

From: [VICTOR MANUEL COREAS](#)
To: [NY Banksup Applications Comments](#)
Cc: WE.Licensing@occ.treas.gov
Subject: RE: The Honorable Richard Cordray, Director, Consumer Financial Protection Bureau, 1700 G Street, NW Washington, D.C. 20552... *** SUBJECT: Con todo respeto me dirijo a usted para informarle que he tomado la decisión de hacer público una serie de sucesos ...
Date: Thursday, May 21, 2015 10:40:19 AM
Attachments: [05-21-2015 COMPLAINT CFPB - Proof of Service.pdf](#)
[04-28-2015 Case No. 150312-000215 - 052.pdf](#)
[04-28-2015 COMPLAINT CFPB.pdf](#)
[150205-000909.pdf](#)
[IMG000001030147.pdf](#)

Fecha / Date: **05/21/2015**
of 6

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Consumer Financial Protection Bureau
Attention: **Director Richard Cordray**
1700 G Street, NW
Washington, D.C. 20552

DENUNCIA / COMPLAINT

VIA U.S. Mail, Fax and E-mail

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.-**

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

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

May 21, 2015

The Honorable Richard Cordray
Director
Consumer Financial Protection Bureau

Respetable Director Cordray

Con todo respeto me dirijo a usted para informarle que he tomado la decisión de hacer público una serie de sucesos y acontecimientos que se han venido suscitando durante el transcurso de varios meses de parte de la CFPB, institución que representa y es la mayor autoridad federal de protección financiera al consumidor.

Considero que esta serie de sucesos deben de ser del conocimiento de otras instancias

y organizaciones, para prevenir en lo posible cualquier discrepancia, atropello y violación a mis derechos. En lo personal créame que me siento bastante ofendido y discriminado por el trato que he recibido por parte de la CFPB; ya que los hechos hablan por sí solos y en mi forma de entender estos sucesos: Todo parece indicar que se han estado violando constantemente mis derechos y el debido proceso. Sinceramente me siento sumamente defraudado y lamento que mis DENUNCIAS contra TRES (3) instituciones poderosas llegaran a provocar toda esta serie de acontecimientos.

Por estos hechos y para prevenir cualquier tipo de atropello, anomalía, violaciones a mis derechos y el respeto al debido proceso, creo que es necesario tomar acción al respeto.

Como dice el dicho el que calla otorga, el silencio únicamente incrementa la impunidad, silencio es sinónimo de complicidad y en lo personal NO voy a quedarme callado... Porque cuando estos BANCOS: 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, se apropiaron de mi PROPIEDAD; tome la decisión de luchar y luchar por recuperarla y de DENUNCIARLOS, ante todas las instancias que me fueran posible... Y esta acción NO va a parar, porque la voy a continuar realizando... HASTA QUE SE ME HAGA JUSTICIA.

"Y mientras tenga vida: NO seré obligado más a '
sentarme en la parte de atrás del autobús"

LA DENUNCIA de fecha: 04/28/2015, dirigida a su persona hoy todo parece indicar que este asunto (CASO) anulado por la CFPB (Case Number: 150312-000215)... Después de varios meses de lucha, para que fuera procesado; por FIN voy a obtener RESPUESTA: Y todo GRACIAS a la valiosa intervención de la: Office of the Comptroller of the Currency (OCC). Por este apoyo se abrió un nuevo caso (Case No. 150430-000804) que trata precisamente el mismo asunto (tema) y que según la información proporcionada ya fue enviado a la instancia correspondiente... Y por lo tanto espero tener en mí poder dicha RESPUESTA muy pronto.

Por el respeto que me merecen todas las instituciones y las personas por este medio dejo plena CONSTANCIA de mi actuación y proceder, para que NO se suscite tergiversaciones al respecto. (PROOF OF SERVICE).-
Sinceramente y respetuosamente;

VICTOR COREAS

18012 ROSCOE BLVD.,NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

Mailing Address: PO BOX 372023, RESEDA, CA 91337

P.D. Si es necesario o necesitan ampliación de estos hechos y pormenores descritos con mucho gusto les puedo proporcionar toda la información y documentación (constancias) afines, para tener una mejor visión de mi caso... El cual llevo realizando desde hace varios años en contra de: 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.-

RE: OCWEN:

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

INDYMAC:

LOAN #: **1005357270** (IndyMac Mortgage Services / OneWest Bank, FSB)

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

Rosa Parks: Un asiento reservado a los derechos civiles

El 1 de diciembre de 1955, en Montgomery (Alabama, EE.UU.) Rosa Parks volvía de su trabajo como costurera en unos grandes almacenes. Al subir al autobús tomó asiento en la parte de atrás, en los lugares permitidos para ciudadanos de color (negros, mulatos, indígenas, orientales...). A medida que el autobús recorría su ruta comenzaron a faltar asientos y quedaron de pie algunas personas. Al darse cuenta de que había gente blanca de pie, el conductor paró el autobús para pedir a tres mujeres negras que se levantarán. Rosa Parks se negó a hacerlo, y no lo hizo ni cuando el conductor amenazó con denunciarla. Finalmente Rosa Parks fue arrestada, enjuiciada y condenada por transgredir el ordenamiento municipal.

¿Por qué estaba cansada Rosa Parks?

Rosa Parks dijo tiempo después que no se levantó "porque estaba cansada", pero no se refería a cansancio físico: como muchas otras personas en su situación estaba cansada de ser tratada como una ciudadana de segunda.

Cada autobús de Montgomery tenía una sección para gente de color. Esta sección no era de un tamaño fijo, sino que variaba según la colocación de un cartel. Las cuatro primeras filas solo eran para blancos y los asientos de atrás, para negros (que eran más del 75% de los usuarios). Los negros solo podían sentarse en las filas de en medio si no había blancos de pie. Si llegaba un usuario blanco, tenían que irse atrás, quedarse de pie o salir del autobús. El conductor del autobús podía reducir el espacio permitido a los negros, o incluso quitar el cartel de delimitación.

Incluso subir al autobús suponía un problema: los negros tenían que pagar su billete entrando por la puerta delantera, para luego salir y entrar por la trasera. En ocasiones el autobús cerraba sus puertas mientras iban de una puerta a otra, dejándolos en tierra después de haber pagado su billete.

Durante años la comunidad negra protestó por estas injusticias sin resultado.

Una persona, miles de seguidores

Rosa Parks pertenecía a una asociación a favor de los derechos civiles. Sus compañeros comenzaron una protesta poco después de que fuera arrestada: El "lunes" de protesta duró más de un año. Durante 381 días, la población negra de la ciudad de Montgomery se negó a subir a ningún autobús. El boicot a la compañía de transportes implicó a unas 42.000 personas, que suponían el 70% de los usuarios de los autobuses.

Las autoridades creyeron que, siendo ciudadanos pobres con grandes familias que tenían que desplazarse grandes distancias para ir a trabajar, la protesta no duraría mucho. Pero los ciudadanos se unieron masivamente a la protesta pacífica y encontraron alternativas de transporte: taxis, camionetas, coches particulares compartidos, bicicletas, o simplemente, andar varios kilómetros todos los días.

Y la ley cambió

Finalmente, en noviembre de 1956, el Tribunal Supremo de los Estados Unidos declaraba inconstitucional la segregación racial en los autobuses. La orden del Tribunal Supremo llegó a Montgomery el 20 de diciembre. El 21, la población negra volvió a subir a los autobuses, solo que ahora podían sentarse donde quisieran.

