

From: [NY Banksup Applications Comments](#)
To: [Whidbee, Robin](#); [McCune, Crystall](#); [Caetano, Ruth](#); [Brannon, Lisa](#)
Subject: FW: ONE WEST BANK'S UNLAWFUL BUSINESS PRACTICES
Date: Saturday, May 16, 2015 9:42:33 PM
Attachments: [ONE WEST BANK'S UNLAWFUL BUSINESS PRACTICES.pdf](#)

From: Maneva A. Currie
Sent: Saturday, May 16, 2015 9:41:09 PM (UTC-05:00) Eastern Time (US & Canada)
To: NY Banksup Applications Comments
Subject: ONE WEST BANK'S UNLAWFUL BUSINESS PRACTICES

Dear Ivan J. Hurwitz;

The attached demonstrates only a sample of what our nation will face, if such a merger is successful.

Thank you,

Maneva A. Currie

Date: May 16, 2015

Subject: **ONE WEST BANK'S UNLAWFUL BUSINESS PRACTICES**

There is a significant concern about the proposed merger of CIT Group and One West Bank, due to Unfair Competition; unlawful business practices that are seriously detrimental to consumers. Maneva A. Currie, an African-America, single mother of three children, tried to work with One West Bank after it claimed it purchased her residence at a foreclosure sale, July 13 2009. Although, Protecting Tenants at Foreclosure Act, signed by President Barack Obama, May 20, 2009, stated her lease was to be honored, she was given a 3-Day Notice, and harassed with Unlawful Detainer Lawsuits. Ms. Currie had a titled search performed, which revealed One West Bank was not the legal owner of her residence, she challenged its Unlawful Business Practices, which resulted in retaliation, rapidly escalating to life-threatening events. Eventually, Ms. Currie was unlawfully evicted, and everything she and her children own was taken, without a Lawful Notice to Reclaim Personal Property given. In addition, upon Ms. Currie's request, evidence of a public auction held, never provided.

In an effort to protect her family, May 27, 2010, she filed a Civil Complaint, Case No. SC108184. She was unlawfully transferred to the Central District, to One West Bank's Broker's Attorney Warren K. Miller's former partner, Judge Elizabeth Allen White, where Ms. Currie was discriminated against, and treated with extreme prejudice; she became very ill.

May 23, 2012, she filed another Civil Complaint, Case No. SC117168, due to a "Conspiracy Against her United States Constitutional Rights" unfolding. One West Bank and other co-defendants attempted to unlawfully transfer her case again to Judge Elizabeth Allen White; however, this time, it caused the defendants to enter into default. Ms. Currie later filed Request for Court Judgments, which were later lost. Ms. Currie's case was reassigned due to allegations of corruption, and her new assigned judge, Judge Richard Stone, denied Ms. Currie's request to "Reinstate her Request for Court Judgments"; despite statutory law.

Remember the root cause of our nation's 2006-present, foreclosure crisis, "Subprime Loans", a phase used to conceal Unfair Competition of many large financial institutions; comparable to the Great Depression. Although, there are laws that protect consumers against Unfair Competition, unequal protection under the law, favoring large financial institutions, continue to exist, and any efforts already spent towards justice, this merger will crush! Case No. SC117168 is under the jurisdiction of the Second District Appellate Court, which will demonstrate a repeated violation of Ms. Currie's United States Constitutional Rights.

From: [Bae, Philip](#)
To: [McCune, Crystall](#)
Cc: [Whidbee, Robin](#)
Subject: FW: ILLEGAL TAMPERING WITH FEDERAL WITNESSES...by One West Bank -FRSONLY-
Date: Monday, May 18, 2015 9:52:54 AM

From: NEONSUNSET@aol.com [mailto:NEONSUNSET@aol.com]
Sent: Sunday, May 17, 2015 11:57 PM
To: franklin.monsour@usdoj.gov; giovanni.coutard@usdoj.gov; Hurwitz, Ivan; Steffey, Brian; Bae, Philip; crystall.mccune@ny.frb.com; robin.whidbee@ny.frb.com; David.Finnegan@occ.treas.gov
Cc: neonsunset@aol.com
Subject: ILLEGAL TAMPERING WITH FEDERAL WITNESSES...by One West Bank

To: [Franklin.Monsour@usdoj.gov](#), [Giovanni.Coutard@usdoj.gov](#)
CC: [ivan.hurwitz@ny.frb.org](#), [brian.steffey@ny.frb.org](#), [Philip.Bae@ny.frb.org](#),
[crystall.mccune@ny.frb.com](#), [robin.whidbee@ny.frb.com](#),
[David.Finnegan@occ.treas.gov](#)

Subj: USAG Eric Holder not responded. One West Bank Retaliates. Impersonations. Forgery. AND NOW WITNESS TAMPERING WITH FEDERAL WITNESSES IN QUI TAM.

SPECIAL ATTENTION: U.S. ATTORNEY GENERAL LORETTA LYNCH [previously Mr. Holder] <i>c/o to be forwarded to her BY Mr. Franklin Monsour, Esq. and Mr. Giovanni Coutard, Esq.</i> UNITED STATES DEPARTMENT OF JUSTICE

May 17, 2015

cc: U.S. House Committee on Oversight and Government Reform
U.S. House Committee on Financial Services
U.S. Senate Committee on Finance
U.S. Senate Committee on the Judiciary
U.S. Trustee's Office

U.S. Senator Elizabeth Warren, Mass.
U.S. Senator Tom Merkley, Oregon
U.S. Senator Al Franken, Minnesota
U. S. Senator Amy Klobuchar, Minnesota
U.S. Senator Bernie Sanders, Vermont
U. S. Senator Rand Paul, Kentucky
U. S. Congressman Eric Swalwell, California

Being mailed with Delivery Confirmation

Re:

[1] **FEDERAL WITNESS TAMPERING:** One West Bank has singled out key Federal Plaintiff and witnesses to the Beekman *qui tam* [interfering with a Federal legal action on behalf of the Federal Government] and is aggressively punishing the *qui tam* Plaintiff and witnesses with accelerated, immediate foreclosure sales including newly created fictitious documents, untruths to the sitting judges, impersonators, phony Notaries Public witnessing, duping and misleading the U.S. Bankruptcy Court and Trustee's Office.

[2] One West Bank has **retaliated aggressively against key victim testimony by guests at the Federal Reserve Bank's** February 26, 2015 hearing in Los Angeles.

[3] CEASE AND DESIST on the processing of the sale of One West Bank, especially given the pending *qui tam* by James Beekman.

[5] One West Bank's unrestrained, current **criminal acts demand Criminal Prosecution, NOW.**

[5] Given the depth of ongoing, unabated, unprosecuted crimes by One West Bank, and its cover-up

partner CIT Group [including its attorney Mr. Salley], **Congress must appoint a WATERGATE STYLE COMMISSION** with truly independent prosecutors to go after these banks and regulators for being co-conspirators in an elaborate racketeering scheme to bilk the US Treasury out of Billions. **All One West Bank foreclosures, in litigation or not, must be frozen and all actions against *qui tam* witnesses must be reversed with homes returned**, immediately. Investigations must be initiated immediately before additional, irreparable harm is done through this continuing racketeering/fraud scheme of One West Bank.

Ladies and Gentlemen:

I write this in the context of being a former Special Assistant Attorney General doing civil and criminal prosecutions, as well as advising the Minnesota State Legislators, and serving as former Chief Counsel to the Minnesota's Banking Commissioner (now retired). Given what I and thousands of fellow victims of One West Bank have undergone in the past six years, it is clear that we members of the Middle Class are victims of not only One West Bank's racketeering but are also victims of the very people whose salaries we have paid for to deliver law enforcement [but these prosecutors/regulators thus far have hidden from their law enforcement responsibilities with respect to One West Bank].

On April 15, 2015, my group of fellow One West Bank victims sent an extensive listing of the failures of the U.S. Department of Justice to pursue the investigation and prosecution of One West Bank, to the personal attention of U.S. Attorney General Eric Holder. We have not received a response. We also sent the same materials to two of Holder's staff attorneys [Monsour and Coutard], who have not responded. A copy of the letter was previously sent with fully documented circumstances backing up the statements of criminal acts and violations by One West Bank.

On April 22, 2015, my group sent most of you an email with the details as well. We have received no substantive response from any of you.

However, I and others received three emails indicating that NOTHING AFTER FEBRUARY 26, 2015, would be accepted from the public...that was the date of the pretend public hearing with panelists from the Federal Reserve Bank and the OCC. I say "pretend" because [1] not one question was asked by the panelists, [2] there has been NO follow up by either the Federal Reserve nor the OCC as to the verification and substance of the victims' testimonies on that day that directly contradict the One West Bank submissions.

APPARENTLY, NO ONE FROM THE REGULATING AGENCIES IS INTERESTED IN THE TRUTH. They are only collecting, *unilaterally*, fictions from One West Bank, via CIT Group and its attorney Mr. Salley. So how is this inactivity and disinterest considered "regulating?"

QUERY: One West Bank lied AT and AFTER February 26, 2015. If we have proof that what was presented by One West Bank and CIT Group AT and AFTER the February 26, 2015 hearing was untrue, how can we present the facts of subsequent fraud...subsequent to February 26th when we keep getting rejected with an electronic transmittal of a rule cutting us off at February 26th (but NOT cutting One West Bank off on its subsequent lying submissions)? Practically speaking, we victims with the truth could not foresee the lies being presented by One West Bank after February 26th so we could not submit our proof by the February 26th cut off that keeps being imposed on us.

