persona/s y grúa) a la propiedad son los: AGENTES o PERSONAS ENCARGADAS y RESPONSABLES DE CUIDAR LA PROPIEDAD, quienes (reitero) fueron contratadas por las entidades crediticias mencionadas.

La actual situación expuesta NO va a cambiar hasta que LAS PERSONAS QUE DIERON LA ORDEN Y AUTORIZACION DE RETIRAR MI VEHICULO DE MI PROPIEDAD RECTIFIQUEN ESTA ACCION DESLENABLE E INDECENTE Y/O BIEN ME ENTREGUEN MI VEHICULO Y MIS PERTENENCIAS.-

VICTOR MANUEL COREAS

C. C.

Ocwen Loan Servicing, LLC
Attention: Office of the Consumer Ombudsman
P. O. BOX 785061
Orlando, FL 32878-5061
E- mail: Ombudsman@ocwen

IndyMac Mortgage Services
P.O. Box 4045,
Kalamazoo, MI 49003-4045

OneWest Bank, FSB
888 East Walnut Street,
Pasadena, CA 91101

P.O. Box 7056,
Pasadena, CA 91109-9699

Federal National Mortgage Association
Fannie Mae
3900 Wisconsin Avenue, N.W.
Washington, D.C. 20016

Fannie Mae
13150 Worldgate Drive
Herndon, VA 20170-4376

WRIGHT, FINLAY & ZAK, LLP
ATTORNEYS AT LAW
4665 MacArthur Court, Suite 280
Newport Beach, CA 92660

Observación Importante:
De estos hechos y sucesos, como de todos los pormenores que se susciten con relación a la propiedad voy a informar a las autoridades o instancias correspondientes para que estén debidamente notificados al respecto… Y por favor atiendan y resuelvan lo más pronto posible mi **SOLICITUD DE MODIFICACION DE PRESTAMO**.

The documents are listed in the Attachment to Proof of Service by First-Class Mail. –

PROOF OF SERVICE:

I served the documents by enclosing them in an envelope and

Placing the envelope for collection and mailing following our ordinary business practices. I am readily familiar with this business's practice for collecting and processing correspondence for mailing. On the same day that correspondence is placed for collection and mailing it is deposited in the ordinary course of business with the United States Postal Service in a sealed envelope with postage fully prepaid.

The envelope was addressed and mailed as follows:
a.- Name of person served:
OCWEN FINANCIAL CORPORATION and OCWEN LOAN SERVICING,

LLC

IndyMac Mortgage Services and OneWest Bank, FSB
Federal National Mortgage Association (Fannie Mae)

b.- Address of person served:

1661 Worthington Road, Suite 100, West Palm Beach, FL 33409
P.O. Box 4045, Kalamazoo, MI 49003-4045 and
888 East Walnut Street, Pasadena, CA 91101
3900 Wisconsin Avenue, N.W., Washington, D.C. 20016

The name and address of each person to whom I mailed the documents is listed in the Attachment to Proof of Service by First- Class Mail.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: ____________________

____

____

Name Signature

PROOF OF SERVICE

I, the undersigned, being at least 18 years of age, declare under penalty of perjury that I served the above notice, of which this is a true copy, on the following tenant(s) in possession in the manner(s) indicated below:

☐ On _______________, after attempting personal service, I handed the notice to a person of suitable age and discretion at the residence/business of the tenant(s), AND I deposited a true copy in the U.S. Mail, in a sealed envelope with postage fully prepaid, addressed to the tenant(s) at his/her/their place of residence (date mailed, if different _______________).-

Executed on: __________________________________ Served by: ______________________________________

C. C.

Richard Cordray, Director
Consumer Financial Protection Bureau
Oficina de Protección Financiera al Consumidor
1700 G Street, NW
Washington, **DC 20552**

Wendy Kamenshine
CFPB Ombudsman's Office
Consumer Financial Protection Bureau
Oficina de Protección Financiera al Consumidor
1700 G Street, NW
Washington, **DC 20552**

Consumer Financial Protection Bureau

Oficina de Protección Financiera al Consumidor
P. O. Box 4503
Iowa City, Iowa 52244

HUD
Departamento de Vivienda y Desarrollo Urbano de EE. UU.
Edificio Federal de John E. Moss
Suite 4-200
650 CapitolMall
Sacramento, CA 95814-3702

Oficina de Equidad de Vivienda e Igualdad de Oportunidades de HUD
Departamento de Vivienda y Desarrollo Urbano de EE.UU.
Room 5204
451 7 th Street S.W.,
Washington, DC 20410

Federal Housing Finance Agency
ATTENTION: Mel Watt, Director
400 7TH STREET SW
WASHINGTON, DC 20024-2576

Federal Housing Finance Agency
ATTENTION: Russell A. Rau,
Deputy Inspector General
400 7TH STREET SW
WASHINGTON, DC 20024-2576

Federal Housing Finance Agency
ATTENTION: **Office of Internal Audit**
400 7TH STREET SW
WASHINGTON, DC 20024-2576

The State Bar of California
San Francisco (Main Office)
180 Howard St.
San Francisco, CA 94105
E- mail: **feedback@calbar.ca.gov**

Los Angeles - The State Bar of California
845 S. Figueroa St.
Los Angeles, CA 90017-2515
FAX: **(213) 765-1168**

Department of Consumer Affairs
Consumer Information Division
1625 North Market Blvd., Suite N 112
Sacramento, CA 95834

County of Los Angeles
Department of Consumer Affairs
500 W. Temple St., Room B-96
Los Angeles, CA90012-2722

Federal Reserve System

20th and C Streets, NW
Mail Stop 801
Washington, DC20551

Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street
Suite 3430
Houston, TX77010

Office of the Comptroller of the Currency
Comptroller of the Currency Administrator of National Banks
400 7th Street SW, Suite 3E-218
Washington, D.C. 20219

Federal Reserve Consumer Help
PO Box 1200
Minneapolis, MN 55480

Gobernador Edmund G. Brown Jr
State Capitol Building
Sacramento, CA 95814
Fax: 916-445-4633 / **Fax: (916) 558-3160**

Kamala D. Harris
Office of the Attorney General
1300 "I" Street
Sacramento, CA 95814-2919

Attorney General's Office
California Department of Justice
Attn: Public Inquiry Unit
P.O. Box 944255
Sacramento, CA 94244-2550
Fax: (916) 323-5341

Attorney General
U.S. Department of Justice
950 Pennsylvania Avenue, NW
Washington, DC20530-0001

The Federal Reserve Board
Janet Louise Yellen
Presidente del Banco de La Reserva Federal de los Estados Unidos
20th Street and Constitution Avenue, NW
Washington, DC20551

Departamento del Tesoro de los Estados Unidos
Jacob J. Lew
Secretary of the Treasury
1500 Pennsylvania Ave NW
Washington, DC20502

… Y todas las instancias que sean necesarias. -

EXHIBIT 001

FOTOGRAFIAS DE MI VEHICULO Y DE MIS PERTENENCIAS… Donde se puede claramente apreciar todo lo que había (carga) colocado en mi vehículo… EL CUAL USTEDES: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)… Tienen en su poder y NO me lo han querido devolver / entregar. (A pesar de múltiples SOLICITUDES al respecto)… Como también mis pertenencias personales que son de mi propiedad, las cuales ignoro su paradero.-

EXHIBIT 001

EXHIBIT 002

FOTOGRAFIAS DE MÍ VEHICULO TOMADAS EL: 11/25/2015, a las 11:39 y 11:40AM, donde se aprecia que fueron retiradas (descargadas) todas mis pertenencias e inclusive se observa que la parilla (baranda) que tenía colocada el vehículo le fue quitada, como la licencia (placa) que identifica mi vehiculo.-

***** SOLICITUD URGENTE:**

OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; AND FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)… **Por**

favor entréguenme mi vehículo y mis pertenencias…

EXHIBIT 002

EXHIBIT 003

FOTOGRAFIAS DEL INTERIOR DE MI PROPIEDAD, EN LAS CUALES SE PUEDE OBSERVAR CLARAMENTE QUE MI VEHICULO FUE SACADO… PORQUE YA NO ESTA EN EL LUGAR DONDE FUE COLOCADO.