Cuando Rosa Parks decidió no levantarse de su asiento, cambió las leyes de su país. No fue la primera persona que se rebelaba contra unas normas injustas, pero las circunstancias la llevaron a convertirse en la "madre del movimiento de los derechos civiles".

Tras su muerte a los 92 años, en octubre de 2005, Rosa Parks fue velada en el Capitolio de Washington. Ha sido la primera mujer y la segunda persona de raza negra en recibir este honor, concedido sólo a 28 personas en la historia de los EE.UU.

El largo camino hacia el final de la segregación racial

La segregación racial es una manifestación del racismo. Supone llevar las ideas racistas a la práctica institucional y limitar los derechos civiles de ciertas personas por su color de piel.

En los países donde la segregación racial ha sido efectiva, las personas de determinado color han carecido de derechos como el voto, el acceso a la educación o la atención médica y han sido separados en los lugares públicos. El acceso a muchos lugares públicos, como cafeterías, cines, playas o baños, era prohibido o restringido.

En Estados Unidos, donde la esclavitud de la población negra fue abolida en 1865, el racismo continuó formando parte de la vida cotidiana hasta un siglo después. En 1964, el Acta de Derechos Civiles puso fin a la discriminación en lugares públicos, en el gobierno y en el empleo. Gracias a esta ley ha habido un gran cambio en la sociedad de este país, aunque algunos estados, como Alabama, continúan manteniendo leyes de segregación racial que se resisten a abolir.

Aún existen países que mantienen y practican leyes segregacionistas, que afectan a parte de sus ciudadanos. Y al margen de las leyes, son muchos los países que consienten que una parte importante de su población sufra discriminación por su color de piel.

La segregación racial no sólo perjudica a las personas discriminadas. Si una gran parte de la población carece de derechos humanos fundamentales, toda la sociedad sale perdiendo.

Consumer Financial Protection Bureau
Attention: Director Richard Cordray
1700 G Street, NW
Washington, D.C. 20552

Board Members CFPB
Jennifer.Howard@cfpb.gov,
Walter.Suskind@cfpb.gov
Mallory.Mclean@cfpb.gov
Michelle.Person@cfpb.gov
Samuel.Gilford@cfpb.gov

Wendy Kamenshine
CFPB Ombudsman's Office

Email: CFPBOmbudsman@cfpb.gov
Fax: 202-435-7888

Consumer Financial Protection Bureau
P.O. Box 4503
Iowa City, Iowa 52244
Fax (855) 237-2392

Declaración Universal de Derechos Humanos Artículo 19° Todo individuo tiene derecho a la libertad de opinión y de expresión; este derecho incluye el de no ser molestado a causa de sus opiniones, el de investigar y recibir informaciones y opiniones, y el de difundirlas, sin limitación de fronteras, por cualquier medio de expresión. Declaración Americana de Derechos y Deberes del Hombre Artículo 4° Toda persona tiene derecho a la libertad de investigación, de opinión y de expresión y difusión del pensamiento por cualquier medio.

PROOF

OF SERVICE

Fecha / Date: 04/28/2015

The Honorable Richard Cordray
Consumer Financial Protection Bureau

Page 1 of 8

Case number: 150312-000215

DENUNCIA / COMPLAINT

VIA U.S. Mail, Fax and E-mail

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

04/28/2015

Consumer Financial Protection Bureau

Attention: **Director Richard Cordray**

1700 G Street, NW

Washington, D.C. 20552

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).

RE: Case number: 150312-000215

LOAN NUMBER 7195665927

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

April 27, 2015

The Honorable Richard Cordray

Director

Consumer Financial Protection Bureau

Respetable Director Cordray

Con todo respeto me dirijo a usted para infórmale y SOLICITARLE, lo siguiente:

El: **02/09/2015**, envíe a **OCWEN LOAN SERVICING, LLC** (1661 Worthington Road, Suite 100, West Palm Beach, FL 33409) y a sus ABOGADOS, CARTA donde le solicitaba información, sobre el DOCUMENTO: **OMB No. 1545-0877**, 2014 Substitute, **Form 1099-A, Acquisition or Abandonment of Secured Property**, el cual recibí el: **02/07/2015**. Luego envíe esta carta, incluyendo el documento en mención, para su conocimiento a: INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK,

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP) ***

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Mailing Address: PO BOX 372023, RESEDA, CA 91337

Ref. 70140510000143061245, 70140510000143061238, 70140510000143061221, 70140510000143061214, 70140510000143061207, 70140510000143061191.-

Case number: 150312-000215
DENUNCIA / COMPLAINT

VIA U.S. Mail, Fax and E-mail

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

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N.A., y a: FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) y POSTERIORMENTE envíe esta CARTA a la CFPB, para su conocimiento y procesamiento.

ANTECEDENTES Y FUNDAMENTOS DE LA ACCIÓN: Lamentablemente tengo la necesidad y me veo obligado a actuar de este modo, ya que: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) y sus ABOGADOS nunca responden como corresponde y si lo hacen es MANIPULANDO y TERGIVIESANDO la información, sacando EL ASUNTO SOLICITADO de contexto... Al grado que inclusive (afirman) han enviado correspondencia a mi NOMBRE a DIRECCIONES que nada tienen que ver con mi persona. Esto significa: Retención de Información e irrespeto al debido proceso. **YO: Tengo derecho a tener en mi poder INFORMACION VERAZ** y en el momento oportuno de estas instancias, pero en LA REALIDAD (mi realidad) esto NO funciona con estas INSTITUCIONES mencionadas, lo cual va en detrimento de mis intereses y es un abuso, atropello e irrespeto a mi persona. (ver / SEE **EXHIBIT 004**).

TRÁMITE DE LA CORRESPONDENCIA: Por esta situación expuesta SOLICITE, la colaboración de la CFPB, para que por su medio: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) y/o SUS ABOGADOS, me brinden la RESPUESTA, oportuna y relacionada explícitamente a esta CARTA y/o SOLICITUD... Pero lamentablemente esto NO ha sucedido así. Según mis registros: La CARTA en mención la envíe a la CFPB, el: **02/18/2015** y hasta la fecha esta NO ha sido procesada o sea han transcurrido: **SETENTA** (70) días y ustedes NO me han colaborado al respecto. Atendí todos los requerimientos realizados por la CFPB, para que al final esta **DENUNCIA** (CARTA), fuera clasificada como **DUPLICADO**. **¿Porque razón hacer esto?**...

(Ver / SEE **EXHIBIT 001**)

CONSIDERACIONES:

Case number: 150312-000215: El número de caso que fue asignado a esta CARTA, fue el: **150312-000215** y la CFPB, lo termino relacionando con el CASE NUMBER:

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP) ***

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

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The Honorable Richard Cordray
Consumer Financial Protection Bureau

Case number: 150312-000215
DENUNCIA / COMPLAINT

VIA U.S. Mail, Fax and E-mail

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

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150205-000909, caso que nada tiene que ver y ninguna relación con la CARTA (DENUNCIA) de fecha: **02/09/2015**, presentada en su debida oportunidad a: **OCWEN LOAN SERVICING, LLC. *** CONSTANCIA: lo tratado y SOLICITADO en esta CARTA es exclusivamente lo relacionado al DOCUMENTO: OMB No. 1545-0877, 2014 Substitute, Form 1099-A, Acquisition or Abandonment of Secured Property...** Esta CARTA **NO** está hablando de otro asunto. .