Since then, in the last 10 days, journalists on BOTH coasts...NY and Los Angeles, have detailed the pure hypocrisy of that hearing and sale preparations....all fiction...all theatrical performances by the CEOs Otting and Thain. The journalists have independently confirmed private meetings to further support the “between the sheets” intimacy of One West Bank and the Federal Reserve Bank of NY, and branches of the Federal government that surpass all notions of “decency and Democracy.”

Here is a Checklist for immediate Justice:

[1] WE VICTIMS CONTINUE TO INSIST THAT, IMMEDIATELY, YOU ALL “**CEASE AND DESIST IN THIS PROCESSING OF A PROPOSED SALE**” BY ONE WEST BANK TO CIT GROUP. THE FEDERAL GOVERNMENT IS SUING ONE WEST BANK RIGHT THIS MOMENT FOR RELATED FRAUD, RACKETEERING, FORGERIES, FALSE CLAIMS, AND STEALING BILLIONS FROM THE USA. WHY ISN’T THE DEPT. OF JUSTICE DEMANDING COMPLIANCE WITH THE *QUI TAM* ?

We victims made sure that by the cut off date of February 26, 2015 for the hearing’s record, that numerous reports of the James Beekman *qui tam* regarding the racketeering of One West Bank went into the official records, including handouts directly and personally to EACH panelist from the Federal Reserve Bank and the OCC. Also several emails and reports on that very day reminding about the *qui tam*’s impact on the hearing and proposed sale went into the Record. On February 20, 2015, the confidentiality of the *qui tam* was lifted....it was public that now the U.S. Government was in the position of SUING ONE WEST BANK FOR BILLIONS. **Yet Mr. Saffey, on behalf of his client CIT Group reported in writing that One West Bank had advised CIT Group for Mr. Saffey to report in March 2015 that there were “no federal actions involving One West Bank.”** The lying and fraud continues...

[2] CONTRARY TO MR. SAFFEY’S FICTION-RIDDLED REPORT IN MARCH, THERE ARE ENDLESS VIOLATIONS OF THE LAWS BEING CONDUCTED REGULARLY BY ONE WEST BANK *RIGHT THIS MOMENT* INCLUDING VIOLATIONS OF THE FDCPA, THE FCRP, THE FALSE CLAIMS ACT....and more. Yet no one at the OCC or Federal Reserve is asking for the proof and instead are automatically rejecting our impeachment proof of One West Bank’s fantastical, false accounts.

<p><u>One West Bank is NOT operating as a bank...it is in a “bank disguise” in order to conduct its “property theft” scheme with blatant fictions....the Wolf wearing sheep’s clothing.....devouring the Middle Class with trickery and fraud!</u></p>

Right now, One West Bank and its Team are using FORGED documents, FICTITIOUS names of interested parties, FULLY FABRICATED ACTS OF NOTARY PUBLIC that were physically impossible to perform legally, and STOLEN COURT FILING/RECORDING NUMBERS to steal at least THREE HOMES WITH HIGH EQUITY VALUE. The alleged right of One West Bank to foreclose and sell these properties is ALL MAKE BELIEVE. These are current false claims and racketeering acts by One West Bank and its agents. These

are not like CEO Otting and CEO Thain falsely testified on February 26th, and Mr. Saffey put in his formal presentations, of “infrequent human errors.” This is a management design created by One West Bank that would be transferred to be the larger, merged culture of CIT Group, if the sale is approved....another, larger petri dish of deception and fraud, as well as massive thefts undermining our country. Ask the whistleblowers...they’ll confirm that One West Bank CEO Steve Mnuchin was “hands on” in the racketeering design [I have Delivery Confirmations of that proof myself], and would undoubtedly carry the immorality/illegality on as Vice Chair at CIT Group, being paid an annual salary of at least \$4.5 Million to continue his successful criminal culture....an ongoing contamination of our Nation’s recovery by the **EBOLA VIRUS CULTURE OF ONE WEST BANK** to destroy more Middle Class families. The rumored “new target” for the new “too big to fail” bank would be using the same fraud scheme to steal “small businesses”...the backbone of our economy!!!!

If you do not prosecute crimes, the criminals do not stop and instead spread to even larger criminal activities since no one is stopping them.

[3] STOP IMMEDIATELY THE WITNESS TAMPERING BY ONE WEST BANK. IT HAS SINGLED OUT FOR SPECIAL, ILLEGAL TORMENT OF KEY FEDERAL WITNESSES....”FEDERAL WITNESS TAMPERING” ON THE FEDERAL *QUI TAM*. One West Bank has singled out key Federal witnesses to the Beekman *qui tam* [interfering with a Federal legal action that was brought on behalf of the Federal Government and THE PEOPLE of the USA by **one brave** retired Air Force veteran] and aggressively punished them with immediate, hastily accelerated foreclosure sales with fictitious documents, stolen property records numbers, ramping up with more high priced law firms and new “fighting blood” to wear down the homeowners, **duping and purposely misleading the U.S. Bankruptcy Court and Trustee’s Office.** One West Bank’s agents suddenly “sold” one of the witness’s homes 5 days **before** the end of the deadline for a responsive filing to which she was automatically entitled!!! That stolen home must be returned immediately as “fruits of a crime” by One West Bank.

FEDERAL QUI TAM ACTION:

[Broward County FLORIDA **qui tam unsealed 2-20-15. Beekman vs. One West Bank Case No.: 9:12-CV-81138-RSR**]

Witness JAMES BEEKMAN

Witness TEENA COLEBROOK

Witness: KAMRAN BANAYAN

Witness: HELEN KELLY

[4] ONE WEST BANK HAS RETALIATED AGAINST TESTIFIERS AT THE FEDERAL RESERVE BANK PUBLIC HEARING ON FEBRUARY 26, 2015.

One West Bank has retaliated aggressively against key victim testimony by guests at the Federal Reserve Bank’s February 26, 2015 hearing in Los Angeles. Additionally CIT Group CEO Thain REFUSED to help one of those victims with a hugely preposterous mortgage monthly statement that had been delivered to her a couple of days before her testimony. One West Bank CEO Otting continued to sit in the audience all day without having any of his top administrators offer to help fix the enormous error by his One West Bank about which there had been testimony for all to hear.

YOU ARE SEEING THE AIDING AND ABETTING OF A MASSIVE COVER UP.

Confirming this, in May 2015, an FBI agent courageously proclaimed in a video that there is massive fraud in the bank control system...your job responsibilities.

TO STOP FURTHER CRIMES:

- [1] FREEZE ALL ONE WEST BANK FORECLOSURES. RETURN SOLD/FORECLOSED/THREATENED PROPERTIES TO THE TORMENTED, *QUI TAM* TAMPERED FEDERAL WITNESSES AND VICTIM.
- [2] PUNISH FEDERAL WITNESS/VICTIM TAMPERING [up to 20 years in prison for each contributor to the tampering, 18 US Code Sec. 1512; and to be fined financially significantly to reimburse fully the victims of the crimes; prohibit employment in the financial, stock, banking, business or investment industries].
- [3] INITIATE FULL, IMPARTIAL INVESTIGATION immediately by independent investigators, like the WATERGATE COMMISSION. Establish a Reparations Fund like the funds for 9/11, Bernie Madoff Victims, and BP Gulf Spill victims from the significant fines/penalties against the One West Bank criminals. Billions should do the job.
- [4] FREEZE THE PROCESSING OF THE PROPOSED SALE OF ONE WEST BANK TO CIT GROUP. CEASE AND DESIST IN LIGHT OF THE *QUI TAM*.
- [5] REVOKE THE BANKING CHARTER OF ONE WEST BANK.

We victims of One West Bank have seen the news of last week's May 2015 subpoenas sent by the House Oversight Committee on Financial Services to all of you in this sale processing, with respect to your active cover ups and refusals to comply with FOIA requests in other matters.

IT APPEARS THERE IS A SIMILAR COVER UP BY ONE WEST BANK, CIT GROUP, FEDERAL RESERVE OF NY, AND THE OCC with respect to the proposed Sale of One West Bank To CIT Group.

This cover-up, cozy relationship is confirmed by the following journalistic investigation:
<http://www.scribd.com/doc/256418904/Exclusive-CIT-s-Thain-Met-Fed-Staff-3-Weeks-Before-OneWest-Merger-FOIA-Response-Shows-Loan-Loss-Redactions>.

Additionally, on May 12, 2015, I and others in our group received an email from CIT Group's attorney Mr. Salley that does NOT acknowledge any effort at corrections of the record being made with the Federal Reserve Bank of NY regarding the pure fraud being presented to the Federal Reserve Bank and the OCC as detailed in my preceding emails. INSTEAD there were enormous "blacked-out" sections [redacted] so that there is no chance for the public to provide the truth—if any one was interested in the truth.

The truth behind banks' massive fraud is now coming out....for example, this past Monday, in the starkest of terms, a Federal Judge dealt a strong blow to a bank's fictitious version of history. She ruled that two banks misled Fannie Mae and Freddie Mac in selling them mortgage bonds that contained numerous errors and misrepresentations.

"The magnitude of falsity, conservatively measured, is enormous," Judge Denise L. Cote of Federal District Court in Manhattan wrote in a scathing 361-page decision.