Los vecinos de las casas contiguas a mi propiedad, me dieron permiso para subirme a los techos de sus propiedades para poder tomar las fotos que expongo. (AMENDED).-

¿A dónde se llevaron mi vehículo?
¿A dónde fueron a esconder mi vehículo?

¿Qué culpa tiene mi vehículo y mis pertenencias?

¡Por favor… Quien está en DISCUSION con USTEDES, soy YO… NO mis pertenencias!

Por favor entréguenme mi vehículo y mis pertenencias…

EXHIBIT 003

EXHIBIT 004

FOTOGRAFIAS DE LOS PORTONES DE MI PROPIEDAD, EN LAS CUALES SE PUEDE OBSERVAR CLARAMENTE QUE LOS PORTONES DE INGRESO A LA PROPIEDAD ESTAN FUERTEMENTE ASEGURADOS Y RESGUARDADOS POR GRUESAS CADENAS Y BUENOS CANDADOS.

Por lo tanto los únicos que pueden acceder y permitir la entrada de alguien (persona/s y grúa) a la propiedad son los: AGENTES o PERSONAS ENCARGADAS y RESPONSABLES DE CUIDAR LA PROPIEDAD, quienes (reitero) fueron contratadas por: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; and FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE).

EXHIBIT 004

EXHIBIT 005

PROOF OF SERVICE

This Correspondence and Email is subject to Evidence Code 1152

SOLICITUD DE APERTURA DE PROPIEDAD PARA SACAR MI VEHICULO Y MIS PERTENENCIAS.
REQUEST FOR OPENING OF PROPERTY TO TAKE MY VEHICLE AND MY POSSESSIONS
REQUEST FOR OPENING OF PROPERTY TO GET MY VEHICLE AND MY BELONGINGS

Loan #: 7195665927

Property: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

To: Ocwen Loan Servicing, LLC **From:** VICTOR M

COREAS

This Correspondence and Email is subject to Evidence Code 1152

REF. 70142120000417150717, 70142120000417151172, 70142120000417151165, 70142120000417151158, 70142120000417151141, 70142120000417151134, 70142870000231822621, 70142870000231822614, 70142870000231822591, 70142870000231822584, 70142870000231820917, 70142870000231819669, 70142870000231819676, 70142870000231819652, 70142870000231819645, 70142870000231819638, 70142870000231819621.-

NOTA: Toda la correspondencia relacionada a la problemática de mi VEHICULO y de mis PERTENENCIAS, ustedes, sus Abogados y todas las partes involucradas la tienen en su poder. Por lo tanto NO pueden decir que NO han sido Notificados al respecto.

EXHIBIT 005

NOTA: Adjunto a la presente: Carta de fecha: 11/22/2014 y notificación del: 02/09/2015.-

Date / Fecha: 03/05/2015

RE: * Loan #: 7195665927 * APN #: 2101-019-001

A QUIEN CORRESPONDA / TO WHOM IT MAY CONCERN

"This Correspondence and Email is subject to Evidence Code 1152"

REF. 70140150000139544396, 70140150000139544402, 70140150000139544419, 70140150000139544426, 70140150000139544433, 70140150000139544440, 70140150000139544457, 70140150000139544464, 70140150000139544471, 70140150000139544488, 70140150000139544495, 70140150000139544501, 70140150000139544549, 70140150000139544532, 70140150000139544525, 70140150000139544518.-

CONSTANCIA – STATEMENT...
FROM: VICTOR COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
Mailing Address: **P O BOX 372023, RESEDA, CA 91337**
TO: OCWEN LOAN SERVICING, LLC

03/05/2015

OCWEN FINANCIAL CORPORATION
OCWEN LOAN SERVICING, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

2002 Summit Boulevard, 6th Floor
Atlanta, GA 30346

3451 Hammond Avenue
Waterloo, IA 50702

DENUNCIA / COMPLAINT
A QUIEN CORRESPONDA
TO WHOM IT MAY CONCERN

RE: Account Number **7195665927**
VICTOR M COREAS
PROPIEDAD: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**

Respetables Srs.

El: **03/04/2015**, me encontré con una persona que conozco desde hace varios años, quien me indico que por casualidad el estaba pasando por la propiedad: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325** y se dio cuenta que estaban sacando una **Toyota Tacoma Truck**, de mi propiedad.

A los pocos minutos de estar informado de esta situación, fui a cerciorarme personalmente de que lo indicado era cierto y mi sorpresa fue grande al darme cuenta que efectivamente

NOTA: Adjunto a la presente: Carta de fecha: **11/22/2014** y notificación del: **02/09/2015**.-

CONSTANCIA – STATEMENT...

FROM: VICTOR COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
Mailing Address: **P O BOX 372023, RESEDA, CA 91337**

TO: OCWEN LOAN SERVICING, LLC

era real, mi vehículo NO estaba estacionado en el lugar donde fue colocado en su oportunidad.

Por tal situación, por este medio les SOLICITO y les EXIJO que por FAVOR me entreguen mi VEHICULO y/o me indiquen en qué lugar se encuentra para ir a recogerlo. La realidad este tipo de procedimientos y acciones de parte de ustedes deja mucho que desear, porque aparte de que me DESALOJARON ILEGALMENTE DE MI PROPIEDAD, se quieren apropiar de la misma (propiedad) a como dé lugar, ahora también quieren apropiarse de mi vehículo y de mis pertenencias**... Esto no tiene sentido y razón de ser, porque llegar a tantos extremos.**

Por favor necesito la devolución de mi VEHICULO y de mis pertenencias lo más pronto posible.

Si ustedes creen que sacando mi vehículo y mis pertenencias de la propiedad con ello van a **BORRAR EVIDENCIAS o DESTRUIR EVIDENCIA y PRUEBAS**, considero que están equivocados. Esta realidad NO pueden negarla, porque ha sido denunciada a varias entidades y está plenamente documentada; **como EL FRAUDE COMETIDO PARA APROPIARSE DE MI PROPIEDAD tampoco lo pueden ocultar hagan lo que hagan y digan lo que digan**. . .

Recuerden en varias ocasiones les SOLICITE, les rogué le informaran a sus AGENTES o PERSONAS ENCARGADAS y RESPONSABLES DE CUIDAR LA PROPIEDAD, para que me hicieran favor de ir a abrir las puertas para sacar mi vehículo y mis pertenencias, pero esto tan sencillo y simple NO lo pudieron realizar... **Pero si optaron PRIMERO: Por desaparecer mis pertenencias y luego mi VEHICULO...** Les fue más fácil y cómodo ocultar mi vehículo y mis pertenencias en algún lugar, el cual es obvio sus AGENTES y/o EMPLEADOS, como USTEDES saben perfectamente dónde están. **LA REALIDAD ME QUEDO SORPRENDIDO DE TANTO ABUSO Y PREPOTENCIA DE PARTE DE USTEDES, Y DE TODO LO QUE SON CAPACES DE HACER, CON EL PROPOSITO DE**

CONSTANCIA – STATEMENT...
FROM: VICTOR COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
Mailing Address: **P O BOX 372023, RESEDA, CA 91337**
TO: OCWEN LOAN SERVICING, LLC

EVADIR RESPONSABILIDADES, EVITAR CUESTIONAMIENTOS, OCULTAR EVIDENCIAS Y PRUEBAS Y PENSANDOLO BIEN POSIBLEMENTE CON PROPOSITOS PERVERSOS Y MALIPULADORES... PORQUE PARA USTEDES TODO VALE, PORQUE EL FIN JUSTIFICA LOS MEDIOS... Por tales acciones ME PONGO A PENSAR SERA QUE **EE. UU.**, SE VA A CONVERTIR EN OTRA LATINOAMERICA... **Y RUEGO Y ORO: ESTO NO PUEDE SER**; PORQUE ESTAMOS EN AMERICA. "DIOS BENDIGA A AMERICA / GOD BLESS AMERICA".-

Sinceramente quisiera que esta situación fuera tratada únicamente entre nosotros, pero lamentablemente NO puede quedarme callado y cruzado de brazos ante estos hechos y/o sucesos, por tal motivo esta información (correspondencia) y el DOCUMENTO en mención voy a estarlo enviando a otras instancias para su conocimiento.

Sin otro particular me despido, agradeciéndoles por anticipado la atención, comprensión y colaboración que se sirvan brindar a mi persona.