CUESTIONABLE COMPARACION E IMPRECISION:

1.- Case number: 150312-000215:

...Se refiere exactamente al DOCUMENTO: **OMB No. 1545-0877, 2014 Substitute, Form 1099-A, Acquisition or Abandonment of Secured Property**, el cual recibí de parte de: OCWEN LOAN SERVICING, LLC., el: **02/07/2015**.- Este caso consta de dos (2) archivos así: **150312-000215** (20 páginas) & **201503091145img0310_13350003** (13 páginas)... Ambos de fechas: **02/09/2015**.- (ver / SEE EXHIBIT: **002**).-

2.- Case Number: 150205000909:

...Consta de dos (2) archivos registrados así: **150205-000909** (27 páginas) & **IMG000001030147** (39 páginas)... Ambos de fechas: **01/21/2015**, los cuales envío la OCC (Comptroller of the Currency) a las oficinas de la CFPB el: **02/03/2015**.- (ver / SEE EXHIBIT: **003**).-

Aspectos con los cuales queda totalmente demostrado que son dos (2) casos totalmente distintos, por lo tanto considero que **NO** hay motivo, razón y ninguna justificación de clasificarlo como **DUPLICADO**, como lo están haciendo.

REQUERIMIENTO...

SOLICITUD URGENTE: Mucho le voy a agradecer a la **Oficina para la Protección Financiera del Consumido (CFPB)**... **REMITA** a donde corresponda LA DENUNCIA (CARTA) de fecha: **02/09/2015**, presentada en su oportunidad, porque de otra manera lo más probable es que nunca voy a recibir la respuesta apropiada... Ya que estas

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The Honorable Richard Cordray
Consumer Financial Protection Bureau

Case number: 150312-000215
DENUNCIA / COMPLAINT

VIA U.S. Mail, Fax and E-mail

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

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instituciones mencionadas (OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; and FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)\.)... Lo más probable es que van a hacer caso omiso de la misma. (ver / SEE **EXHIBIT 004**) .-

¿Porque tanta manipulación en mi caso?...
¿Le tienen miedo... A LA VERDAD?
¿Por qué hacen esto LOS BANCOS?

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

Sinceramente y respetuosamente,

Atte.

VICTOR COREAS

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<http://www.consumerfinance.gov/es/quienes-somos/>



¿Quiénes somos?

La Ley Dodd-Frank de Reforma de Wall Street y Protección al Consumidor de 2010 (Ley Dodd-Frank) estableció el CFPB y en enero de 2012 el presidente Barack Obama nombró a Richard Cordray *página en inglés* como primer director del CFPB.

Nuestra misión es hacer que los mercados de productos y servicios financieros de consumo funcionen, ya sea que el consumidor solicite un préstamo hipotecario, elija una tarjeta de crédito, o utilice cualquier otro producto o servicio financiero, nuestra misión es procurar que los mercados de productos y servicios financieros para los consumidores funcionen correctamente.

Esto significa garantizar que los consumidores reciban la información que necesitan para tomar las decisiones financieras que consideren más convenientes para ellos y sus familias. En un mercado funcional, los consumidores deben poder comparar y diferenciar entre los productos y servicios y ningún proveedor debe utilizar prácticas injustas, engañosas, o abusivas.

Nuestras funciones

El Congreso estableció el CFPB para proteger a los consumidores mediante el cumplimiento de las leyes financieras federales para protección de los consumidores. Trabajamos para hacer que los precios y los riesgos sean claros para que los consumidores puedan entender sus acuerdos con las entidades financieras. Trabajamos para hacer las normas que rigen a las instituciones financieras lo más claras y ágiles posible para que los proveedores de productos y servicios financieros puedan seguir las normas por su cuenta.

Entre otras cosas, nosotros:

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- Redactamos normas, supervisamos a las empresas y hacemos cumplir las leyes financieras federales de protección al consumidor
- Restringimos las prácticas o actos desleales, engañosos o abusivos
- Hacemos cumplir las leyes que prohíben la discriminación y otros tratos injustos relacionados a las transacciones financieras
- Recibimos las quejas de los consumidores
- Promovemos la educación financiera
- Estudiamos los patrones de comportamiento de los consumidores

Nuestra historia

A partir del 2007, Estados Unidos enfrentó la crisis financiera más grave desde la Gran Depresión. Millones de estadounidenses vieron caer el valor de sus casas, hundirse sus ahorros, perderse sus puestos de trabajo y perderse el financiamiento de sus pequeños negocios. Era difícil obtener crédito y un sinnúmero de préstamos de consumo – muchos mal hechos, para empezar – entraron en mora. Hoy en día, todavía estamos en proceso de recuperación.

Durante muchas décadas, el aumento de los salarios y de los ahorros significaba que las familias estadounidenses tendían a llevar sólo modestas cantidades de deuda. Pero el estancamiento de los salarios que se inició en la década de 1970, combinado con el aumento de los gastos para el cuidado de la salud, la vivienda, el transporte, el cuidado infantil y los impuestos, llevó a más familias a endeudarse. Al mismo tiempo, los hogares registraron un aumento significativo en el acceso al crédito y desaparecieron muchas de las antiguas normas que regulaban el crédito. En la década de 2000, hubo fallas generalizadas en la protección del consumidor y crecimiento rápido en las prácticas irresponsables de préstamos. Muchos prestamistas se aprovecharon de las brechas en el sistema de protección del consumidor mediante la venta de hipotecas y otros productos que se complicaron demasiado.

Esto dejó a muchos estadounidenses con préstamos que no acabaron de entender y no pudieron pagar. Aunque algunos prestatarios a sabiendas asumieron demasiadas deudas, millones de estadounidenses que se comportaron responsablemente fueron atraídos también hacia préstamos impagables con promesas engañosas de pagos bajos. Los prestamistas honestos que resistieron la

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP) ***

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Mailing Address: PO BOX 372023, RESEDA, CA 91337

Ref. 70140510000143061245, 70140510000143061238, 70140510000143061221, 70140510000143061214, 70140510000143061207, 70140510000143061191.-

The Honorable Richard Cordray
Consumer Financial Protection Bureau

Case number: 150312-000215

DENUNCIA / COMPLAINT

VIA U.S. Mail, Fax and E-mail

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

presión de vender productos complicados tuvieron que competir con sus competidores menos responsables.

Incluso aquellos que evitaron las tentaciones de crédito excesivamente arriesgado quedaron atrapados en su red. Los que nunca sacaron una hipoteca impagable sin embargo vieron el valor de sus casas desplomarse cuando los vecinos perdieron sus casas en ejecuciones hipotecarias. Los que utilizaron tarjetas de crédito y líneas de crédito hipotecario responsablemente vieron aumentos generales en las tasas de interés de las tarjetas de crédito y la contracción de las líneas de crédito pendientes.

Y los que habían ahorrado regularmente vieron sus fondos de jubilación perder valor significativo y sus ciudades y estados redujeron los servicios para compensar las pérdidas de ingresos propios.

Los costos de los préstamos irresponsables fueron sufragados por decenas de millones de familias estadounidenses.

En junio del 2009, el presidente Obama propuso mejorar las deficiencias de protección de los consumidores mediante el establecimiento de un nuevo organismo financiero que se centrara directamente en los consumidores, en lugar de la seguridad y la solidez bancaria o la política monetaria. Este nuevo organismo aumentaría la responsabilidad del gobierno mediante la consolidación de las responsabilidades que habían sido descentralizadas.