We American victims of One West Bank anticipate a similar “scathing” treatment of One West Bank’s crimes by the prosecuting authorities of what I, on behalf of myself and them, have described herein.

IMMEDIATELY FREEZE THE FORECLOSURE/SALE OF KEY FEDERAL WITNESSES: JAMES BEEKMAN, TEENA COLEBROOK, KAMRAN BANAYAN.

Return their properties to them. One West Bank and its agents have spun an elaborate “fiction” with fictitious renditions, dummy documents, and unknown roleplayers....ALL science fiction!

Undoubtedly, the One West Bank goal is to eviscerate the Federal *Qui Tam* that already has a trial date scheduled for December 7, 2015. Recognize the *Qui Tam* Trial date assigned by the judge? Pearl Harbor Bombing Anniversary when the USA entered World War II.

I believe in a Nation of Laws and in my former Democracy,

Helen Kelly
P.O. Box 237
Pleasanton, California 94566
Email neonsunset@aol.com

BACKGROUND ON THE FEDERAL WITNESSES WITH WHOM ONE WEST BANK AND ITS AGENTS TAMPERED, IN VIOLATION OF 18 US Code Sec. 1512.

TO PREVENT FURTHER DAMAGE TO THE VICTIM/WITNESSES AND FOR JUSTICE, PLEASE.....IMMEDIATELY FREEZE AND INDEPENDENTLY INVESTIGATE THE FOLLOWING LEGAL ACTIONS BASED ON FICTITIOUS FORMS, FRAUDULENT TRANSACTIONS, IMPERSONATORS, PRETEND NOTARIZATIONS, NO LEGAL STANDING TO FORECLOSE, AND ARE STRONG EXAMPLES OF AGGRESSIVE, RAMPED UP, PROHIBITED “**FEDERAL WITNESS TAMPERING:**”

[1] James Beekman of West Palm Beach, Florida

QUI TAM:

CASE NO. 12-81138-CIV-COHN/SELZTER

THE UNITED STATES OF AMERICA ex rel.

JAMES G. BEEKMAN(PLAINTIFF)

vs.

INDYMAC FEDERAL BANK, FSB.f/k/a

INDYMAC BANK,F.S.B. INDYMAC MORTGAGE SERVICES

ONE WEST BANK F.S.B.

FEDERAL HOME LOAN MORTGAGE CORPORATION

GEORGE SOROS (DEFENDANT'S)

IN THE CIRCUIT COURT OF THE FIFTEENTH JUDICIAL CIRCUIT IN AND FOR
PALM BEACH COUNTY, FLORIDA

Opposing Counsel's UNIFORM VERIFIED MOTION FOR WRIT OF POSSESSION IN
FORECLOSURE CASE
CASE NO. 502008CA041520XXXXMB

ONEWEST BANK, F.S.B

vs.

JAMES G. BEEKMAN, et al.
DEFENDANT

(Please Note: Beekman's attorney Thomas Neusom wrote opposing Counsel Douglas C. Zahm & Federal Home Loan Corporation a NOTICE of CEASE & DESIST PRIOR on June 11, 2014 and to put them on notice that this case is still in appeal and it is still in appeal currently.)

COMPLAINT FOR VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT AND
DECLARATORY RELIEF TRIAL BY JURY DEMAND
COMPLAINT FOR DAMAGES AND INJUNCTIVE RELIEF

CASE NO. 502015CA002588

JAMES G. BEEKMAN

vs.

DOUGLAS C. ZAHM, P.A.

FORECLOSURE CASE ON PRIMARY PROPERTY & RENTAL PROPERTY IN WHICH
THE HONORABLE SENIOR JUDGE HOWARD HARRISON RULED IN FAVOR OF
JAMES G. BEEKMAN (DEFENDANT)

CASE NO. 502009CA001458XXXXMB

FEDERAL HOME LOAN MORTGAGE CORPORATION

vs.

JAMES G.BEEKMAN

(Please note: Both Case No's. 202009CA001458XXXXMB and 502008CA041520XXXXB are both in the appeal via Florida's 4th DCA 4D13-4086(Beekman as Appellee/Cross-Appellant

[2] Teena Colebrook of Hawthorne, California

Forged grant deeds were submitted by OWB's attorneys Buckley Madole PC into a Leslie Pascascio's Bankruptcy (case no 2:14-bk-24031-SK) with a proof of claim for Teena's property.(violation of penal code 115 & 115.5)

The recording numbers and bar codes on these two forged grant deeds were lifted from other valid lien releases that are recorded at the Records Office and transposed onto the forged grant deeds. (forgery violation of penal code 470)

The grant deeds were supposedly signed by Teena in front of a Notary Public - totally FALSE, Teena was not in the state at the time one was signed and was in another county when the other one was signed. She has confirming witnesses that she was elsewhere. Teena has a declaration from a hand writing expert that testifies that the signatures purporting to be Teena's are forgeries. (notary fraud)

Danny Garcia [One West Bank Executive.....Assistant Secretary] submitted a sworn statement Declaration into the Federal Bankruptcy Court that these forged grant deeds are recorded at the Los Angeles County Records Office. They were not in fact recorded but belonged to another document and party. But this fiction was the basis for stealing Teena's home!!

Teena was already in her own bankruptcy at the time but Buckley Madole (who submitted a POC in Teena's Bankruptcy) made no mention to Teena's attorney, the Trustee or the Judge of the fact that they believed Teena had fraudulently transferred her property to other parties [whom she does not even know]!!! They also never sent notice of the motion/hearing or decision to Teena's mailing address that they have on file; therefore Teena was unable to oppose the motion as she had no knowledge of it. (another example of their planned suppression of the truth and the continual presentation of false information)

They used these fraudulent and forged deeds to obtain an extraordinary relief of stay.

They also submitted a robo-signed and fraudulent assignment of deed of trust into the Federal Bankruptcy court and regular federal court along with two fabricated allonges claiming ownership. Teena also has a handwriting expert declaration stating that the signatures are not likely those purported to have signed these documents because they are so very different from the many other signatures they use on record.

CV14-6866-PSG (case dismissed w/o leave to amend) it is on appeal
BK 2:14-10853-WB

Some Legal Concepts to Apply:

SUPPRESSION OF TRUTH AND PROVIDING FALSE INFORMATION:

Fraud includes the suppression of the truth, as well as the presentation of false information (In re Witt (1191) 145 Ill.2d 380, 583 N.E. 2d 526, 531, 164 Ill. Dec. 610). See also In re Frederick Edward Strufe, Disciplinary case no. 93 SH 100,

“Where the Court stated that fraud has been broadly defined as anything calculated to deceive. It should be noted that the definition of fraud applies to everything an attorney may be engaged in, whether in court, or in his office.”

It is well established in law that any attempt by an attorney, to deceive is considered fraud, and when the attempt to deceive occurs in a judicial proceeding, it is “fraud upon the Court.” Please see Rules of Professional Conduct Rule 8.4.

Any non judicial foreclosure sale tainted by fraud or irregularity is void and can be overturned.

OneWest Bank, their trustees and attorneys have consistently REFUSED to provide an accounting of the amount they state Teena owes and thousands of dollars in unaccounted fees that have been added to the alleged debt. [For each foreclosure sale, the One West Bank Trustee sent MORE THAN 80 notices on the same day to Teena. Imagine the exorbitant add-

ons to the mortgage balance of those Trustee fees AND the unearned legal charges by their lawyers... In one 3 month period, One West Bank added inexplicably OVER \$100,000 to her mortgage balance! And to this day, One West Bank and its agents refuse to explain such components in her highly inflated mortgage balance, and instead chose to accelerate a foreclosure sale before they were legally entitled to do so, with untruthful, fictitious documents.]

For all the reasons above and case law, (some cited below), Teena would like the sale of her property overturned immediately and given back to her. Teena would like the extraordinary relief of stay that they acquired on her property in stranger Leslie Pascasio's bankruptcy overturned and voided.

Teena would like an injunction granted preventing the sale of her property until such time as her Appeal is heard and/or a certified, detailed accounting of the alleged debt be provided from inception

Under California law, "gross inadequacy of price coupled with even slight unfairness or irregularity is a sufficient basis for setting the sale aside." Whitman v. Transtate Title Co., 165 Cal.App.3d 312, 323, 211 Cal.Rptr. 582, 589 (1985); see also Sargent v. Shumaker, 193 Cal. 122, 129-30, 223 P.2d 464, 467 (1924)

The law has long provided that if a non-judicial foreclosure sale has been unfairly or unlawfully conducted, or is tainted by fraud, the trial court has the power to set it aside. (*Bank of America etc. Assn. v. Reidy* (1940) 15 Cal.2d 243, 248.)

As of this date 5-15-15, to further aggravate Teena's ability to obtain justice in the courts, Teena is now in receipt of a **prejudgment** denial of her appeal deeming it frivolous. This denial is based on her case being deemed "frivolous;" however any basis for pre judgment on this case is prejudicial in that this case has **never been heard** nor been given due process even prior to appeal [which is the basis of Teena's appeal]. It appears that in the cases that she has filed, the bank's fraudulent documents and false statements are received and accepted without question when they should be subject to the hearsay rule as were Teena's own, until such time as a first hand material fact witness(s) may be called to testify.

This is seemingly more evidence that OneWest Bank is very actively tampering with a federal witness.