Sinceramente y respetuosamente,

Atte.

V. Coreas

VICTOR COREAS
18012 ROSCOE BLVD.
NORTHRIDGE, CA 91325
Mailing Address: **P O BOX 372023, RESEDA, CA 91337**
E-mail: **victormanuelcoreas@yahoo.com**

NOTA: Adjunto a la presente: Carta de fecha: **11/22/2014** y notificación del: **02/09/2015**.-

Date / Fecha: 03/05/2015

CONSTANCIA – STATEMENT...
FROM: VICTOR COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
Mailing Address: **P O BOX 372023, RESEDA, CA 91337**
TO: OCWEN LOAN SERVICING, LLC

Aviso importante:

AVISO LEGAL / LEGAL NOTICE

DESLINDE DE RESPONSABILIDADES / DISCLAIMER OF LIABILITY

Por este medio hago constar lo siguiente: **Desde el momento que retiraron el VEHICULO DE MI PROPIEDAD la/s persona/s que dieron LA ORDEN y AUTORIZACION, son y los hago RESPONSABLES DIRECTOS** de cualquier situación que se suscite con mi vehículo: Accidente, Acto Delictivo ó de cualquier otra índole. **POR TAL RAZON LOS UNICOS Y EXCLUSIVOS RESPONSABLES a partir de ese momento son:** OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) AND **WRIGHT, FINLAY & ZAK, LLP**, ATTORNEYS AT LAW, como también a los: Agentes de Real Estate, a las empresas para las cuales trabajan o representan, a los empleados de estas entidades mencionadas, personas encargadas y responsables de cuidar la propiedad, como la compañía/s y/o personas que han sido contratadas para realizar el trabajo de retirar mi vehículo de mi propiedad.

Desde este momento me DESLINDO de cualquier RESPONSABLIDIDAD y todo lo que tenga que ver y se suscite con mi vehículo es responsabilidad directa y exclusiva de **quienes dieron LA ORDEN Y AUTORIZACION de retirar de mi propiedad el vehículo en mención**. Al respecto las únicas personas que tienen acceso a esta propiedad son los Agentes y/o empleados que: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; y FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)... **Contrataron para cuidar y vender mi propiedad**, ya que el **PORTON** para ingresar al interior de la propiedad está fuertemente asegurado y resguardado por gruesas cadenas y buenos candados, por lo tanto los únicos que pueden acceder y permitir la entrada de alguien (persona/s y grúa) a la propiedad son

CONSTANCIA – STATEMENT...
FROM: VICTOR COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
Mailing Address: **P O BOX 372023, RESEDA, CA 91337**
TO: OCWEN LOAN SERVICING, LLC

los: AGENTES o PERSONAS ENCARGADAS y RESPONSABLES DE CUIDAR LA PROPIEDAD, quienes (reitero) fueron contratadas por las entidades crediticias mencionadas.

La actual situación expuesta NO va a cambiar hasta que LAS PERSONAS QUE DIERON LA ORDEN Y AUTORIZACION DE RETIRAR MI VEHICULO DE MI PROPIEDAD RECTIFIQUEN ESTA ACCION DESLENABLE E INDECENTE Y/O BIEN ME ENTREGUEN MI VEHICULO Y MIS PERTENENCIAS.-

V. Coreas

VICTOR MANUEL COREAS

C. C.
Ocwen Loan Servicing, LLC
Attention: **Office of the Consumer Ombudsman**
P. O. BOX 785061
Orlando, FL 32878-5061
E- mail: Ombudsman@ocwen

IndyMac Mortgage Services
P.O. Box 4045,
Kalamazoo, MI 49003-4045

OneWest Bank, FSB
888 East Walnut Street,
Pasadena, CA 91101

P.O. Box 7056,
Pasadena, CA 91109-9699

WRIGHT, FINLAY & ZAK, LLP
ATTORNEYS AT LAW
4665 MacArthur Court, Suite 280
Newport Beach, CA 92660

Federal National Mortgage Association
Fannie Mae
3900 Wisconsin Avenue, N.W.
Washington, D.C. 20016

Fannie Mae
13150 Worldgate Drive
Herndon, VA 20170-4376

Observación Importante:
De estos hechos y sucesos, como de todos los pormenores que se susciten con relación a la propiedad voy a informar a las autoridades o instancias correspondientes para que estén debidamente notificados al respecto... Y por favor atiendan y resuelvan lo más pronto posible mi **SOLICITUD DE MODIFICACION DE PRESTAMO**.

NOTA: Adjunto a la presente: Carta de fecha: **11/22/2014** y notificación del: **02/09/2015**.-

Date / Fecha: 03/05/2015

RE: * Loan #: 7195665927 * APN #: 2101-019-001
A QUIEN CORRESPONDA / TO WHOM IT MAY CONCERN
"This Correspondence and Email is subject to Evidence Code 1152"
REF. 70140150000139544396, 70140150000139544402, 70140150000139544419, 70140150000139544426, 70140150000139544433, 70140150000139544440, 70140150000139544457, 70140150000139544464, 70140150000139544471, 70140150000139544488, 70140150000139544495, 70140150000139544501, 70140150000139544549, 70140150000139544532, 70140150000139544525, 70140150000139544518.-

CONSTANCIA – STATEMENT...

FROM: VICTOR COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
Mailing Address: **P O BOX 372023, RESEDA, CA 91337**

TO: OCWEN LOAN SERVICING, LLC

The documents are listed in the Attachment to Proof of Service by First-Class Mail. –

PROOF OF SERVICE:

I served the documents by enclosing them in an envelope and

Placing the envelope for collection and mailing following our ordinary business practices. I am readily familiar with this business's practice for collecting and processing correspondence for mailing. On the same day that correspondence is placed for collection and mailing it is deposited in the ordinary course of business with the United States Postal Service in a sealed envelope with postage fully prepaid.

The envelope was addressed and mailed as follows:

a.- **Name** of person served:

OCWEN FINANCIAL CORPORATION and OCWEN LOAN SERVICING, LLC
IndyMac Mortgage Services and OneWest Bank, FSB
Federal National Mortgage Association (Fannie Mae)

b.- Address of person served:

1661 Worthington Road, Suite 100, West Palm Beach, FL 33409
P.O. Box 4045, Kalamazoo, MI 49003-4045 and
888 East Walnut Street, Pasadena, CA 91101
3900 Wisconsin Avenue, N.W., Washington, D.C. 20016

The name and address of each person to whom I mailed the documents is listed in the Attachment to Proof of Service by First- Class Mail.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: 03/05/15

Victor Coreas — V. Coreas

Name — Signature

PROOF OF SERVICE

I, the undersigned, being at least 18 years of age, declare under penalty of perjury that I served the above notice, of which this is a true copy, on the following tenant(s) in possession in the manner(s) indicated below:

☑ On 03/05/15, after attempting personal service, I handed the notice to a person of suitable age and discretion at the residence/business of the tenant(s), AND I deposited a true copy in the U.S. Mail, in a sealed envelope with postage fully prepaid, addressed to the tenant(s) at his/her/their place of residence (date mailed, if different ______________).-

Executed on: Los Angeles Served by: Rene Barrios

NOTA: Adjunto a la presente: Carta de fecha: **11/22/2014** y notificación del: **02/09/2015**.-

Date / Fecha: 03/05/2015

RE: * Loan #: 7195665927 * APN #: 2101-019-001

A QUIEN CORRESPONDA / TO WHOM IT MAY CONCERN

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CONSTANCIA – STATEMENT...