La agencia también supervisaría y haría cumplir las leyes federales de protección al consumidor para los proveedores de productos y servicios financieros que escapaban a la supervisión federal regular. Esta agencia protegería a las familias de las prácticas financieras injustas, engañosas, y abusivas.

El Presidente instó al Congreso a dar a la agencia de protección del consumidor las mismas responsabilidad e independencia que poseen las otras agencias bancarias y fondos suficientes para que pueda garantizar que las poderosas empresas financieras cumplan con las leyes de protección al consumidor.

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP) ***

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The Honorable Richard Cordray
Consumer Financial Protection Bureau

Case number: 150312-000215

DENUNCIA / COMPLAINT

VIA U.S. Mail, Fax and E-mail

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

En julio de 2010, el Congreso aprobó y el presidente Obama firmó la Ley Dodd-Frank de Reforma de Wall Street y Protección al Consumidor. La ley creó el CFPB (la Oficina para la Protección Financiera del Consumidor). El CFPB consolida la mayor autoridad federal de protección financiera al consumidor en un solo lugar. El servicio al consumidor se centra en un objetivo: vigilar el mercado de productos y servicios financiero en beneficio de los consumidores estadounidenses.

C. C.

Consumer Financial Protection Bureau

Attention: **Director Richard Cordray**

1700 G Street, NW

Washington, D.C. 20552

Board Members CFPB

Jennifer.Howard@cfpb.gov,

Walter.Suskind@cfpb.gov

Mallory.Mclean@cfpb.gov

Michelle.Person@cfpb.gov

Samuel.Gilford@cfpb.gov

Wendy Kamenshine

CFPB Ombudsman's Office

Email: CFPBOmbudsman@cfpb.gov

Fax: 202-435-7888

Consumer Financial Protection Bureau

P.O. Box 4503

Iowa City, Iowa 52244

Fax (855) 237-2392

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP) ***

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

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EXHIBIT...

Page 1 of 4

Fecha / Date: 04/28/2015

The Honorable Richard Cordray
Consumer Financial Protection Bureau

Case number: 150312-000215

DENUNCIA / COMPLAINT

VIA U.S. Mail, Fax and E-mail

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

EXHIBIT: 001

...La CARTA (DENUNCIA) de fecha: **02/09/2015**, la envíe a la **CFPB**, el: **02/18/2015** y hasta la fecha esta NO ha sido procesada o sea han transcurrido: **SESENTA Y NUEVE** (69) días y ustedes NO me han colaborado al respecto. Atendí todos los requerimientos realizados por la **CFPB**, para que al final esta DENUNCIA (CARTA), fuera clasificada como DUPLICADO. **¿Porque razón hacer esto?...**

EXHIBIT: 001

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP) ***

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Mailing Address: PO BOX 372023, RESEDA, CA 91337

Ref. 70140510000143061245, 70140510000143061238, 70140510000143061221, 70140510000143061214, 70140510000143061207, 70140510000143061191.-

miércoles, febrero 18, 2015, 2:45 am

**RE: 02/09/2015, DENUNCIA /
COMPLAINT TO: OCWEN LOAN
SERVICING, LLC, Account
Number 7195665927,
PROPIEDAD: 18012 ROSCOE
BLVD., NORTHRIDGE, CA
91325, FROM: VICTOR COREAS**

De: "VICTOR MANUEL COREAS" <victormanuelcoreas@yahoo.com>

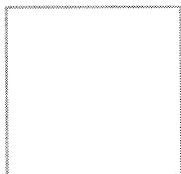
A: "CFPBOmbudsman@cfpb.gov" <CFPBOmbudsman@cfpb.gov>

Cc: "helpwithmybank.faq@occ.treas.gov" <helpwithmybank.faq@occ.treas.gov> "Customer.Assistance@occ.treas.gov" <Customer.Assistance@occ.treas.gov> "customer.assistance@occ.treas.gov" <customer.assistance@occ.treas.gov> "consumer.complaint@occ.treas.gov" <consumer.complaint@occ.treas.gov>

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02-07-2015
Form 1099-
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Guardar

Page 1 of 7

CONSTANCIA – STATEMENT...

Estás viendo tu correo en versión básica porque estás usando un navegador web no soportado. Actualiza tu navegador o descarga la aplicación móvil para vivir toda la experiencia de Yahoo.

No mostrar este mensaje nuevamente.

VICTOR MA...

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WEN LOAN SERVICING, LLC, Account Number 7
195665927, PROPIEDAD: 18012 ROSCOE BLVD.,
NORTHRIDGE, CA 91325, FROM: VICTOR COREA
S

miércoles, febrero 18, 2015, 2:45 am

S

De: "VICTOR MANUEL COREAS" <victormanuelcoreas@yahoo.com>

A: "CFPBombudsman@cfpb.gov" <CFPBombudsman@cfpb.gov>

Cc: "helpwithmybank.faq@occ.treas.gov" <helpwithmybank.faq@occ.treas.gov>

"Customer.Assistance@occ.treas.gov" <Customer.Assistance@occ.treas.gov>

"customer.assistance@occ.treas.gov" <customer.assistance@occ.treas.gov>

"consumer.complaint@occ.treas.gov" <consumer.complaint@occ.treas.gov>

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02-09-
2015
OCWEN -

02-07-
2015
Form

Guardar

Guardar

Page 1 of 7

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

02/09/2015

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

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El: 02/07/2015, recibí el siguiente DOCUMENTO: OMB No. 1545-0877, 2014 Substitute, Form 1099-A, Acquisition or Abandonment of Secured Property.

La realidad estoy sorprendido por dicho documento y por tal razón: Por este medio les SOLICITO me hagan favor de brindarme una ACLARACION y/o EXPLICACION al respecto, LO MAS PRONTO POSIBLE; porque sinceramente NO entiendo el motivo de este DOCUMENTO.

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 estarla enviando a otras instancias para su conocimiento.

Adjunto a la presente COPIA FIEL de la forma: OMB No. 1545-0877, 2014 Substitute Form 1099-A, Acquisition or Abandonment of Secured Property.

RECUERDEN: Estoy esperando LA AUTORIZACION, para tomar **POSESION DE LA PROPIEDAD**, pero para mientras esto sucede mucho les agradecería le informen a sus AGENTES o PERSONAS ENCARGADAS y RESPONSABLES DE CUIDAR LA PROPIEDAD, para que me hagan favor de ir a abrir las puertas para sacar mis pertenencias y poder evaluar cuales fueron las cosas (artículos de valor) de mi legítima propiedad que desaparecieron el: **11/20/14** y el: **11/21/2014** y de esta manera poder cuantificar estas pérdidas. **OTRO:** Por favor atiendan las facturas de servicios que se están generando en la propiedad, como ya les informe estas FACTURAS están llegando a mi nombre y en lo personal NO tengo ningún inconveniente en pagarlas, el problema es que YO NO estoy ocupando y viviendo en la propiedad... Porque ustedes NO me han dado la AUTORIZACION para ingresar a la misma... Por lo tanto me parece muy JUSTO que ustedes paguen dichas facturas.

Observacion 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**.

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

Date / Fecha: 02/09/2015

RE: * Loan #: 7195665927 * APN #: 2101-019-001
A QUIEN CORRESPONDA / TO WHOM IT MAY CONCERN

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Borrar Responder Responder a todos Reenviar Acciones  Aplicar Anterior Siguiente

EXHIBIT...