[3] Kamran Banayan of LaJolla, California

Kamran has faced 47 Foreclosure Sales by One West Bank with fictitious documents and no legal standing by One West Bank even to foreclose. One West Bank even tried to foreclose on May 14, 2015 despite the fact that the critical legal issue was on Appeal and still undecided. To save his \$3.4 million property, Kamran has spent over \$600,000 in legal fees AND One West Bank has spent over \$1.2 Million in attorneys' fees to steal the equity-rich property on purely fraudulent grounds. Once again, after extensive One West Bank's add-on expenses for another foreclosure sale date, the 47th foreclosure sale was continued until the appealed legal issue was addressed by the Court. One West Bank purposely schedules endless numbers of foreclosure sales in order to have "enormous, unearned additional fees and unearned legal expenses" added onto the mortgage balance to eat up the equity.....and to deplete the homeowner's personal legal defense funds.

If Kamran had been dealing with “a real bank” instead of a “**shill for home thefts as is One West Bank,**” Kamran would have had his property refinanced and making mortgage payments. One West Bank aggressively steals those homes identified with equity...as proven also by the One West Bank tricks and fraud to steal valuable San Francisco Bay Shore property from a Vice President of Union Bank!!!

In this well educated man’s written submission to the Federal Reserve Bank of NY, Kamran points out that One West Bank is using massive amounts of funds and giant, expensive law firms..... and hence, methodically, abusing the justice system to their advantage. The results of such one-sided power are the denials of Justice and the source of enormous financial atrocities.

This victim through six years of litigation has discovered evidence that should shock the conscience....To allow One West Bank to merge with a low-income lender on the heels of one of the worst recessions in this country would only ensure a repeat of the circumstances we are just now clawing back from.

“One of the most shocking facts is that Indymac ...and OneWest...foreclosed...while not having had bonafide titles to the loans, thereby making these foreclosures wrongful and outright illegal, and open to substantial liability” Kamran states.

For telling these truths and more to the Federal Reserve, Mr. Banayan was immediately retaliated against with the unlimited finances of One West Bank.

U.S. Bankruptcy Court, Southern District of California, In re YBA Nineteen LLC v. Indymac Venture LLS, Case No. 13-00968-LA11, Chapter 11.

[4] Helen Kelly, Pleasanton, California

As she testified at the Federal Reserve Bank hearing, Helen got a HAMP mortgage but more accurately, it was a plundering device created by One West Bank. The bank refused to tell her the components in the mortgage. The bank specialist laughed at her when she asked about the balance, the fees, the pretend modification... There is a six figure PENALTY end of the mortgage [a six figure lump sum payment that is due] that is totally unidentified as to source. When Helen contacted the U.S. Treasury, HAMP LEVEL II Department, “Kenneth” said that he had no power to force One West Bank to explain the numbers in the HAMP modification. All of Helen’s equity in a family home of 20 years apparently was “stripped by One West Bank.”

BUT in tampering with a Federal *qui tam* witness and a Federal Reserve Hearing testifier, One West Bank can not easily foreclose on Helen’s home since she has made 40 consecutive HAMP payments.

So creatively, One West Bank took a tactic of punishing her for BOTH being an embarrassing witness at the Federal Reserve Hearing and being a *qui tam* witness. One West Bank has sent inaccurate monthly mortgage statements. One West Bank has refused last month to acknowledge timely payment and instead penalized her erroneously for late payment. In fact, a few weeks ago, One West Bank in May sent her TWO monthly mortgage statements ON

THE SAME MAY DATE...for April and for May, with fictitious reports of nonpayments or late payment fees. And the statements did not correlate or make sense. Given One West Bank's track record, and its apparent goal to devastate the witnesses for the December *qui tam* trial, One West Bank will never correct the numbers and Helen can only foresee continued intentional muddling to create a chaos and an excuse for foreclosure or other action. For Justice, the HAMP modification mortgage should be rewritten to remove the exploitive, equity draining features that were never anticipated by Congress.

She has have never seen a bank that was so incompetent in the business of banking, and in fact One West Bank is OPENLY DEFIANT OF THE LAWS applying to its business.

As a former Chief Counsel to the Minnesota Banking Commissioner, this experienced state banking prosecutor/counsel sees no other choice.....

The One West Bank banking charter should be revoked.....IMMEDIATELY.

From: [NY Banksup Applications Comments](#)
To: [Whidbee, Robin](#); [McCune, Crystall](#); [Caetano, Ruth](#); [Brannon, Lisa](#)
Subject: FW: DENUNCIA / COMPLAINT TO: Ocwen Loan Servicing, LLC ("Ocwen"); Federal National Mortgage Association ("Fannie Mae"); OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); and IndyMac Mortgage Services. *** Payoff Request or History Statem...
Date: Tuesday, May 19, 2015 5:29:26 AM
Attachments: [04-30-2015 COMPLAINT OCWEN - 029.pdf](#)

From: VICTOR MANUEL COREAS
Sent: Tuesday, May 19, 2015 5:28:45 AM (UTC-05:00) Eastern Time (US & Canada)
To: NY Banksup Applications Comments
Cc: WE.Licensing@occ.treas.gov; crc@calreininvest.org; orsona@greenlining.org; questions@greenlining.org; contact@icij.org; gryle@icij.org; nkusnetz@publicintegrity.org
Subject: RE: DENUNCIA / COMPLAINT TO: Ocwen Loan Servicing, LLC ("Ocwen"); Federal National Mortgage Association ("Fannie Mae"); OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); and IndyMac Mortgage Services. *** Payoff Request or History Statem...

Page 1 of 6

FROM: VICTOR COREAS
04/30/2015
18012 ROSCOE BLVD.
NORTHRIDGE, CA 91325
Mailing Address: **P O BOX 372023, RESEDA, CA 91337**
E-mail: victormanuelcoreas@yahoo.com

DATE / FECHA:

TO: Ocwen Loan Servicing, LLC ("Ocwen"); Federal National Mortgage Association ("Fannie Mae"); OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); and **IndyMac Mortgage Services.-**

DENUNCIA / COMPLAINT *****SOLICITUD / REQUEST** <PUBLIC / PUBLICA>

DENUNCIA / COMPLAINT

SOLICITUD / REQUEST
(PUBLIC /

PUBLICA)

04/30/2015

OCWEN FINANCIAL CORPORATION
OCWEN LOAN SERVICING, LLC

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

2002 Summit Boulevard, 6th Floor
Atlanta, GA 30319

3451 Hammond Avenue

Waterloo, IA 50702

RE: Account Number: **7195665927**
Borrower Name: Victor M Coreas
Property Address: 18012 ROSCOE BLVD.
NORTHRIDGE, CA
91325

Respetables representantes de OCWEN:

El: 01/20/2015, SOLICITE, a ustedes un PAY-OFF y/o HISTORY STATEMENT, del préstamo: **7195665927**, pero hasta la fecha NO he recibido ninguna respuesta de ustedes, a pesar de haber realizado hasta el momento CUATRO (4) SOLICITUDES. (01/20/15, 02/20/15, 03/20/2015). El: **04/20/2015**, les volví a SOLICITAR lo indicado y espero que en esta ocasión SI atiendan mi REQUERIMIENTO y me hagan favor de proporcionarme lo que les estoy SOLICITANDO. **Lamentablemente esta situación tomo otro giro:** Porque considero que UNA (1) SOLICITUD es más que suficiente; pero en mi caso llevo **CUATRO (4) PETICIONES**, por tal razón de una vez les informo que esta nueva **SOLICITUD** que les estoy dirigiendo la voy a hacer **PUBLICA** y además voy a **DENUNCIAR** este suceso a todas las instancias que sean necesarias.

¿La realidad NO sé cómo debo de expresarme o que debo de hacer para que ustedes atiendan esta SOLICITUD? (Mis SOLICITUDES) ¿Posiblemente haciendo pública y denunciando esta **ANOMALIA** logro obtener lo que aquí expongo?

Sinceramente me quedo sorprendido de tanta prepotencia, impunidad y abuso de TODOS los involucrados en estos hechos: Ocwen Loan Servicing, LLC ("Ocwen"); Federal National Mortgage Association ("Fannie Mae"); OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); and **IndyMac Mortgage Services.-**

OCWEN: Por favor atiendan mi **requerimiento** EXPUESTO en la presente, también atiendan lo SOLICITADO en las Cartas de fechas: **11/22/2014**, **02/09/2015**, relacionado al DOCUMENTO: OMB No. 1545-0877, 2014 Substitute, **Form 1099-A, Acquisition or Abandonment of Secured Property**, y Carta de fecha: **04/22/2015...** SOLICITUD URGENTE: Por FAVOR devuélvanme mis pertenencias y: PAGUENME LO QUE ME DEBEN.

OTRO IMPORTANTE: Necesito información relacionada a mi trámite de **LA MODIFICACION DE PRESTAMO...** (Próximamente voy a estarles enviando otra ampliación de **DOCUMENTOS E INFORMACION AFIN**, para mantener actualizado este expediente).

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

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

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)
WRIGHT, FINLAY & ZAK, LLP ATTORNEYS AT LAW

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
4665 MacArthur Court, Suite 280, Newport Beach, CA 92660

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: _____
by: _____

Served

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 Capitol Mall
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, CA 90012-2722

Federal Reserve System
20th and C Streets, NW
Mail Stop 801
Washington, DC 20551

Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street
Suite 3430
Houston, TX 77010

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 / And all the instances that may be necessary.