FROM: VICTOR COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
Mailing Address: **P O BOX 372023, RESEDA, CA 91337**

TO: OCWEN LOAN SERVICING, LLC

C. C.

Richard Cordray, Director
Consumer Financial Protection Bureau
Oficina de Protección Financiera al Consumidor
1700 G Street, NW
Washington, **DC 20552**

Wendy Kamenshine
CFPB Ombudsman's Office
Consumer Financial Protection Bureau
Oficina de Protección Financiera al Consumidor
1700 G Street, NW
Washington, **DC 20552**

Consumer Financial Protection Bureau
Oficina de Protección Financiera al Consumidor
P. O. Box 4503
Iowa City, Iowa 52244

HUD
Departamento de Vivienda y Desarrollo Urbano de EE. UU.
Edificio Federal de John E. Moss
Suite 4-200
650 CapitolMall
Sacramento, CA 95814-3702

Oficina de Equidad de Vivienda e Igualdad de Oportunidades de HUD
Departamento de Vivienda y Desarrollo Urbano de EE.UU.
Room 5204
451 7 th Street S.W.,
Washington, DC 20410

Federal Housing Finance Agency
ATTENTION: Mel Watt, Director
400 7TH STREET SW
WASHINGTON, DC 20024-2576

Federal Housing Finance Agency
ATTENTION: Russell A. Rau,
Deputy Inspector General
400 7TH STREET SW
WASHINGTON, DC 20024-2576

Federal Housing Finance Agency
ATTENTION: **Office of Internal Audit**
400 7TH STREET SW
WASHINGTON, DC 20024-2576

The State Bar of California
San Francisco (Main Office)
180 Howard St.
San Francisco, CA 94105
E- mail: **feedback@calbar.ca.gov**

Los Angeles - The State Bar of California
845 S. Figueroa St.
Los Angeles, CA 90017-2515
FAX: **(213) 765-1168**

Department of Consumer Affairs
Consumer Information Division
1625 North Market Blvd., Suite N 112
Sacramento, CA 95834

County of Los Angeles
Department of Consumer Affairs
500 W. Temple St., Room B-96
Los Angeles, CA90012-2722

Federal Reserve System
20th and C Streets, NW
Mail Stop 801
Washington, DC20551

Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street
Suite 3430
Houston, TX77010

Office of the Comptroller of the Currency
Comptroller of the Currency Administrator of National Banks
400 7th Street SW, Suite 3E-218
Washington, D.C. 20219

Federal Reserve Consumer Help
PO Box 1200
Minneapolis, MN 55480

Gobernador Edmund G. Brown Jr
State Capitol Building
Sacramento, CA 95814
Fax: 916-445-4633 / **Fax: (916) 558-3160**

NOTA: Adjunto a la presente: Carta de fecha: **11/22/2014** y notificación del: **02/09/2015**.-

Date / Fecha: 03/05/2015

RE: * Loan #: 7195665927 * APN #: 2101-019-001

A QUIEN CORRESPONDA / TO WHOM IT MAY CONCERN

"This Correspondence and Email is subject to Evidence Code 1152"

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CONSTANCIA – STATEMENT...
FROM: VICTOR COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
Mailing Address: **P O BOX 372023, RESEDA, CA 91337**
TO: OCWEN LOAN SERVICING, LLC

Kamala D. Harris
Office of the Attorney General
1300 "I" Street
Sacramento, CA 95814-2919

Attorney General's Office
California Department of Justice
Attn: Public Inquiry Unit
P.O. Box 944255
Sacramento, CA 94244-2550
Fax: (916) 323-5341

Attorney General
U.S. Department of Justice
950 Pennsylvania Avenue, NW
Washington, DC20530-0001

The Federal Reserve Board
Janet Louise Yellen
Presidente del Banco de La Reserva Federal de los Estados Unidos
20th Street and Constitution Avenue, NW
Washington, DC20551

Departamento del Tesoro de los Estados Unidos
Jacob J. Lew
Secretary of the Treasury
1500 Pennsylvania Ave NW
Washington, DC20502

... Y todas las instancias que sean necesarias. -

NOTA: Adjunto a la presente: Carta de fecha: **11/22/2014** y notificación del: **02/09/2015**.-

Date / Fecha: 03/05/2015

RE: * Loan #: 7195665927 * APN #: 2101-019-001
A QUIEN CORRESPONDA / TO WHOM IT MAY CONCERN
"This Correspondence and Email is subject to Evidence Code 1152"
REF. 70140150000139544396, 70140150000139544402, 70140150000139544419, 70140150000139544426, 70140150000139544433, 70140150000139544440, 70140150000139544457, 70140150000139544464, 70140150000139544471, 70140150000139544488, 70140150000139544495, 70140150000139544501, 70140150000139544549, 70140150000139544532, 70140150000139544525, 70140150000139544518.-

CONSTANCIA – STATEMENT...
FROM: VICTOR COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
Mailing Address: **P O BOX 372023, RESEDA, CA 91337**
<u>TO: OCWEN LOAN SERVICING, LLC</u>

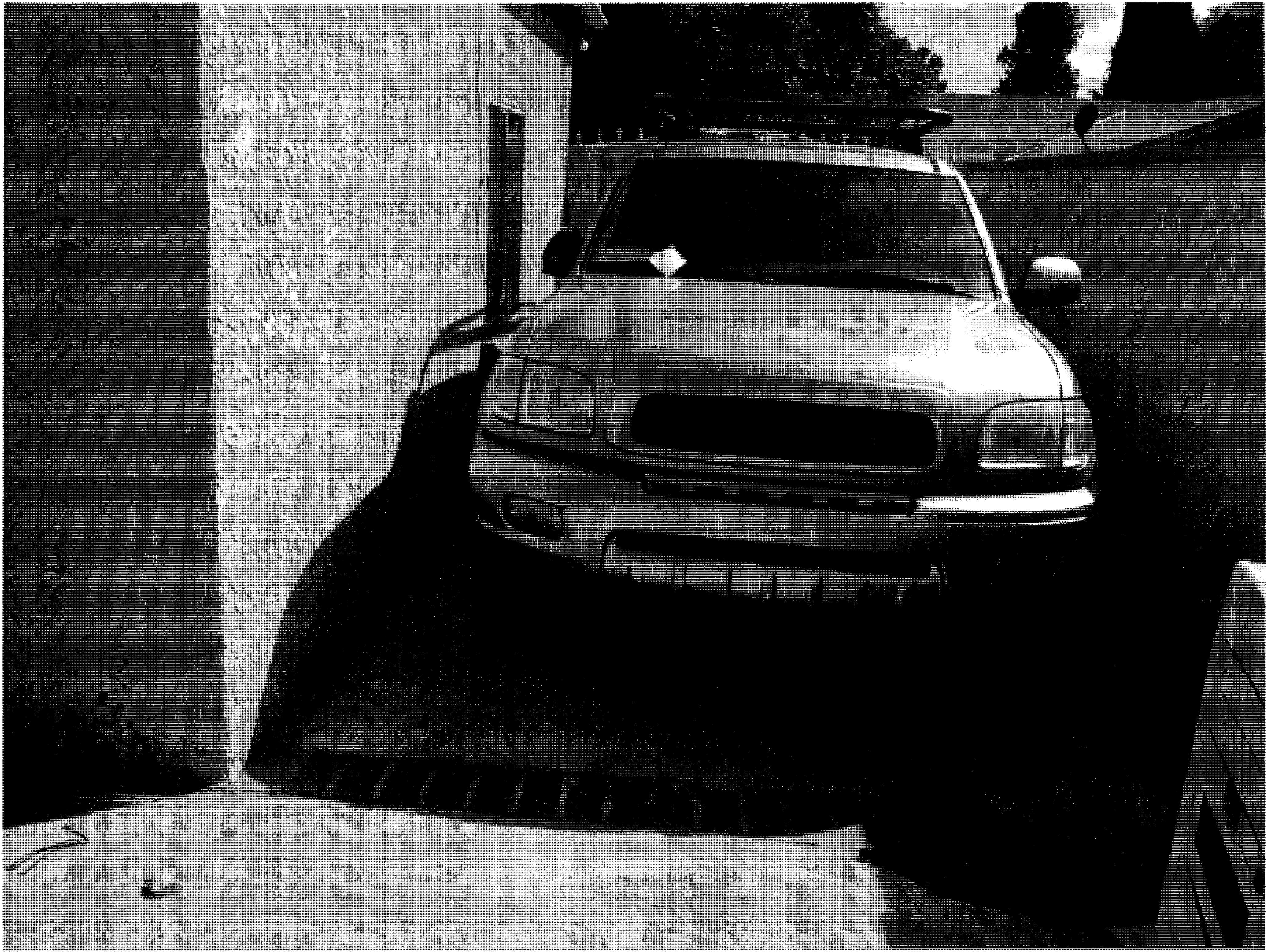
EXHIBIT 001

FOTOGRAFIAS DE MI VEHICULO Y DE MIS PERTENENCIAS... Donde se puede claramente apreciar todo lo que había (carga) colocado en mi vehículo... EL CUAL USTEDES: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)... Tienen en su poder y NO me lo han querido devolver / entregar. (A pesar de múltiples SOLICITUDES al respecto)... Como también mis pertenencias personales que son de mi propiedad, las cuales ignoro su paradero.-