Page 2 of 4

Fecha / Date: 04/28/2015

The Honorable Richard Cordray
Consumer Financial Protection Bureau

Case number: 150312-000215

DENUNCIA / COMPLAINT

VIA U.S. Mail, Fax and E-mail

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

EXHIBIT: 002

1.- Case number: 150312-000215:

...Se refiere exactamente al DOCUMENTO: OMB No. 1545-0877, 2014 Substitute, Form 1099-A, Acquisition or Abandonment of Secured Property, el cual recibí de parte de: OCWEN LOAN SERVICING, LLC., el: 02/07/2015.- Este caso consta de dos (2) archivos así: 150312-000215 (20 páginas) & 201503091145img0310_13350003 (13 páginas)... Ambos de fechas: 02/09/2015.

EXHIBIT: 002

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP) ***

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Mailing Address: PO BOX 372023, RESEDA, CA 91337

Ref. 70140510000143061245, 70140510000143061238, 70140510000143061221, 70140510000143061214, 70140510000143061207, 70140510000143061191.-

Welcome Victor Coreas [\[Logout\]](#)

Case number: 150312-000215

[Back](#)

WHAT HAPPENED

Which part of the mortgage process is your issue related to?

☒ Making payments

This is about Other

DESIRED RESOLUTION

MY INFORMATION

Contact information

Mailing address

Mr Victor Coreas
18012 Roscoe Blvd
Northridge CA 91325
United States

Email victormanuelcoreas@yahoo.com

Phone 1-562-372-4526

I am submitting on behalf of ☒ Myself

PRODUCT INFORMATION

Property address

P O Box 372023
Reseda CA 91337
United States

Account/Loan number 7195665927

Information about the company

Ocwen
United States

Supporting documents

- [201503091145img0310_13350003.pdf](#) (555.7 KB)
 [150312-000215 Coreas, Victor \(es-en\) Translation.pdf](#) (998.89 KB)

COMPLAINT HISTORY

Auto-Response

04/24/2015 04:59 PM

Your complaint number 150312-000215 appears to be a duplicate of a complaint we already have on file for you under number 150205000909.

This usually happens in one of two ways:

- Your complaint was already sent to us by another regulator (For example, if you already filed with the OCC and they sent it to us for review), or

- You already filed a complaint with us and have now filed a second one that appears to involve the same or similar issues.

In either event, we are already working on your complaint. For future reference, your complaint number for this issue is: 150205000909.

You can track the status of your complaint at any time at: <https://help.consumerfinance.gov/app/account/complaints/list/>.

Questions?

If you have questions about consumer financial products or services, visit "Ask CFPB" at consumerfinance.gov/AskCFPB.

Thank you,

Consumer Financial Protection Bureau
consumerfinance.gov
(855) 411-CFPB (2372)

Customer Entered by Ana240689 via Phone

04/20/2015 05:51 PM

The company name is Ocwen. This complaint is different from the others. In each complaint I provide the different ways Ocwen is manipulating this issue to take hold of the property.

Auto-Response

04/20/2015 08:02 AM

Please give us a call at (855) 411-CFPB (2372) – we need to get some additional information regarding your complaint. We are unable to further process your complaint until we hear from you.

- Please contact us at (855) 411-CFPB (2372) between the hours of 8 a.m. and 8 p.m. ET.
- Reference your complaint number 150312-000215.
- Make sure you call us within the next 30 days.
- A member of our team will help you complete your complaint.

As soon as we receive this information, we can continue working on your complaint.

New CFPB mortgage rules protect borrowers and make it easier for them to get the help they need. Submitting a complaint won't automatically stop or delay foreclosure, but if you're behind on your mortgage, or having a hard time making payments, call us at (855) 411-CFPB (2372). We can help you find a housing counselor in your area who can develop a plan of action for your situation and help you work with your mortgage company. Foreclosure prevention help is free and special assistance may be available to military members or veterans. You can find more information on mortgages at: <http://www.consumerfinance.gov/mortgage/>

Thank you,

Consumer Financial Protection Bureau
consumerfinance.gov
(855) 411-CFPB (2372)

Auto-Response

04/17/2015 11:37 AM

We are trying to get in touch with you because without some additional information, we can't keep working on your complaint.

If you would like us to continue working on your complaint, call us at (855) 411-CFPB (2372).

Without the necessary information, we will have to close your complaint.

- Contact us at (855) 411-CFPB (2372) between the hours of 8 a.m. and 8 p.m. ET.
- Reference your complaint number 150312-000215.
- A member of our team will help you complete your complaint.

Thank you,

Consumer Financial Protection Bureau
consumerfinance.gov
(855) 411-CFPB (2372)

Auto-Response

04/02/2015 11:37 AM

This is a reminder to call the CFPB at (855) 411-CFPB (2372) to provide additional information that is missing from your complaint. We are unable to further process your complaint until we hear from you.

- Contact the CFPB at (855) 411-CFPB (2372) between the hours of 8 a.m. and 8 p.m. ET.
- Reference your complaint number 150312-000215.
- Please try to call us within the next 15 days.
- A member of our team will help you complete your complaint.

As soon as we receive this information, we can continue working on your complaint.

Thank you,

Consumer Financial Protection Bureau
consumerfinance.gov
(855) 411-CFPB (2372)

Auto-Response

03/18/2015 11:27 AM

Please give us a call at (855) 411-CFPB (2372) – we need to get some additional information regarding your complaint. We are unable to further process your complaint until we hear from you.

- Please contact us at (855) 411-CFPB (2372) between the hours of 8 a.m. and 8 p.m. ET.
- Reference your complaint number 150312-000215.
- Make sure you call us within the next 30 days.
- A member of our team will help you complete your complaint.

As soon as we receive this information, we can continue working on your complaint.

New CFPB mortgage rules protect borrowers and make it easier for them to get the help they need. Submitting a complaint won't automatically stop or delay foreclosure, but if you're behind on your mortgage, or having a hard time making payments, call us at (855) 411-CFPB (2372). We can help you find a housing counselor in your area who can develop a plan of action for your situation and help you work with your mortgage company. Foreclosure prevention help is free and special assistance may be available to military members or veterans. You can find more information on mortgages at: <http://www.consumerfinance.gov/mortgage/>

Thank you,

Consumer Financial Protection Bureau
consumerfinance.gov
(855) 411-CFPB (2372)

Auto-Response

03/12/2015 09:59 AM

We received your submission and will review it as soon as possible to determine if it involves a Federal consumer financial law within our authority.

Depending on what we find, we will:

- Send your complaint to the company for a response; or
- Send your complaint to the appropriate regulator or help you get in touch with your state and local consumer protection office if your complaint is not within our authority; or
- Let you know if we need more information to continue our work.

While we can't give legal advice or represent individuals in legal matters, if you want more help you can contact a private attorney or your local legal aid office for free or low-cost legal resources at www.lsc.gov.

You can register to track the status of your submission at: <https://help.consumerfinance.gov/app/account/complaints/list>.

New CFPB mortgage rules protect borrowers and make it easier for them to get the help they

need. Submitting a complaint won't automatically stop or delay foreclosure, but if you're behind on your mortgage, or having a hard time making payments, call us at (855) 411-CFPB (2372). We can help you find a housing counselor in your area who can develop a plan of action for your situation and help you work with your mortgage company. Foreclosure prevention help is free and special assistance may be available to military members or veterans. You can find more information on mortgages at: <http://www.consumerfinance.gov/mortgage/>

Thank you,

Consumer Financial Protection Bureau
consumerfinance.gov
(855) 411-CFPB (2372)

1 of 13

USPS Receipt Cover Sheet

RECEIVED PACKAGE FROM: CFPB-Washington

DATE: March 9, 2015

TIME: 11:45 CT

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Case number:
150312-000215

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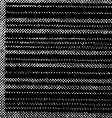
ZIP 20552

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MAILING ENVELOPE

Consumer Financial Protection Bureau
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Tampa City, FL 33634

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AMOUNT
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DENUNCIA

TO: OCWEN LOAN SERVICING, LLC (OCWEN); INDMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A., and
FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE).