NOTA: Adjunto a la presente: Short – Year History Statement del: **03/07/2014**, Carta (solicitud) de fecha: **11/22/2014**, Carta (solicitud) del: **02/09/2015** and Payoff Request or History Statement de fechas: **01/20/2015**, **02/20/2015**, **03/20/2015** and **04/20/2015** and Carta (solicitud) de fecha: **04/22/2015**.-

OCWEN: Loan #: 7195665927 (OCWEN LOAN SERVICING, LLC) * APN #: 2101-019-001 *

INDYMAC: LOAN #: 1005357270 (IndyMac Mortgage Services / OneWest Bank, FSB) * APN #: 2101-019-001**

“This Correspondence and Email is subject to Evidence Code 1152”

REF. 70140150000139540749, 70140150000139540756, 70140150000139540763, 70140150000139540770, 70140510000143061375, 70142120000226735051, 70142120000226735068, 70140510000143060996, 70142120000226735082, 70142120000226735396, 70142120000226735402, 70142120000226735266, 70142120000226735075, 70142120000226735075, 70140510000143061382, 70140510000143061382, 70140150000139540596, 70140150000139540602, 70140150000139540619, 70140150000139540626, 70140150000139540633, 70140150000139540640.-

DATE / FECHA: 04/30/2015

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

TO: Ocwen Loan Servicing, LLC ("Ocwen"); Federal National Mortgage Association ("Fannie Mae"); OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); and IndyMac Mortgage Services.-

DENUNCIA / COMPLAINT *****SOLICITUD / REQUEST** <PUBLIC / PUBLICA>

DENUNCIA / COMPLAINT

SOLICITUD / REQUEST
 (PUBLIC / PUBLICA)

04/30/2015

OCWEN FINANCIAL CORPORATION OCWEN LOAN SERVICING, LLC

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

2002 Summit Boulevard, 6th Floor
 Atlanta, GA 30319

3451 Hammond Avenue
 Waterloo, IA 50702

RE: Account Number: **7195665927**
 Borrower Name: Victor M Coreas
 Property Address: 18012 ROSCOE BLVD.
 NORTHRIDGE, CA 91325

Respetables representantes de OCWEN:

El: **01/20/2015**, SOLICITE, a ustedes un **PAY-OFF** y/o **HISTORY STATEMENT**, del préstamo: **7195665927**, pero hasta la fecha NO he recibido ninguna respuesta de ustedes, a pesar de haber realizado hasta el momento CUATRO (4) SOLICITUDES. (01/20/15, 02/20/15, 03/20/2015). El: **04/20/2015**, les volví a SOLICITAR lo indicado y espero que en esta ocasión SI atiendan mi REQUERIMIENTO y me hagan favor de proporcionarme lo que les estoy SOLICITANDO. **Lamentablemente esta situación tomo otro giro**: Porque considero que UNA (1) SOLICITUD es más que suficiente; pero en mi caso llevo CUATRO (4) PETICIONES, por tal razón de una vez les informo que esta nueva SOLICITUD que les estoy dirigiendo la voy a hacer **PUBLICA** y además voy a **DENUNCIAR** este suceso a todas las instancias que sean necesarias.

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OCWEN: Loan #: 7195665927 (OCWEN LOAN SERVICING, LLC) * APN #: 2101-019-001 *

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DATE / FECHA: 04/30/2015

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

TO: Ocwen Loan Servicing, LLC ("Ocwen"); Federal National Mortgage Association ("Fannie Mae"); OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); and **IndyMac Mortgage Services.-**

DENUNCIA / COMPLAINT *****SOLICITUD / REQUEST** <PUBLIC / PUBLICA>

¿La realidad NO sé cómo debo de expresarme o que debo de hacer para que ustedes atiendan esta SOLICITUD? (Mis SOLICITUDES) ¿Posiblemente haciendo pública y denunciando esta **ANOMALIA** logro obtener lo que aquí expongo?

Sinceramente me quedo sorprendido de tanta prepotencia, impunidad y abuso de TODOS los involucrados en estos hechos: Ocwen Loan Servicing, LLC ("Ocwen"); Federal National Mortgage Association ("Fannie Mae"); OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); and **IndyMac Mortgage Services.-**

OCWEN: Por favor atiendan mi **requerimiento EXPUESTO** en la presente, también atiendan lo **SOLICITADO** en las Cartas de fechas: **11/22/2014**, **02/09/2015**, relacionado al DOCUMENTO: OMB No. 1545-0877, 2014 Substitute, **Form 1099-A, Acquisition or Abandonment of Secured Property**, y Carta de fecha: **04/22/2015...** **SOLICITUD URGENTE:** Por FAVOR devuélvanme mis pertenencias y: PAGUENME LO QUE ME DEBEN.

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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

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NORTHRIDGE, CA 91325

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

E-mail: victormanuelcoreas@yahoo.com

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OCWEN: Loan #: **7195665927** (OCWEN LOAN SERVICING, LLC) * APN #: **2101-019-001 ***

INDYMAC: LOAN #: **1005357270** (IndyMac Mortgage Services / OneWest Bank, FSB) *** APN #: **2101-019-001**

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DATE / FECHA: 04/30/2015

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

TO: Ocwen Loan Servicing, LLC ("Ocwen"); Federal National Mortgage Association ("Fannie Mae"); OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); and **IndyMac Mortgage Services.-**

DENUNCIA / COMPLAINT *****SOLICITUD / REQUEST** <PUBLIC / PUBLICA>

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

NOTA: Adjunto a la presente: Short – Year History Statement del: **03/07/2014**, Carta (solicitud) de fecha: **11/22/2014**, Carta (solicitud) del: **02/09/2015** and Payoff Request or History Statement de fechas: **01/20/2015**, **02/20/2015**, **03/20/2015** and **04/20/2015** and Carta (solicitud) de fecha: **04/22/2015**.-

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 Mailing Address: P O BOX 372023, RESEDA, CA 91337
 E-mail: victormanuelcoreas@yahoo.com

TO: Ocwen Loan Servicing, LLC ("Ocwen"); Federal National Mortgage Association ("Fannie Mae"); OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); and **IndyMac Mortgage Services.-**

DENUNCIA / COMPLAINT *****SOLICITUD / REQUEST** <PUBLIC / PUBLICA>

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)
 WRIGHT, FINLAY & ZAK, LLP ATTORNEYS AT LAW

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
 4665 MacArthur Court, Suite 280, Newport Beach, CA 92660

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: 04/30/15

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 04/30/15, 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

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

TO: Ocwen Loan Servicing, LLC ("Ocwen"); Federal National Mortgage Association ("Fannie Mae"); OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); and **IndyMac Mortgage Services.-**

DENUNCIA / COMPLAINT *SOLICITUD / REQUEST** <PUBLIC / PUBLICA>

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 Capitol Mall
 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, CA 90012-2722

Federal Reserve System
 20th and C Streets, NW
 Mail Stop 801
 Washington, DC 20551

Office of the Comptroller of the Currency
 Customer Assistance Group
 1301 McKinney Street
 Suite 3430
 Houston, TX 77010

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

NOTA: Adjunto a la presente: Short – Year History Statement del: **03/07/2014**, Carta (solicitud) de fecha: **11/22/2014**, Carta (solicitud) del: **02/09/2015** and Payoff Request or History Statement de fechas: **01/20/2015**, **02/20/2015**, **03/20/2015** and **04/20/2015** and Carta (solicitud) de fecha: **04/22/2015**.-

OCWEN: Loan #: 7195665927 (OCWEN LOAN SERVICING, LLC) * APN #: 2101-019-001 *

INDYMAC: LOAN #: 1005357270 (IndyMac Mortgage Services / OneWest Bank, FSB) * APN #: 2101-019-001**

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

REF. 70140150000139540749, 70140150000139540756, 70140150000139540763, 70140150000139540770, 70140150000143061375, 70142120000226735051, 70142120000226735068, 70140510000143060996, 70142120000226735082, 70142120000226735396, 70142120000226735402, 70142120000226735266, 70142120000226735075, 70142120000226735075, 70140510000143061382, 70140510000143061382, 70140150000139540596, 70140150000139540602, 70140150000139540619, 70140150000139540626, 70140150000139540633, 70140150000139540640.-

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

TO: Ocwen Loan Servicing, LLC ("Ocwen"); Federal National Mortgage Association ("Fannie Mae"); OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); and **IndyMac Mortgage Services.-**

DENUNCIA / COMPLAINT *SOLICITUD / REQUEST** <PUBLIC / PUBLICA>

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, DC 20530-0001

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, DC 20551

Departamento del Tesoro de los Estados Unidos
Jacob J. Lew
Secretary of the Treasury
1500 Pennsylvania Ave NW
Washington, DC 20502

**... Y todas las instancias que
sean necesarias / And all the
instances that may be
necessary.**

NOTA: Adjunto a la presente: Short – Year History Statement del: **03/07/2014**, Carta (solicitud) de fecha: **11/22/2014**, Carta (solicitud) del: **02/09/2015** and Payoff Request or History Statement de fechas: **01/20/2015**, **02/20/2015**, **03/20/2015** and **04/20/2015** and Carta (solicitud) de fecha: **04/22/2015**.-

OCWEN: Loan #: 7195665927 (OCWEN LOAN SERVICING, LLC) * APN #: 2101-019-001 *

INDYMAC: LOAN #: 1005357270 (IndyMac Mortgage Services / OneWest Bank, FSB) * APN #: 2101-019-001**

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

REF. 70140150000139540749, 70140150000139540756, 70140150000139540763, 70140150000139540770, 70140510000143061375, 70142120000226735051, 70142120000226735068, 70140510000143060996, 70142120000226735082, 70142120000226735396, 70142120000226735402, 70142120000226735266, 70142120000226735075, 70142120000226735075, 70140510000143061382, 70140510000143061382, 70140150000139540596, 70140150000139540602, 70140150000139540619, 70140150000139540626, 70140150000139540633, 70140150000139540640.-

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

Payoff Request or History Statement

Date: 04/20/2015

TO: OCWEN LOAN SERVICING, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

Please provide a Payoff Statement or History Statement for the above referenced loan(s). (All payoff statements are issued for a period of 30 days.) If you wish a different expiration date, please indicate here: **March 08, 2014** through: **April 30, 2015**.