EXHIBIT 001


#13


California



CONSTANCIA – STATEMENT...
FROM: VICTOR COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
Mailing Address: **P O BOX 372023, RESEDA, CA 91337**
TO: OCWEN LOAN SERVICING, LLC

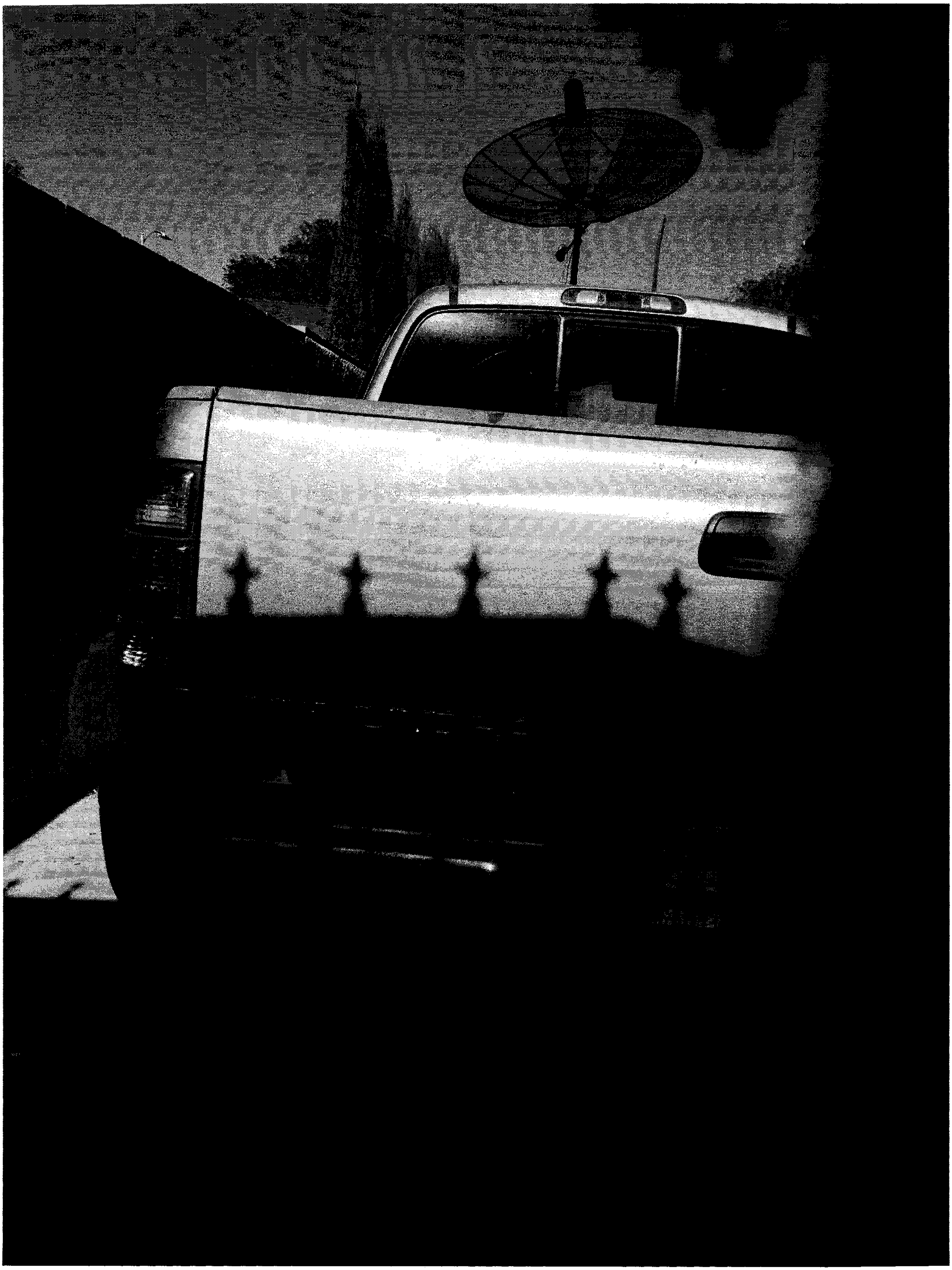
EXHIBIT 002

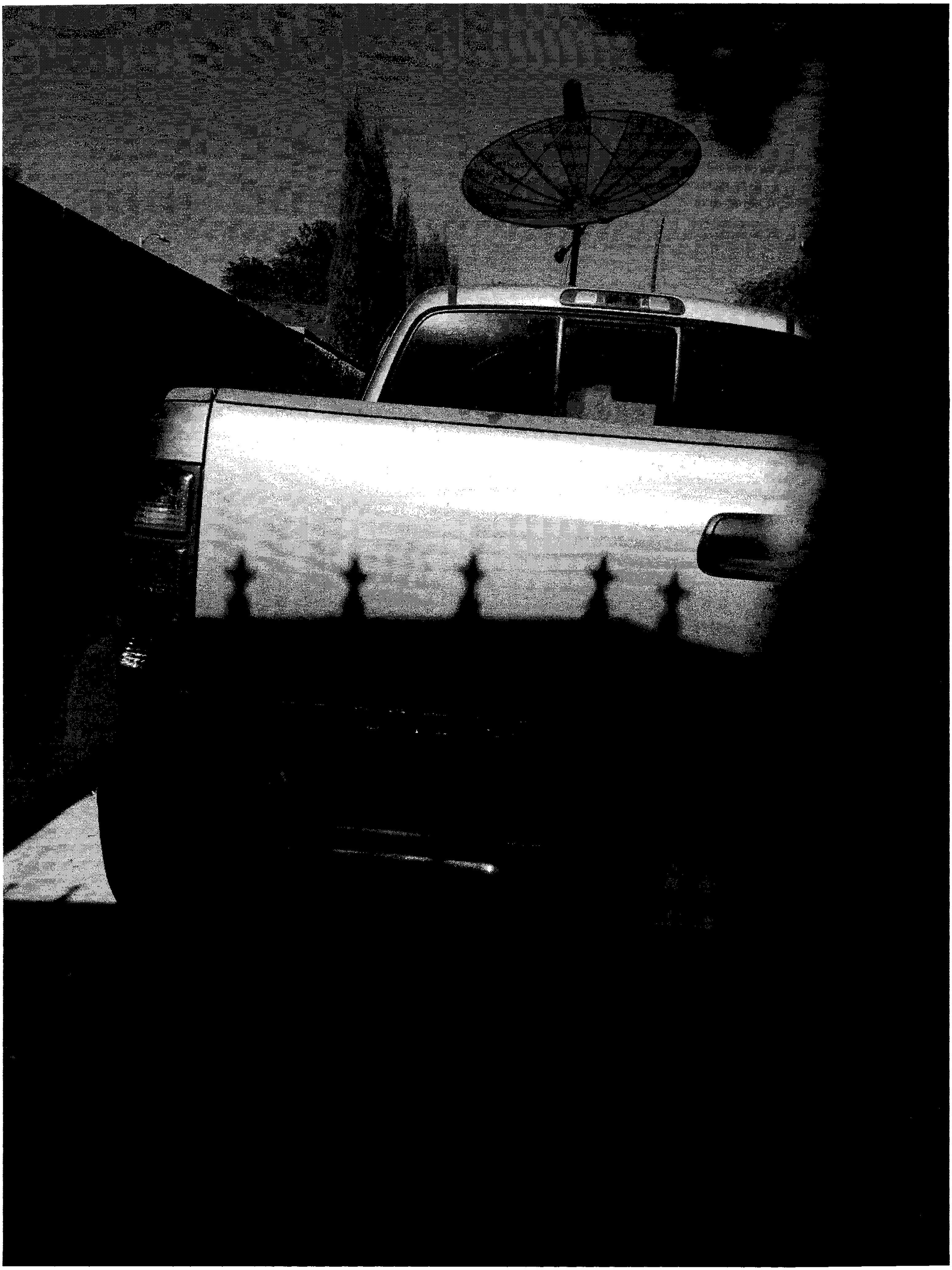
FOTOGRAFIAS DE MÍ VEHICULO TOMADAS EL: 11/25/2015, a las 11:39 y 11:40AM, donde se aprecia que fueron retiradas (descargadas) todas mis pertenencias e inclusive se observa que la parilla (baranda) que tenía colocada el vehículo le fue quitada, como la licencia (placa) que identifica mi vehiculo.-