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

REF: 70142120000417181438, 70142120000417181445, 70142120000417181452, 701401500000139532591.-

143B

VICTOR M COREAS

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

RE: DENUNCIA / COMPLAINT

OCWEN FINANCIAL CORPORATION OR OCWEN LOAN SERVICING, LLC

Federal National Mortgage Association (Fannie Mae) and

IndyMac Mortgage Services or OneWest Bank, FSB

Property: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

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

Urgent / Urgente

TO:

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

FAX: 855-729-2372



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

02/09/2015

**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: **02/07/2015**, recibí el siguiente DOCUMENTO: OMB No. 1545-0877, 2014 Substitute, Form 1099-A, Acquisition or Abandonment of Secured Property.

La realidad estoy sorprendido por dicho documento y por tal razón: Por este medio les **SOLICITO** me hagan favor de brindarme una ACLARACION y/o EXPLICACION al respecto, LO MAS PRONTO POSIBLE; porque sinceramente NO entiendo el motivo de este DOCUMENTO.

NOTA: Adjunto carta de fecha: **11/22/2014.-**

Date / Fecha: 02/09/2015

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. 70140150000139532973, 70140150000139532881, 70140150000139532898, 70140150000139532904, 70140150000139532911, 70140150000139532928, 70140150000139532935, 70140150000139532942, 70140150000139532959, 70140150000139532966.-

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

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.

Adjunto a la presente COPIA FIEL de la forma: OMB No. 1545-0877, 2014 Substitute Form 1099-A, Acquisition or Abandonment of Secured Property.

RECUERDEN: Estoy esperando LA AUTORIZACION, para tomar POSESION DE LA PROPIEDAD, pero para mientras esto sucede mucho les agradecería le informen a sus AGENTES o PERSONAS ENCARGADAS y RESPONSABLES DE CUIDAR LA PROPIEDAD, para que me hagan favor de ir a abrir las puertas para sacar mis pertenencias y poder evaluar cuales fueron las cosas (artículos de valor) de mi legítima propiedad que desaparecieron el: **11/20/14** y el: **11/21/2014** y de esta manera poder cuantificar estas pérdidas. **OTRO:** Por favor atiendan las facturas de servicios que se están generando en la propiedad, como ya les informe estas FACTURAS están llegando a mi nombre y en lo personal NO tengo ningún inconveniente en pagarlas, el problema es que YO NO estoy ocupando y viviendo en la propiedad... Porque ustedes NO me han dado la AUTORIZACION para ingresar a la misma... Por lo tanto me parece muy JUSTO que ustedes paguen dichas facturas.

Observacion 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.**

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

NOTA: Adjunto carta de fecha: **11/22/2014.-**

Date / Fecha: 02/09/2015

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"

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

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

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

NOTA: Adjunto carta de fecha: **11/22/2014.-**

Date / Fecha: 02/09/2015

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. 70140150000139532973, 70140150000139532881, 70140150000139532898, 70140150000139532904, 70140150000139532911,
70140150000139532928, 70140150000139532935, 70140150000139532942,, 70140150000139532959, 70140150000139532966.-

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

LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code and telephone no. OCWEN P.O. Box 24646 West Palm Beach, FL 33416-4646 If you have any questions, call toll-free: 1-800-746-2936 170511 11-09-AU 2 888679 36156106401010 COMBIA 1 us DOM 6420102807 18103 BA  VICTOR COREAS POST OFFICE BOX 372023 RESEDA CA 91337-2023		☐ CORRECTED (if checked) OMB No. 1545-0077 2014 Substitute Form 1099-A Acquisition or Abandonment of Secured Property	
1. Date of lender's acquisition or knowledge of abandonment. 06/23/14		2. Balance of principal outstanding \$ 262,796.38	
3. 		4. Fair market value of property \$ 381,943.00	
5. If checked, the debtor was personally liable for repayment of the debt. ☐		Copy B For Borrower This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction and the IRS determines that it has not been reported.	
6. Description of property 18012 Roscoe Blvd Northridge, CA 91325			
LENDER'S federal identification number 01-0681100		BORROWER'S identification number XXXX-XX-6008	
Account number(see instructions) 1706502519-7195665927			

Substitute Form 1099-A (keep for your records) Department of the Treasury - Internal Revenue Service

Instructions for Borrower

Certain lenders who acquire an interest in property that was security for a loan or who have reason to know that such property has been abandoned must provide you with this statement. You may have reportable income or loss because of such acquisition or abandonment. Gain or loss from an acquisition generally is measured by the difference between your adjusted basis in the property and the amount of your debt canceled in exchange for the property, or, if greater, the sale proceeds. If you abandoned the property, you may have income from the discharge of indebtedness in the amount of the unpaid balance of your canceled debt. The tax consequences of abandoning property depend on whether or not you were personally liable for the debt. Losses on acquisitions or abandonments of property held for personal use are not deductible. See Pub. 4681 for information about your tax consequences.

Property means any real property (such as a personal residence); any intangible property; and tangible personal property that is held for investment or used in a trade or business.

If you borrowed money on this property with someone else, each of you should receive this statement.

Borrower's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (TIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

Account number. May show an account or other unique number the lender assigned to distinguish your account.

Box 1. For a lender's acquisition of property that was security for a loan, the date shown is generally the earlier of the date title was transferred to the lender or the date possession and the burdens and benefits of

ownership were transferred to the lender. This may be the date of a foreclosure or execution sale or the date your right of redemption or objection expired. For an abandonment, the date shown is the date on which the lender first knew or had reason to know that the property was abandoned or the date of a foreclosure, execution, or similar sale.

Box 2. Shows the debt (principal only) owed to the lender on the loan when the interest in the property was acquired by the lender or on the date the lender first knew or had reason to know that the property was abandoned.

Box 4. Shows the fair market value of the property. If the amount in box 4 is less than the amount in box 2, and your debt is canceled, you may have cancellation of debt income. If the property was your main home, see Pub. 523 to figure any taxable gain or ordinary income.

Box 5. Shows whether you were personally liable for repayment of the debt when the debt was created or, if modified, when it was last modified.

Box 6. Shows the description of the property acquired by the lender or abandoned by you. If "CCC" is shown, the form indicates the amount of any Commodity Credit Corporation loan outstanding when you forfeited your commodity.

Future developments. For the latest information about developments related to Form 1099-A and its instructions, such as legislation enacted after they were published, go to www.irs.gov/form1099a.