Loan Number(s): 7195665927

Borrower Name(s): VICTOR M COREAS

Property Address(s): 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-MAIL: victormanuelcoreas@yahoo.com

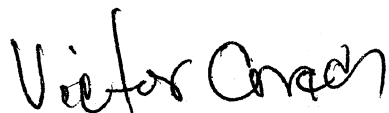
The payoff statement should be mailed or E-mail to:

Borrower Name(s): VICTOR M COREAS

Attn: SAME

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

E-MAIL: victormanuelcoreas@yahoo.com



BORROWER NAME



BORROWER SIGNATURE

TO: OCWEN LOAN SERVICING, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

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

REF. 70140150000139540541, 70140150000139540534, 70140150000139540527, 70140150000139540510, 70142120000226735419.-

DATE / FECHA: 03/31/2015

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

TO: Ocwen Loan Servicing, LLC ("Ocwen"); Federal National Mortgage Association ("Fannie Mae"); OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); and **IndyMac Mortgage Services.-**

03/31/2015

OCWEN FINANCIAL CORPORATION
OCWEN LOAN SERVICING, LLC

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

2002 Summit Boulevard, 6th Floor
Atlanta, GA 30319

3451 Hammond Avenue
Waterloo, IA 50702

RE: Account Number: 7195665927
Borrower Name: Victor M Coreas
Property Address: 18012 ROSCOE BLVD.
NORTHRIDGE, CA 91325

Respetables Srs.

El: **01/20/2015**, SOLICITE, a ustedes un **PAY-OFF y/o HISTORY STATEMENT**, del préstamo: **7195665927**, pero hasta la fecha **NO** he recibido ninguna respuesta de ustedes, a pesar de haber realizado hasta el momento **TRES (3) SOLICITUDES**. (01/20/15, 02/20/15, 03/20/2015).

¿La realidad **NO** sé cómo debo de expresarme o que debo de hacer para que ustedes atiendan esta SOLICITUD?

Sinceramente me quedo sorprendido de tanta prepotencia, impunidad y abuso de ustedes.

OCWEN: Por favor atiendan mi **requerimiento EXPUESTO** en la presente, también atiendan lo SOLICITADO en las cartas de fechas: **11/22/2014**, **02/09/2015**, relacionado al DOCUMENTO: OMB No. 1545-0877, 2014 Substitute, **Form 1099-A, Acquisition or**

NOTA: Adjunto a la presente: Short – Year History Statement del: **03/07/2014**, Carta (solicitud) de fecha: **11/22/2014**, Carta (solicitud) del: **02/09/2015**, Carta (solicitud) del: **03/05/2015** and Payoff Request or History Statement de fechas: **01/20/2015**, **02/20/2015** and **03/20/2015**.-

OCWEN: Loan #: **7195665927** (OCWEN LOAN SERVICING, LLC) * APN #: 2101-019-001 * **INDYMAC:** LOAN #: **1005357270** (IndyMac Mortgage Services / OneWest Bank, FSB) *** APN #: 2101-019-001

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

REF. 70140510000143061252, 70140510000143061269, 70140510000143061276, 70140510000143061283, 70140510000143061290, 70140510000143061306, 70140510000143061313, 70140510000143061320, 70140510000143061337, 70140510000143061344, 70140510000143061351, 70140510000143061368.-

DATE / FECHA: 03/31/2015

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

TO: Ocwen Loan Servicing, LLC ("Ocwen"); Federal National Mortgage Association ("Fannie Mae"); OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); and **IndyMac Mortgage Services**.-

Abandonment of Secured Property, y: **03/05/2015**, relacionado a mi vehículo y pertenencias.-.

OTRO IMPORTANTE: Necesito información relacionada a mi trámite de **LA MODIFICACION DE PRESTAMO...** (Próximamente voy a estarles enviando otra ampliación de **DOCUMENTOS E INFORMACION AFIN**, para mantener actualizado este expediente).

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

NOTA: Adjunto a la presente: Short – Year History Statement del: **03/07/2014**, Carta (solicitud) de fecha: **11/22/2014**, Carta (solicitud) del: **02/09/2015**, Carta (solicitud) del: **03/05/2015** and Payoff Request or History Statement de fechas: **01/20/2015**, **02/20/2015** and **03/20/2015**.-

OCWEN: Loan #: **7195665927** (OCWEN LOAN SERVICING, LLC) * APN #: 2101-019-001 * **INDYMAC:** LOAN #: **1005357270** (IndyMac Mortgage Services / OneWest Bank, FSB) *** APN #: 2101-019-001

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

REF. 70140510000143061252, 70140510000143061269, 70140510000143061276, 70140510000143061283, 70140510000143061290, 70140510000143061306, 70140510000143061313, 70140510000143061320, 70140510000143061337, 70140510000143061344, 70140510000143061351, 70140510000143061368.-

DATE / FECHA: 03/31/2015

FROM:

VICTOR COREAS

18012 ROSCOE BLVD.

NORTHRIDGE, CA 91325

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

E-mail: **victormanuelcoreas@yahoo.com**

TO: Ocwen Loan Servicing, LLC ("Ocwen"); Federal National Mortgage Association ("Fannie Mae"); OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); and **IndyMac Mortgage Services.-**

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

NOTA: Adjunto a la presente: Short – Year History Statement del: **03/07/2014**, Carta (solicitud) de fecha: **11/22/2014**, Carta (solicitud) del: **02/09/2015**, Carta (solicitud) del: **03/05/2015** and Payoff Request or History Statement de fechas: **01/20/2015**, **02/20/2015** and **03/20/2015.-**

OCWEN: Loan #: **7195665927** (OCWEN LOAN SERVICING, LLC) * APN #: 2101-019-001 * **INDYMAC:** LOAN #: **1005357270** (IndyMac Mortgage Services / OneWest Bank, FSB) *** **APN #:** 2101-019-001

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DATE / FECHA: 03/31/2015

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

TO: Ocwen Loan Servicing, LLC ("Ocwen"); Federal National Mortgage Association ("Fannie Mae"); OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); and IndyMac Mortgage Services.-

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)
 WRIGHT, FINLAY & ZAK, LLP ATTORNEYS AT LAW

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
 4665 MacArthur Court, Suite 280, Newport Beach, CA 92660

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: 03/31/15

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 03/31/15, 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: Short – Year History Statement del: **03/07/2014**, Carta (solicitud) de fecha: **11/22/2014**, Carta (solicitud) del: **02/09/2015**, Carta (solicitud) del: **03/05/2015** and Payoff Request or History Statement de fechas: **01/20/2015**, **02/20/2015** and **03/20/2015**.-

OCWEN: Loan #: **7195665927** (OCWEN LOAN SERVICING, LLC) * APN #: 2101-019-001 * **INDYMAC:** LOAN #: **1005357270** (IndyMac Mortgage Services / OneWest Bank, FSB) *** APN #: 2101-019-001

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

REF. 70140510000143061252, 70140510000143061269, 70140510000143061276, 70140510000143061283, 70140510000143061290, 70140510000143061306, 70140510000143061313, 70140510000143061320, 70140510000143061337, 70140510000143061344, 70140510000143061351, 70140510000143061368.-

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

Payoff Request or History Statement

Date: 03/20/2015

TO: OCWEN LOAN SERVICING, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

Please provide a Payoff Statement or History Statement for the above referenced loan(s). (All payoff statements are issued for a period of 30 days.) If you wish a different expiration date, please indicate here: **March 08, 2014** through: **March 31, 2015**.

Loan Number(s): 7195665927

Borrower Name(s): VICTOR M COREAS

Property Address(s): 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-MAIL: victormanuelcoreas@yahoo.com

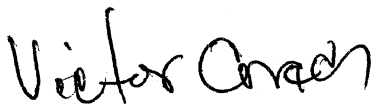
The payoff statement should be mailed or E-mail to:

Borrower Name(s): VICTOR M COREAS

Attn: SAME

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

E-MAIL: victormanuelcoreas@yahoo.com



BORROWER NAME



BORROWER SIGNATURE

TO: OCWEN LOAN SERVICING, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Loan #: 7195665927 * APN #: 2101-019-001
REF. 70142120000226735259, 70142120000226735242, 70142120000226735235, 70142120000226735228, 70142120000226735211.

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

Payoff Request or History Statement

Date: 02/20/2015

TO: OCWEN LOAN SERVICING, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

Please provide a Payoff Statement or History Statement for the above referenced loan(s). (All payoff statements are issued for a period of 30 days.) If you wish a different expiration date, please indicate here: **March 08, 2014** through: **February 28, 2015**.