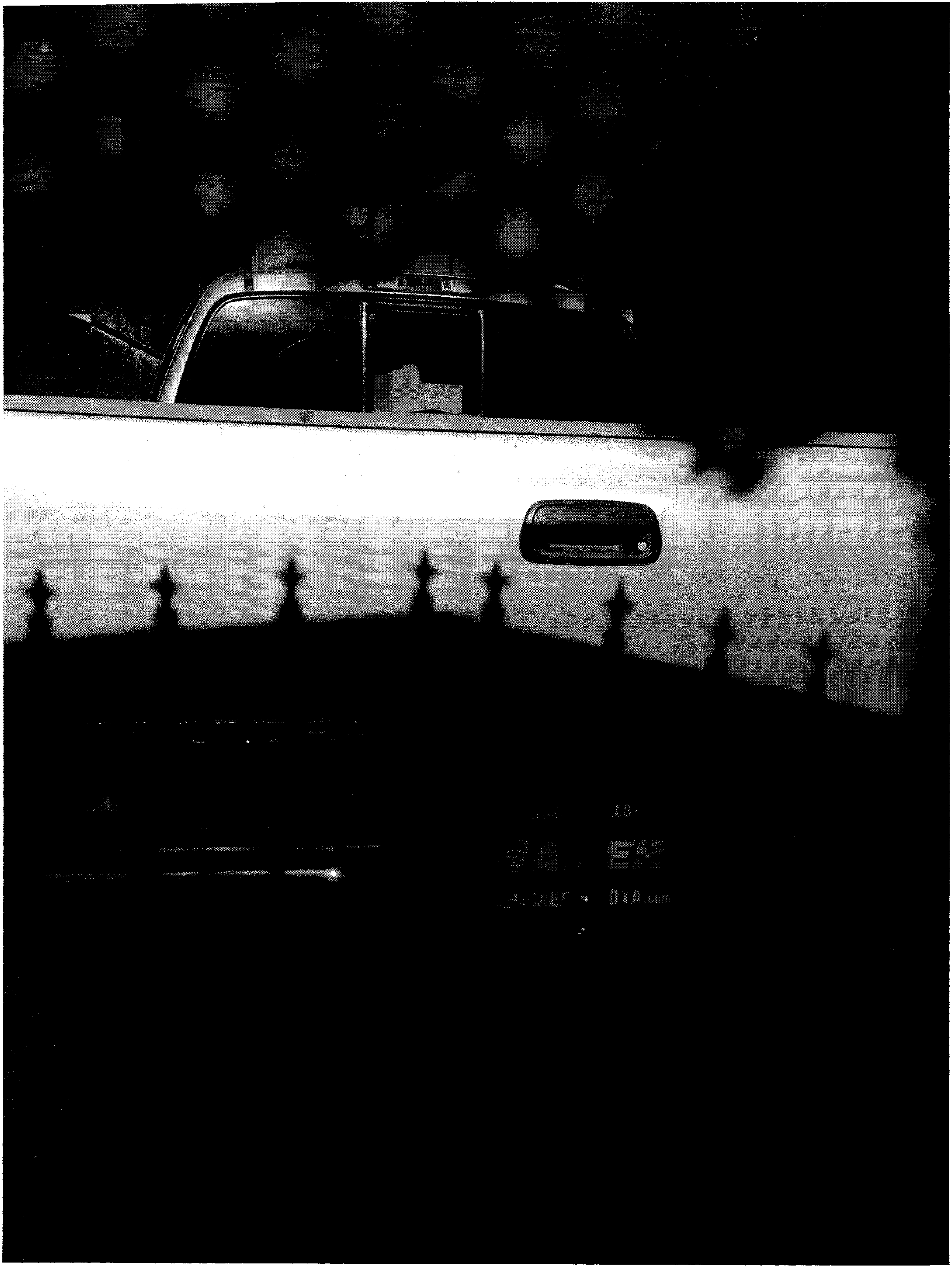
*** SOLICITUD URGENTE:

OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; AND FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)... **Por favor entréguenme mi vehículo y mis pertenencias...**

EXHIBIT 002







From:	VICTOR MANUEL COREAS
To:	NY Banksup Applications Comments
Cc:	WE.Licensing@occ.treas.gov; crc@calreinvest.org
Subject:	RE: DENUNCIA / COMPLAINT TO: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; AND FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)...
Date:	Wednesday, March 18, 2015 5:43:29 AM
Attachments:	03-05-2015 COMPLAINT OCWEN 002.pdf

CONSTANCIA – STATEMENT…

FROM: VICTOR COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Mailing Address: **P O BOX 372023, RESEDA, CA 91337**

TO: OCWEN LOAN SERVICING, LLC

03/05/2015

OCWEN FINANCIAL CORPORATION

OCWEN LOAN SERVICING, LLC

1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

2002 Summit Boulevard, 6th Floor
Atlanta, GA 30346

3451 Hammond Avenue
Waterloo, IA 50702

DENUNCIA / COMPLAINT
A QUIEN CORRESPONDA
TO WHOM IT MAY CONCERN

RE: Account Number **7195665927**

VICTOR M COREAS

PROPIEDAD**: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**

Respetables Srs.

El: 03/04/2015, me encontré con una persona que conozco desde hace varios años, quien me indico que por casualidad el estaba pasando por la propiedad: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325** y se dio cuenta que estaban sacando una Toyota Tacoma Truck, de mi propiedad.

A los pocos minutos de estar informado de esta situación, fui a cerciorarme personalmente de que lo indicado era cierto y mi sorpresa fue grande al darme cuenta que efectivamente era real, mi vehículo NO estaba estacionado en el lugar donde fue colocado en su oportunidad.

Por tal situación, por este medio les SOLICITO y les EXIJO que por FAVOR me entreguen mi VEHICULO y/o me indiquen en qué lugar se encuentra para ir a recogerlo. La realidad este tipo de procedimientos y acciones de parte de ustedes deja mucho que desear, porque aparte de que me DESALOJARON ILEGALMENTE DE MI PROPIEDAD, se quieren apropiar de la misma (propiedad) a como dé lugar, <u>ahora también quieren apropiarse de mi vehículo y de mis pertenencias</u>… Esto no tiene sentido y razón de ser, porque llegar a tantos extremos.

Por favor necesito la devolución de mi VEHICULO y de mis pertenencias lo más pronto posible.

Si ustedes creen que sacando mi vehículo y mis pertenencias de la propiedad con ello van a BORRAR EVIDENCIAS o DESTRUIR EVIDENCIA y PRUEBAS, considero que están equivocados. <u>Esta realidad NO pueden negarla</u>, porque ha sido denunciada a varias entidades y está plenamente documentada; como EL FRAUDE COMETIDO PARA APROPIARSE DE MI PROPIEDAD tampoco lo pueden ocultar hagan lo que hagan y digan lo que digan. . .