This Correspondence and Email is subject to Evidence Code 1152

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: 02/09/15

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 02/09/15, 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 carta de fecha: 11/22/2014.-

Date / Fecha: 02/09/2015

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. 70140150000139532973, 70140150000139532881, 70140150000139532898, 70140150000139532904, 70140150000139532911, 70140150000139532928, 70140150000139532935, 70140150000139532942, 70140150000139532959, 70140150000139532966.-

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 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 carta de fecha: 11/22/2014.-

Date / Fecha: 02/09/2015

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

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. -

NOTA: Adjunto carta de fecha: 11/22/2014.-

Date / Fecha: 02/09/2015

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. 70140150000139532973, 70140150000139532881, 70140150000139532898, 70140150000139532904, 70140150000139532911,
70140150000139532928, 70140150000139532935, 70140150000139532942,, 70140150000139532959, 70140150000139532966.-

LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code and telephone no. OCWEN P.O. Box 24646 West Palm Beach, FL 33416-4646 If you have any questions, call toll-free: 1-800-746-2936		☐ CORRECTED (if checked)	
1. Date of lender's acquisition or knowledge of abandonment. 06/23/14		2. Balance of principal outstanding \$ 262,796.38	
3. [REDACTED]		4. Fair market value of property \$ 381,943.00	
5. If checked, the debtor was personally liable for repayment of the debt. ☐		Copy B For Borrower This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction and the IRS determines that it has not been reported.	
6. Description of property 18012 Roscoe Blvd Northridge, CA 91325			
LENDER'S federal identification number 01-0681100		BORROWER'S identification number XXX-XX	
Account number(see instructions) 1706502519-7195665927			

Substitute Form **1099-A** (keep for your records) Department of the Treasury - Internal Revenue Service

Instructions for Borrower

Certain lenders who acquire an interest in property that was security for a loan or who have reason to know that such property has been abandoned must provide you with this statement. You may have reportable income or loss because of such acquisition or abandonment. Gain or loss from an acquisition generally is measured by the difference between your adjusted basis in the property and the amount of your debt canceled in exchange for the property, or, if greater, the sale proceeds. If you abandoned the property, you may have income from the discharge of indebtedness in the amount of the unpaid balance of your canceled debt. The tax consequences of abandoning property depend on whether or not you were personally liable for the debt. Losses on acquisitions or abandonments of property held for personal use are not deductible. See Pub. 4681 for information about your tax consequences.

Property means any real property (such as a personal residence); any intangible property; and tangible personal property that is held for investment or used in a trade or business.

If you borrowed money on this property with someone else, each of you should receive this statement.

Borrower's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (TIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

Account number. May show an account or other unique number the lender assigned to distinguish your account.

Box 1. For a lender's acquisition of property that was security for a loan, the date shown is generally the earlier of the date title was transferred to the lender or the date possession and the burdens and benefits of

ownership were transferred to the lender. This may be the date of a foreclosure or execution sale or the date your right of redemption or objection expired. For an abandonment, the date shown is the date on which the lender first knew or had reason to know that the property was abandoned or the date of a foreclosure, execution, or similar sale.

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Future developments. For the latest information about developments related to Form 1099-A and its instructions, such as legislation enacted after they were published, go to www.irs.gov/form1099a.

13 of 13

**PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE PAID
APS
46208**

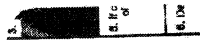
02-8887-0480 T11(1/11)



P.O. Box 24846
West Palm Beach, FL 33416-4846

NEW

IMPORTANT TAX DOCUMENTS ENCLOSED



VICTOR COREAS
POST OFFICE BOX 372023
RESEDA CA 91337-2023

02/07/2015

EXHIBIT...

Page 3 of 4

Fecha / Date: 04/28/2015

The Honorable Richard Cordray
Consumer Financial Protection Bureau

Case number: 150312-000215 **DENUNCIA / COMPLAINT**

VIA U.S. Mail, Fax and E-mail

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

EXHIBIT: 003

2.- Case Number: 150205000909:

...Este caso consta de dos (2) archivos registrados así: **150205-000909** (27 páginas) & **IMG000001030147** (39 páginas)... Ambos de fechas: **01/21/2015**, los cuales envío la OCC (Comptroller of the Currency) a las oficinas de la CFPB el: 02/03/2015.-

EXHIBIT: 003

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP) ***

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Mailing Address: PO BOX 372023, RESEDA, CA 91337

Ref. 70140510000143061245, 70140510000143061238, 70140510000143061221, 70140510000143061214, 70140510000143061207, 70140510000143061191.-

Welcome Victor Coreas [Logout](#)

Case number: 150205-000909

[Back](#)

WHAT HAPPENED

Which part of the mortgage process is your issue related to?

DESIRED RESOLUTION

MY INFORMATION

Contact information

Mailing address

Mr Victor Coreas
P O Box 372023
Reseda CA 91337
United States

Email victormanuelcoreas@yahoo.com

Phone 1-562-372-4526

I am submitting on behalf of Myself

PRODUCT INFORMATION

Property address

P O Box 372023
Reseda CA 91337
United States

Information about the company

Ocwen Loan Servicing , LLC
United States

Supporting documents

IMG000001030147.pdf (2.01 MB)

150205-000909 Coreas, Victor (es-en) Translation.pdf (2.18 MB)

COMPLAINT HISTORY

Auto-Response

02/25/2015 03:02 PM

Your complaint number 150205-000909 appears to be a duplicate of a complaint we already have on file for you under number 150205000389.

This usually happens in one of two ways:

- Your complaint was already sent to us by another regulator (For example, if you already filed with the OCC and they sent it to us for review), or
- You already filed a complaint with us and have now filed a second one that appears to involve the

same or similar issues.

In either event, we are already working on your complaint. For future reference, your complaint number for this issue is: 150205000389.

You can track the status of your complaint at any time at: <https://help.consumerfinance.gov/app/account/complaints/list/>.

Questions?

If you have questions about consumer financial products or services, visit "Ask CFPB" at consumerfinance.gov/AskCFPB.

Thank you,

Consumer Financial Protection Bureau
consumerfinance.gov
(855) 411-CFPB (2372)

Auto-Response

02/23/2015 10:53 AM

We received your submission from the OCC and will review it as soon as possible to determine if it involves a Federal consumer financial law within our authority.

Depending on what we find, we will:

- Send your complaint to the company for a response; or
- Send your complaint to the appropriate regulator or help you get in touch with your state and local consumer protection office if your complaint is not within our authority; or
- Let you know if we need more information to continue our work.

While we can't give legal advice or represent individuals in legal matters, if you want more help you can contact a private attorney or your local legal aid office for free or low-cost legal resources at www.lsc.gov.

You can register to track the status of your submission at: <https://help.consumerfinance.gov/app/account/complaints/list>.

New CFPB mortgage rules protect borrowers and make it easier for them to get the help they need. Submitting a complaint won't automatically stop or delay foreclosure, but if you're behind on your mortgage, or having a hard time making payments, call us at (855) 411-CFPB (2372). We can help you find a housing counselor in your area who can develop a plan of action for your situation and help you work with your mortgage company. Foreclosure prevention help is free and special assistance may be available to military members or veterans. You can find more information on mortgages at: <http://www.consumerfinance.gov/mortgage/>

Thank you,

Consumer Financial Protection Bureau
consumerfinance.gov
(855) 411-CFPB (2372)

IMG000001030147

1 of 27

Fecha / Date: 01/21/2015

Page 1 of 10
VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

TO: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE).
FROM: VICTOR M COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
E-mail: victormanuelcoreas@yahoo.com
Mailing Address: P O BOX 372023, RESEDA, CA 91337

Fecha / Date: 01/21/2015

Consumer Financial Protection Bureau
Attention: **Director Richard Cordray**
1700 G Street, NW
Washington, D.C. 20552
info@consumerfinance.gov