Loan Number(s): 7195665927

Borrower Name(s): VICTOR M COREAS

Property Address(s): 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-MAIL: victormanuelcoreas@yahoo.com

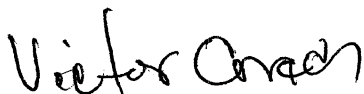
The payoff statement should be mailed or E-mail to:

Borrower Name(s): VICTOR M COREAS

Attn: SAME

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

E-MAIL: victormanuelcoreas@yahoo.com



BORROWER NAME



BORROWER SIGNATURE

TO: OCWEN LOAN SERVICING, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

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

REF. 70142120000226735204, 70142120000226735198, 70142120000226735181, 70142120000226735174, 70142120000226735167.

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

Payoff Request or History Statement

Date: 01/20/2015

TO: OCWEN LOAN SERVICING, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

Please provide a Payoff Statement or History Statement for the above referenced loan(s). (All payoff statements are issued for a period of 30 days.) If you wish a different expiration date, please indicate here: **March 08, 2014** through: **January 31, 2015**.

Loan Number(s): **7195665927**

Borrower Name(s): **VICTOR M COREAS**

Property Address(s): **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**

E-MAIL: victormanuelcoreas@yahoo.com

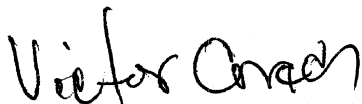
The payoff statement should be mailed or E-mail to:

Borrower Name(s): **VICTOR M COREAS**

Attn: SAME

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

E-MAIL: victormanuelcoreas@yahoo.com



BORROWER NAME



BORROWER SIGNATURE

TO: OCWEN LOAN SERVICING, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

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

REF. 70142120000226735112, 70142120000226735129, 70142120000226735136, 70142120000226735143, 70142120000226735150.



PO Box 780
3451 Hammond Ave.
Waterloo, IA 50704-0780
1-800-766-4622

March 07, 2014

49551-071156-015
VICTOR M COREAS
PO BOX 372023
RESEDA CA 91337-2023

RE: Loan number: 7195665927
Property Address: 18012 ROSCOE BLVD
NORTHRIDGE CA 91325

SHORT-YEAR HISTORY STATEMENT

This is a statement of actual and projected activity in your escrow account from 09/2013 through 03/2014.
Last year's projections are next to the actual activity.

Your monthly mortgage payment immediately preceding the effective date of this analysis was \$2,197.14
of which \$1,749.22 was Principal and Interest and \$447.92 was your Escrow Deposit.

Month	Payments to Escrow		Payments from Escrow		Description	Ending Balances	
	Projected	Actual	Projected	Actual		Projected	Actual
					Starting Balance	.00	19,473.51-
09/13	.00	.00	.00	.00		.00	19,473.51-
10/13	.00	.00	.00	.00		.00	19,473.51-
11/13	.00	.00	.00	2,170.01-*	COUNTY	.00	21,643.52-
12/13	.00	.00	.00	.00		.00	21,643.52-
01/14	.00	.00	.00	.00		.00	21,643.52-
02/14	.00	14,552.52	.00	.00	PAYMENT	.00	7,091.00-
03/14	.00	7,091.00	.00	.00	PAYMENT	.00	.00
04/14	.00	.00	.00	.00		.00	.00
05/14	.00	.00	.00	.00		.00	.00
06/14	.00	.00	.00	.00		.00	.00
07/14	.00	.00	.00	.00		.00	.00
08/14	.00	.00	.00	.00		.00	.00
***TOTAL	.00	21,643.52	.00	2,170.01-			

An asterisk (*) indicates a difference from a previous estimate either in date or the amount. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not occurred, but is estimated to occur as shown.

If your mortgage payment was applied prior to the payment due date, the escrow deposit will appear within the month it was posted. It will not necessarily reflect the transaction for the escrow deposit with the month it was due.

If your account has been paid in full, future projections would not be applicable.

If you have any questions, please contact Customer Care at 1-800-766-4622.

Customer Care
Mortgage Loan Servicing

***The amounts reflected in the TOTAL column are for the 12 month statement date range specified above.



PO Box 780
3451 Hammond Ave.
Waterloo, IA 50704-0780
1-800-766-4622

February 27, 2014

Victor M Coreas
Po Box 372023
Reseda CA 91337-2023

RE: Account Number: 7195665927
 Property Address: 18012 Roscoe Blvd
 Northridge CA 91325

We are currently upgrading our systems to achieve our technology goals. As a result, your account records were deactivated from our existing system and transitioned to the new system.

The enclosed statement provides documentation of the balances in the escrow account prior to the transition for your records. The history includes projected and actual disbursements to and from the escrow account from the date of the last escrow review through the following year. Please retain this statement for your records. You will receive an additional notice from March 1, 2014 through your next escrow review period under separate cover.

To confirm your current escrow balance at any time, visit us at www.ocwencustomers.com. We appreciate your patience during this conversion process.

If you have any questions regarding your account, please contact our offices at 1-800-746-2936, weekdays from 8:00am to 9:00pm, Eastern Time, with expanded hours available on Saturdays and Sundays.

Ocwen Loan Servicing, LLC
NLMS #1852

Notice Regarding Bankruptcy: Please be advised that this letter is in no way an attempt to collect either a pre-petition, post petition or discharged debt. If your bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If you have received an Order of Discharge in a bankruptcy case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from you personally. Finally, if you are in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your plan. If your loan has been paid in full or already foreclosed upon, this is not an attempt to collect any additional funds from you.

http://www.trulia.com/voices/Financing/Ocwen_has_not_given_me_a_Payoff_Statement_Need_ad-375313

Financing: Ocwen has not given me a Payoff Statement ...

www.trulia.com/.../Ocwen_has_not_given_me_a_Payoff_Statement_Nee...

25 abr. 2012 - I requested *Ocwen* on 4/9/12 to give me a Payoff Statement in order to complete my Daniel Berman, Real Estate Pro in Palo Alto, CA.

Visitaste esta página el 4/29/15.

COMPLAINT / DENUNCIA

Search by keyword



Hot Mess or Neat Freak? Find out with our home personality test.

Financing in 94025 > Question Details



Ocwen has not given me a Payoff Statement. Need advice to move fwd w/new lender?

Asked by Pamela Khoo, Menlo Park, CA • Wed Apr 25, 2012

I requested Ocwen on 4/9/12 to give me a Payoff Statement in order to complete my refinance which the new lender already approved. I made 8 phone calls, wrote a letter to the CEO and appeal for his help, and still have not gotten the Payoff Statement. Help!!

0 votes • Share • Follow Question • Flag • Financing in 94025

Ask our community a question

Ask agents or local experts anything

Get an answer

Help the community by answering this question:



Type your answer here...

Answer question

Answers (7)

Highest rated

Gregorio Denny, Mortgage Broker or Lender, San Diego, CA

Call your loan officer, if you are approved as you say I would imagine they already have this.

Web Reference: <http://HarpSupport.Com>

1 vote • Thank • Flag • Link • Thu Apr 26, 2012

write a reply...



Contact

Gary Mckae, Agent, 94301

Payoff statement should have been ordered by title/escrow company used for the refinance. Talk to your title company/escrow company. If you do not have one talk to one about the defiance. Here in California, that is the way we proceed.

1 vote • Thank • Flag • Link • Thu Apr 26, 2012

write a reply...



Contact

Gary Mckae, Agent, 94301

You can order by contacting your lender and they will give you a fax number to send your request. The payoff should be calculated to a set date per your request. Irrespective of that, the date you close will not be the date of your request.

The new lender will have that knowledge and the title company will be able to get the final number when the new loan closes.

0 votes • Thank • Flag • Link • Mon Dec 23, 2013

write a reply...



Contact



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Ocwen Loan Servicing®
www.ocwen.com

1661 Worthington Road, Ste. 100
West Palm Beach, FL 33409
Toll Free: (800) 746-2936

7/1/2014

Victor Coreas
555 S Corona Mall C/O Law Offices Of Veronica Ag
Corona, CA 92879

Loan Modification Application Review

Ocwen:

Loan Number: 7195665927

Esta No
es mi dirección.

This is not
my address.

Dear Customer(s),

We carefully reviewed your request, and assessed your eligibility for modification. However, the results prevent us from being able to offer a loan modification.

Results of our analysis:

We are unable to offer you a proprietary modification because: Your loan has undergone foreclosure and the property is currently being marketed for sale. Please contact our representatives at 1-800-74-OCWEN (1-800-746-2936) to discuss the status of the property.

If I'm not eligible for a Modification, then what do I do?

We know that unanticipated changes in your financial situation can impact every area of your life, including your ability to pay your mortgage. Our staff is available to discuss your situation and review options with you. Please call us toll-free at 1 (800) 746-2936. We are available Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and Sunday 9:00 am to 9:00 pm ET.

New York Residents: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-877-BANK-NYS (226-5697) or www.dfs.ny.gov.

North Carolina Residents: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website, www.nccob.gov.

7195665927

CFPBMDENY v1

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.

NMLS #: 1852



Ocwen Loan Servicing®
www.ocwen.com

1661 Worthington Road, Ste. 100
West Palm Beach, FL 33409
Toll Free: (800) 746-2936

7/1/2014

Victor Coreas
555 S Corona Mall/O Law Offices Of Veronica Ag
Corona, CA 92879

Ocwen:

Esta NO es
mi dirección.
This is not
my address.