Recuerden en varias ocasiones les SOLICITE, les rogué le informaran a sus AGENTES o PERSONAS ENCARGADAS y RESPONSABLES DE CUIDAR LA PROPIEDAD, para que me hicieran favor de ir a abrir las puertas para sacar mi vehículo y mis pertenencias, pero esto tan sencillo y simple NO lo pudieron realizar… Pero si optaron <u>PRIMERO</u>: Por desaparecer mis pertenencias y luego mi VEHICULO… <u>Les fue más fácil y cómodo ocultar mi vehículo y mis pertenencias en algún lugar</u>, el cual es obvio sus AGENTES y/o EMPLEADOS, como USTEDES saben perfectamente dónde están. LA REALIDAD ME QUEDO SORPRENDIDO DE TANTO ABUSO Y PREPOTENCIA DE PARTE DE USTEDES, Y DE TODO LO QUE SON CAPACES DE HACER, CON EL PROPOSITO DE EVADIR RESPONSABILIDADES, EVITAR

CUESTIONAMIENTOS, OCULTAR EVIDENCIAS Y PRUEBAS Y PENSANDOLO BIEN POSIBLEMENTE CON PROPOSITOS PERVERSOS Y MALIPULADORES… PORQUE PARA USTEDES TODO VALE, PORQUE EL FIN JUSTIFICA LOS MEDIOS... Por tales acciones ME PONGO A PENSAR SERA QUE EE. UU., SE VA A CONVERTIR EN OTRA LATINOAMERICA… Y RUEGO Y ORO: ESTO NO PUEDE SER; PORQUE ESTAMOS EN AMERICA. “DIOS BENDIGA A AMERICA / GOD BLESS AMERICA”.-

Sinceramente quisiera que esta situación fuera tratada únicamente entre nosotros, pero lamentablemente NO puede quedarme callado y cruzado de brazos ante estos hechos y/o sucesos, por tal motivo esta información (correspondencia) y el DOCUMENTO en mención voy a estarlo enviando a otras instancias para su conocimiento.

Sin otro particular me despido, agradeciéndoles por anticipado la atención, comprensión y colaboración que se sirvan brindar a mi persona.

Sinceramente y respetuosamente,

Atte.

VICTOR COREAS
18012 ROSCOE BLVD.
NORTHRIDGE, CA 91325
Mailing Address: **P O BOX 372023, RESEDA, CA 91337**
E-mail: **victormanuelcoreas@yahoo.com**

Aviso importante:

AVISO LEGAL / LEGAL NOTICE

DESLINDE DE RESPONSABILIDADES / DISCLAIMER OF LIABILITY

Por este medio hago constar lo siguiente: Desde el momento que retiraron el VEHICULO DE MI PROPIEDAD la/s persona/s que dieron LA ORDEN y AUTORIZACION, son y los hago RESPONSABLES DIRECTOS de cualquier situación que se suscite con mi vehículo: Accidente, Acto Delictivo ó de cualquier otra índole. POR TAL RAZON LOS UNICOS Y EXCLUSIVOS RESPONSABLES a partir de ese momento son: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) AND WRIGHT, FINLAY & ZAK, LLP, ATTORNEYS AT LAW, como también a los: Agentes de Real Estate, a las empresas para las cuales trabajan o representan, a los empleados de estas entidades mencionadas, personas encargadas y responsables de cuidar la propiedad, como la compañía/s y/o personas que han sido contratadas para realizar el trabajo de retirar mi vehículo de mi propiedad.

Desde este momento me DESLINDO de cualquier RESPONSABLIDIDAD y todo lo que tenga que ver y se suscite con mi vehículo es responsabilidad directa y exclusiva de quienes dieron LA ORDEN Y AUTORIZACION de retirar de mi propiedad el vehículo en mención. Al respecto las únicas personas que tienen acceso a esta propiedad son los Agentes y/o empleados que: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; y FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)… Contrataron para cuidar y vender mi propiedad, ya que el PORTON para ingresar al interior de la propiedad está fuertemente asegurado y resguardado por gruesas cadenas y buenos candados, por lo tanto los únicos que pueden acceder y permitir la entrada de alguien (persona/s y grúa) a la propiedad son los: AGENTES o PERSONAS ENCARGADAS y RESPONSABLES DE CUIDAR LA PROPIEDAD, quienes (reitero) fueron contratadas por las entidades crediticias mencionadas.

La actual situación expuesta NO va a cambiar hasta que LAS PERSONAS QUE DIERON LA ORDEN Y AUTORIZACION DE RETIRAR MI VEHICULO DE MI PROPIEDAD RECTIFIQUEN ESTA ACCION DESLENABLE E INDECENTE Y/O BIEN ME ENTREGUEN MI VEHICULO Y MIS PERTENENCIAS.-

VICTOR MANUEL COREAS

C. C.

Ocwen Loan Servicing, LLC
Attention: Office of the Consumer Ombudsman
P. O. BOX 785061
Orlando, FL 32878-5061
E- mail: Ombudsman@ocwen

IndyMac Mortgage Services
P.O. Box 4045,
Kalamazoo, MI 49003-4045

OneWest Bank, FSB
888 East Walnut Street,
Pasadena, CA 91101

P.O. Box 7056,
Pasadena, CA 91109-9699

Federal National Mortgage Association
Fannie Mae
3900 Wisconsin Avenue, N.W.
Washington, D.C. 20016

Fannie Mae
13150 Worldgate Drive
Herndon, VA 20170-4376

WRIGHT, FINLAY & ZAK, LLP
ATTORNEYS AT LAW
4665 MacArthur Court, Suite 280
Newport Beach, CA 92660

Observación Importante:
De estos hechos y sucesos, como de todos los pormenores que se susciten con relación a la propiedad voy a informar a las autoridades o instancias correspondientes para que estén debidamente notificados al respecto… Y por favor atiendan y resuelvan lo más pronto posible mi **SOLICITUD DE MODIFICACION DE PRESTAMO**.

The documents are listed in the Attachment to Proof of Service by First-Class Mail. –

PROOF OF SERVICE:

I served the documents by enclosing them in an envelope and

Placing the envelope for collection and mailing following our ordinary business practices. I am readily familiar with this business's practice for collecting and processing correspondence for mailing. On the same day that correspondence is placed for collection and mailing it is deposited in the ordinary course of business with the United States Postal Service in a sealed envelope with postage fully prepaid.

The envelope was addressed and mailed as follows:
a.- Name of person served:
OCWEN FINANCIAL CORPORATION and OCWEN LOAN SERVICING,

LLC
IndyMac Mortgage Services and OneWest Bank, FSB
Federal National Mortgage Association (Fannie Mae)

b.- Address of person served:

1661 Worthington Road, Suite 100, West Palm Beach, FL 33409
P.O. Box 4045, Kalamazoo, MI 49003-4045 and
888 East Walnut Street, Pasadena, CA 91101
3900 Wisconsin Avenue, N.W., Washington, D.C. 20016

The name and address of each person to whom I mailed the documents is listed in the Attachment to Proof of Service by First- Class Mail.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: ____________________

____

____

Name Signature

PROOF OF SERVICE

I, the undersigned, being at least 18 years of age, declare under penalty of perjury that I served the above notice, of which this is a true copy, on the following tenant(s) in possession in the manner(s) indicated below:

☐ On _______________, after attempting personal service, I handed the notice to a person of suitable age and discretion at the residence/business of the tenant(s), AND I deposited a true copy in the U.S. Mail, in a sealed envelope with postage fully prepaid, addressed to the tenant(s) at his/her/their place of residence (date mailed, if different _______________).-

Executed on: __________________________________ Served by: ______________________________________

C. C.

Richard Cordray, Director
Consumer Financial Protection Bureau
Oficina de Protección Financiera al Consumidor
1700 G Street, NW
Washington, **DC 20552**

Wendy Kamenshine
CFPB Ombudsman's Office
Consumer Financial Protection Bureau
Oficina de Protección Financiera al Consumidor
1700 G Street, NW
Washington, **DC 20552**

Consumer Financial Protection Bureau

Oficina de Protección Financiera al Consumidor
P. O. Box 4503
Iowa City, Iowa 52244

HUD
Departamento de Vivienda y Desarrollo Urbano de EE. UU.
Edificio Federal de John E. Moss
Suite 4-200
650 CapitolMall
Sacramento, CA 95814-3702

Oficina de Equidad de Vivienda e Igualdad de Oportunidades de HUD
Departamento de Vivienda y Desarrollo Urbano de EE.UU.
Room 5204
451 7 th Street S.W.,
Washington, DC 20410

Federal Housing Finance Agency
ATTENTION: Mel Watt, Director
400 7TH STREET SW
WASHINGTON, DC 20024-2576

Federal Housing Finance Agency
ATTENTION: Russell A. Rau,
Deputy Inspector General
400 7TH STREET SW
WASHINGTON, DC 20024-2576

Federal Housing Finance Agency
ATTENTION: **Office of Internal Audit**
400 7TH STREET SW
WASHINGTON, DC 20024-2576

The State Bar of California
San Francisco (Main Office)
180 Howard St.
San Francisco, CA 94105
E- mail: **feedback@calbar.ca.gov**

Los Angeles - The State Bar of California
845 S. Figueroa St.
Los Angeles, CA 90017-2515
FAX: **(213) 765-1168**

Department of Consumer Affairs
Consumer Information Division
1625 North Market Blvd., Suite N 112
Sacramento, CA 95834

County of Los Angeles
Department of Consumer Affairs
500 W. Temple St., Room B-96
Los Angeles, CA90012-2722

Federal Reserve System

20th and C Streets, NW
Mail Stop 801
Washington, DC20551

Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street
Suite 3430
Houston, TX77010

Office of the Comptroller of the Currency
Comptroller of the Currency Administrator of National Banks
400 7th Street SW, Suite 3E-218
Washington, D.C. 20219

Federal Reserve Consumer Help
PO Box 1200
Minneapolis, MN 55480

Gobernador Edmund G. Brown Jr
State Capitol Building
Sacramento, CA 95814
Fax: 916-445-4633 / **Fax: (916) 558-3160**

Kamala D. Harris
Office of the Attorney General
1300 "I" Street
Sacramento, CA 95814-2919

Attorney General's Office
California Department of Justice
Attn: Public Inquiry Unit
P.O. Box 944255
Sacramento, CA 94244-2550
Fax: (916) 323-5341

Attorney General
U.S. Department of Justice
950 Pennsylvania Avenue, NW
Washington, DC20530-0001

The Federal Reserve Board
Janet Louise Yellen
Presidente del Banco de La Reserva Federal de los Estados Unidos
20th Street and Constitution Avenue, NW
Washington, DC20551

Departamento del Tesoro de los Estados Unidos
Jacob J. Lew
Secretary of the Treasury
1500 Pennsylvania Ave NW
Washington, DC20502

… Y todas las instancias que sean necesarias. -

EXHIBIT 001

FOTOGRAFIAS DE MI VEHICULO Y DE MIS PERTENENCIAS… Donde se puede claramente apreciar todo lo que había (carga) colocado en mi vehículo… EL CUAL USTEDES: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)… Tienen en su poder y NO me lo han querido devolver / entregar. (A pesar de múltiples SOLICITUDES al respecto)… Como también mis pertenencias personales que son de mi propiedad, las cuales ignoro su paradero.-

EXHIBIT 001

EXHIBIT 002

FOTOGRAFIAS DE MÍ VEHICULO TOMADAS EL: 11/25/2015, a las 11:39 y 11:40AM, donde se aprecia que fueron retiradas (descargadas) todas mis pertenencias e inclusive se observa que la parilla (baranda) que tenía colocada el vehículo le fue quitada, como la licencia (placa) que identifica mi vehiculo.-

***** SOLICITUD URGENTE:**

OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; AND FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)… **Por**

favor entréguenme mi vehículo y mis pertenencias…

EXHIBIT 002

EXHIBIT 003

FOTOGRAFIAS DEL INTERIOR DE MI PROPIEDAD, EN LAS CUALES SE PUEDE OBSERVAR CLARAMENTE QUE MI VEHICULO FUE SACADO… PORQUE YA NO ESTA EN EL LUGAR DONDE FUE COLOCADO.

<u>Los vecinos de las casas contiguas a mi propiedad</u>, me dieron permiso para subirme a los techos de sus propiedades para poder tomar las fotos que expongo. (AMENDED).-

¿A dónde se llevaron mi vehículo?
¿A dónde fueron a esconder mi vehículo?

¿Qué culpa tiene mi vehículo y mis pertenencias?

¡Por favor… Quien está en DISCUSION con USTEDES, soy YO… NO mis pertenencias!

Por favor entréguenme mi vehículo y mis pertenencias…

EXHIBIT 003

EXHIBIT 004

FOTOGRAFIAS DE LOS PORTONES DE MI PROPIEDAD, EN LAS CUALES SE PUEDE OBSERVAR CLARAMENTE QUE LOS PORTONES DE INGRESO A LA PROPIEDAD ESTAN FUERTEMENTE ASEGURADOS Y RESGUARDADOS POR GRUESAS CADENAS Y BUENOS CANDADOS.

Por lo tanto los únicos que pueden acceder y permitir la entrada de alguien (persona/s y grúa) a la propiedad son los: AGENTES o PERSONAS ENCARGADAS y RESPONSABLES DE CUIDAR LA PROPIEDAD, quienes (reitero) fueron contratadas por: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; and FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE).

EXHIBIT 004

EXHIBIT 005

PROOF OF SERVICE

This Correspondence and Email is subject to Evidence Code 1152

<u>SOLICITUD DE APERTURA DE PROPIEDAD PARA SACAR MI VEHICULO Y MIS PERTENENCIAS</u>.
REQUEST FOR OPENING OF PROPERTY TO TAKE MY VEHICLE AND MY POSSESSIONS
REQUEST FOR OPENING OF PROPERTY TO GET MY VEHICLE AND MY BELONGINGS

Loan #: 7195665927

Property: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

To: Ocwen Loan Servicing, LLC **From:** VICTOR M

COREAS

This Correspondence and Email is subject to Evidence Code 1152

REF. 70142120000417150717, 70142120000417151172, 70142120000417151165, 70142120000417151158, 70142120000417151141, 70142120000417151134, 70142870000231822621, 70142870000231822614, 70142870000231822591, 70142870000231822584, 70142870000231820917, 70142870000231819669, 70142870000231819676, 70142870000231819652, 70142870000231819645, 70142870000231819638, 70142870000231819621.-

NOTA: Toda la correspondencia relacionada a la problemática de mi VEHICULO y de mis PERTENENCIAS, ustedes, sus Abogados y todas las partes involucradas la tienen en su poder. Por lo tanto NO pueden decir que NO han sido Notificados al respecto.

EXHIBIT 005

NOTA: Adjunto a la presente: Carta de fecha: 11/22/2014 y notificación del: 02/09/2015.-

Date / Fecha: 03/05/2015

RE: * Loan #: 7195665927 * APN #: 2101-019-001

A QUIEN CORRESPONDA / TO WHOM IT MAY CONCERN

"This Correspondence and Email is subject to Evidence Code 1152"

REF. 70140150000139544396, 70140150000139544402, 70140150000139544419, 70140150000139544426, 70140150000139544433, 70140150000139544440, 70140150000139544457, 70140150000139544464, 70140150000139544471, 70140150000139544488, 70140150000139544495, 70140150000139544501, 70140150000139544549, 70140150000139544532, 70140150000139544525, 70140150000139544518.-

CONSTANCIA – STATEMENT...
FROM: VICTOR COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
Mailing Address: **P O BOX 372023, RESEDA, CA 91337**
TO: OCWEN LOAN SERVICING, LLC

EXHIBIT 003

FOTOGRAFIAS DEL INTERIOR DE MI PROPIEDAD, EN LAS CUALES SE PUEDE OBSERVAR CLARAMENTE QUE MI VEHICULO FUE SACADO... PORQUE YA NO ESTA EN EL LUGAR DONDE FUE COLOCADO.

Los vecinos de las casas contiguas a mi propiedad, me dieron permiso para subirme a los techos de sus propiedades para poder tomar las fotos que expongo. (AMENDED).-

¿A dónde se llevaron mi vehículo?
¿A dónde fueron a esconder mi vehículo?

¿Qué culpa tiene mi vehículo y mis pertenencias?

¡Por favor... Quien está en DISCUSION con USTEDES, soy YO... NO mis pertenencias!

Por favor entréguenme mi vehículo y mis pertenencias...

EXHIBIT 003

NOTA: Adjunto a la presente: Carta de fecha: **11/22/2014** y notificación del: **02/09/2015**.-

Date / Fecha: 03/05/2015

RE: * Loan #: 7195665927 * APN #: 2101-019-001
A QUIEN CORRESPONDA / TO WHOM IT MAY CONCERN
"This Correspondence and Email is subject to Evidence Code 1152"

REF. 70140150000139544396, 70140150000139544402, 70140150000139544419, 70140150000139544426, 70140150000139544433, 70140150000139544440, 70140150000139544457, 70140150000139544464, 70140150000139544471, 70140150000139544488, 70140150000139544495, 70140150000139544501, 70140150000139544549, 70140150000139544532, 70140150000139544525, 70140150000139544518.-