Loan Number: 7195665927

Dear Customer(s),

Thank you for your recent application for a modification under the Making Homes Affordable Program. Based on our review of the documentation you provided, you are not eligible for a Home Affordable Modification.

We are unable to offer you a Home Affordable Modification because:

Your loan has undergone foreclosure and the property is currently being marketed for sale. Please contact our representatives to discuss the status of the property.

{1}

The Home Affordable Modification option is designed specifically to allow existing homeowners to keep their homes by making mortgage payments affordable, however the plan will not help everyone. For example, it will not help borrowers who have no income and cannot make any mortgage payment or if a borrower's current monthly mortgage ratio is less than 31% of their gross monthly income. (Note: Monthly mortgage ratio is the current first mortgage monthly payment, including principal, interest, taxes, insurance and homeowner's association dues, if applicable, divided by the gross monthly income).

If I'm not eligible for a Home Affordable Modification, then what do I do?

Remember at Ocwen, HELPING HOMEOWNERS IS WHAT WE DO!™. We understand that unanticipated changes in your financial situation can impact every area of your life, including your ability to pay your mortgage obligation. Our Associates and Home Retention Consultants are trained to work with you to set up a plan of action specifically designed to address your current circumstances. Below please find a brief description of possible solutions.

ALTERNATIVES TO FORECLOSURE

1. **MODIFICATION** – A change to one or more terms of the original mortgage agreement. This may include a change in interest rate, loan balance or term, which may lower your payment and bring the account current.

7195665927

FPN

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.

NMLS #: 1852

Asunto: RE: Law Offices of Veronica Aguilar - CARTA DE CANCELACION DE REPRESENTACION QUE ENVIARON USTED/ES A OCWEN

De: Veronica Aguilar (veronica@vaguilarlaw.com)

Para: victormanuelcoreas@yahoo.com; email@911saved.com;

Fecha: Martes, 19 de agosto, 2014 8:51:33

Victor:

You paid advocates for law. NOT ME. I was never your attorney.

Veronica

From: VICTOR MANUEL COREAS [mailto:victormanuelcoreas@yahoo.com]
Sent: Thursday, August 07, 2014 11:42 PM
To: Veronica Aguilar; email@911saved.com
Cc: Veronica Aguilar; email@911saved.com
Subject: Law Offices of Veronica Aguilar - CARTA DE CANCELACION DE REPRESENTACION QUE ENVIARON USTED/ES A OCWEN

Page 1 of 5

VIA U.S. Mail, Fax: (951)-340-9800 / (951) 667 5700 / (619) 563-1220 and 949-209-4957 and E-mail.-

From: Victor M Coreas Email <coreasmanuelcoreas.@yahoo.com>

Date: August 06, 2014, 10:50:36 AM

To: Law Offices of Veronica Aguilar *** **E-mail:** veronica@vaguilarlaw.com / email@911saved.com

Subject: SOLICITUD DE COLABORACION – **PRIORIDAD URGENTE**

Law Offices of Veronica Aguilar

555 South Corona Mall
Corona, CA 92879

Phone: (951)-582-9500
Fax: (951)-340-9800

Imprimir - Cerrar ventana - Haz clic en "Más" en la parte inferior del correo electrónico para imprimir un solo mensaje

Asunto: RE: Law Offices of Veronica Aguilar - CARTA DE CANCELACION DE REPRESENTACION QUE ENVIARON USTED/ES A OCWEN
De: Veronica Aguilar (veronica@vaguilarlaw.com)
Para: victormanuelcoreas@yahoo.com; email@911saved.com;
Cc:
Cco:
Fecha: Martes, 19 de agosto, 2014 8:51:33

Victor:

You paid advocates for law. NOT ME. I was never your attorney.

Veronica

From: VICTOR MANUEL COREAS [mailto:victormanuelcoreas@yahoo.com]
Sent: Thursday, August 07, 2014 11:42 PM
To: Veronica Aguilar; email@911saved.com
Cc: Veronica Aguilar; email@911saved.com
Subject: Law Offices of Veronica Aguilar - CARTA DE CANCELACION DE REPRESENTACION QUE ENVIARON USTED/ES A OCWEN

Page 1 of 5

VIA U.S. Mail, Fax: (951)-340-9800 / (951) 667 5700 / (619) 563-1220 and 949-209-4957 and E-mail.-

From: Victor M Coreas Email <coreasmanuelcoreas.@yahoo.com>

Date: August 06, 2014, 10:50:36 AM

To: Law Offices of **Veronica Aguilar** *** **E-mail:** veronica@vaguilarlaw.com / email@911saved.com

Subject: SOLICITUD DE COLABORACION – **PRIORIDAD URGENTE**



REF. 70140510000143061252, 70140510000143061269, 70140510000143061276, 70140510000143061283, 70140510000143061290, 70140510000143061306,
70140510000143061313, 70140510000143061320, 70140510000143061337, 70140510000143061344, 70140510000143061351, 70140510000143061368.-

PROOF OF SERVICE

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

VICTOR M COREAS

RE: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

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

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

Urgent / Urgente

TO:

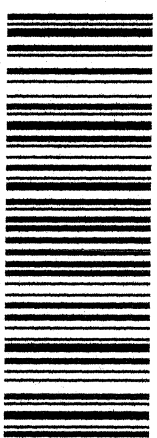
OCWEN FINANCIAL CORPORATION

OCWEN LOAN SERVICING, LLC

Atencion / Attention:

Ronald M. Faris

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



7014 0510 0001 4306 1269

7014 0510 0001 4306 1269



REF. 70140510000143061252, 70140510000143061269, 70140510000143061276, 70140510000143061283, 70140510000143061290, 70140510000143061306, 70140510000143061313, 70140510000143061320, 70140510000143061337, 70140510000143061344, 70140510000143061351, 70140510000143061368.-

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VICTOR M COREAS

RE: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

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

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

Urgent / Urgente

TO:

OCWEN FINANCIAL CORPORATION

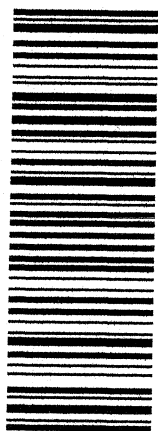
OCWEN LOAN SERVICING, LLC

Atencion / Attention:

Ronald M. Faris

2002 Summit Boulevard, 6th Floor
Atlanta, GA 30319

7014 0510 0001 4306 1252



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STAMP

REF. 70140510000143061252, 70140510000143061269, 70140510000143061276, 70140510000143061283, 70140510000143061290, 70140510000143061306, 70140510000143061313, 70140510000143061320, 70140510000143061337, 70140510000143061344, 70140510000143061351, 70140510000143061368.

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VICTOR M COREAS

RE: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

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

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

Urgent / Urgente

TO:

OCWEN FINANCIAL CORPORATION

OCWEN LOAN SERVICING, LLC

Atencion / Attention:

Ivonne E. Humphreys

Office of the Consumer Ombudsman

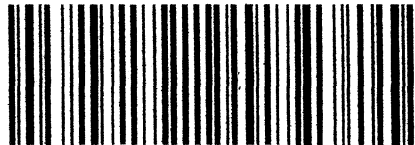
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Orlando, FL 32878-5061

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Orlando FL 32878

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

VICTOR M COREAS

RE: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

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

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

Urgent / Urgente

TO:

OCWEN FINANCIAL CORPORATION

OCWEN LOAN SERVICING, LLC

Atencion / Attention:

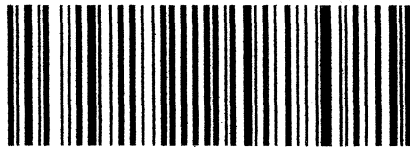
Ronald M. Faris

**2002 Summit Boulevard, 6th Floor
Atlanta, GA 30319**

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Consumer Ombudsman
P O BOX 785061
Orlando, FL 32878*

2. Article Number

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PS Form 3811, July 2013

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PROOF OF SERVICE

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

VICTOR M COREAS

RE: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

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

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

Urgent / Urgente

TO:

OCWEN FINANCIAL CORPORATION

OCWEN LOAN SERVICING, LLC

Atencion / Attention:

Office of the Consumer Ombudsman

P. O. BOX 785061

Orlando, FL 32878-5061

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Waterloo, IA 50702*

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

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

Urgent / Urgente

TO:

OCWEN FINANCIAL CORPORATION

OCWEN LOAN SERVICING, LLC

Atencion / Attention:

**LOSS MITIGATION DEPARTMENT or
A QUIEN CORRESPONDA / TO WHOM IT MAY CONCERN**

**3451 Hammond Avenue
Waterloo, IA 50702**

CERTIFIED MAIL



7014 2120 0002 2673 5075

7014 2120 0002 2673 5075

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*OCWEN - Ronald M Faris
1661 Worthington Road,
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1. Article Addressed to:

*OCWEN Loan
Servicing, LLC
Ronald M Faris
1661 Worthington
Road
Suite 100
West Palm Beach,
FL 33409*

2. Article Number

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

Urgent / Urgente

TO:

OCWEN FINANCIAL CORPORATION

OCWEN LOAN SERVICING, LLC

Atencion / Attention:

Ronald M. Faris

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