OFFICE OF THE

FEB 03 2015

**COMPTROLLER OF
THE CURRENCY**

Consumer Financial Protection Bureau
P.O. Box 4503
Iowa City, Iowa 52244
Fax (855) 237-2392

DENUNCIA / COMPLAINT

TO: 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.-

**A QUIEN CORRESPONDA
TO WHOM IT MAY CONCERN**

RE: LOAN NUMBER 7195665927
BORROWER: VICTOR M COREAS
PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Richard Cordray
Director of the Consumer Financial Protection Bureau

El motivo de la presente es para informarle que recibí la notificación la cual contiene LA **RESPUESTA**, que están otorgando a mi **DENUNCIA** presentada ORIGINALMENTE ante el **Departamento de Justicia del Estado de California** (State of California Department of Justice). La realidad APRECIO dicha respuesta, porque me da la oportunidad de opinar y de DEFENDERME... Pero es obvio NO es la respuesta que corresponde a mi caso. Por esto mismo aprovecho esta oportunidad y le/s SOLICITO

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)
LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)
BORROWER: VICTOR M COREAS
PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
Mailing Address: PO BOX 372023, RESEDA, CA 91337

Coreas 3021315

Fecha / Date: 01/21/2015

Page 2 of 10
VIA U.S. Mail and Fax**DENUNCIA / COMPLAINT**

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

un tiempo prudencial para referirme adecuadamente a lo indicado por los ABOGADOS WRIGHT, FINLAY & ZAK, LLP, en su carta fechada el: 01/20/2015.

Al respecto: Esta RESPUESTA NO es OBJETIVA y deja mucho que desear, ya que se enfoca en situaciones las cuales NO van al punto preciso de la problemática existente... **Todas las opiniones son respetables...** Pero NO es respetable: **El racismo, la discriminación y el abuso de autoridad...** Porque: La tolerancia es el respeto a la libertad que la democracia permite. EL RESPETO A LAS PERSONAS, SUS DERECHOS y AL DEBIDO PROCESO, es un principio legal ESTADOUNIDENSE; donde toda persona tiene derecho a ciertas garantías mínimas, tendientes a asegurar un resultado justo y equitativo dentro de un proceso, a permitirle tener oportunidad de ser oído y a hacer valer sus pretensiones legítimas... **La tolerancia y la democracia** consisten en eso y NO permite discriminaciones, violaciones a los derechos civiles, a la libertad de opinión, de expresión y a solicitar, recibir e impartir información. **La Libertad está por encima de cualquier abuso,** prepotencia y prevaricación. La libertad de expresión es un derecho fundamental del ser humano que la Carta de los Derechos Humanos de Naciones Unidas consagra y lo hace extensivo a todos los ciudadanos y gobiernos al señalar, como lo expresan todas las constituciones y jurisprudencias de los países más avanzados, que comprende la libertad de buscar, recibir y difundir informaciones e ideas, ya sea de manera oral, por escrito, gráficamente o por cualquier otro procedimiento de su elección.

En LA (mi) RESPUESTA que voy a brindar en los próximos días, voy a enfocarme como ya lo he realizado en otras oportunidades a DENUNCIAR y a llamar a las cosas por su nombre, sin injerencia y manipuleo alguno... **Aspecto que ofende tanto y que NO SOPORTAN LOS PRESTAMISTAS y/o BANCO:** OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A.; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)... Ya que desde hace varios años vienen manipulando una serie de hechos, para con ello apropiarse de mi PROPIEDAD ubicada en el: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325,** mi vehículo y mis pertenencias.

Por esta razón es que hablan de ACOSO: Resulta que el **SOLICITAR LA MODIFICACION DE UN PRESTAMO,** ante ellos es **ACOSO,** el **DENUNCIAR un FRAUDE** es **ACOSO...** Entonces en donde esta mi DERECHO DE PETICION, mi DERECHO DE SOLICITAR ayuda para rescatar mi propiedad. Todos mis DERECHOS han y están siendo continuamente violados porque **DESDE HACE MUCHOS AÑOS ESTOY SOLICITANDO** algo que es **JUSTO** y a lo cual tengo DERECHO... Pero

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Mailing Address: PO BOX 372023, RESEDA, CA 91337

Consumer Financial Protection Bureau
January 20, 2015
Page 3

Communications with Complainant

During the Second Action and despite the completed foreclosure, Complainant made numerous requests to Respondents for a modification of the Loan. On November 14, 2013, this firm sent Complainant a letter, advising him that, due to the foreclosure, the Loan could not be modified. A true and correct copy of the November 14th letter is enclosed as Exhibit 4. Despite this letter, Complainant continued to send numerous documents directly to Respondents. As a result, on February 4, 2014, this firm sent Complainant a second letter, informing him that Respondents were represented by counsel and that Complainant should cease his multiple requests for modification due to the completed foreclosure. A true and correct copy of the February 4th letter is enclosed as Exhibit 5. Note that, between March and April 2014, this firm advised Complainant in person and by notice that his address of record in the Second Action (i.e., the Property address) was invalid. A true and correct copy of the April 23rd notice is enclosed as Exhibit 6. Complainant did not respond to this notice.

On May 1, 2014, in an attempt to resolve the Second Action, this firm inquired of Complainant whether he would settle the Second Action in exchange for a modification review (i.e., a review Complainant was not otherwise entitled to receive as a matter of law due to the 2012 foreclosure). Complainant, however, did not agree to such terms. Instead, on June 27, 2014, Complainant offered to dismiss the Second Action without prejudice in exchange for a rescission of the foreclosure. Respondents rejected Complainant's offer. Thereafter, this firm sent notices to Complainant, formally advising that his requests for modification were denied, which Complainant admits receiving. A true and correct copy of the modification denials are enclosed as Exhibit 7.

Based on the foregoing, Complainant's claims are without merit and, in fact, judicially barred by two civil judgments against him.

If you have any questions regarding this matter, please do not hesitate to contact me.

Sincerely,

WRIGHT, FINLAY & ZAK, LLP

Kristina M. Pelletier, Esq.

KMP
Enclosures

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL®



7014 2120 0004 1718 0950

U.S. POSTAGE
PAID CA
RESEDA, CA
91337
JAN 30, 15
AMOUNT
\$5.54
00103912-17



1000 77010

DENUNCIA / COMPLAINT

TO: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A;
FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE).
FROM: VICTOR M COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
E-mail: victormanuelcoreas@yahoo.com
Mailing Address: P O BOX 372023, RESEDA, CA 91337

VICTOR M COREAS

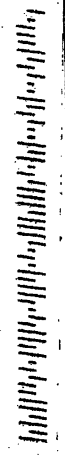
Mailing Address: P O BOX 372023, RESEDA, CA 91337

RE: DENUNCIA / COMPLAINT

OCWEN FINANCIAL CORPORATION OR OCWEN LOAN SERVICING, LLC
Federal National Mortgage Association (Fannie Mae) and
IndyMac Mortgage Services or OneWest Bank, FSB
Property: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
* Loan #: 7195665927 * APN #: 2101-019-001

Urgent / Urgente

TO:
Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street
Suite 3430
Houston, TX 77002



150205-000909

1 OF 39

Fecha / Date: 01/21/2015

Page 1 of 10
VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

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

FROM: VICTOR M COREAS

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E-mail: victormanuelcoreas@yahoo.com

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

Fecha / Date: 01/21/2015

Consumer Financial Protection Bureau
Attention: **Director Richard Cordray**
1700 G Street, NW
Washington, D.C. 20552
info@consumerfinance.gov

OFFICE OF THE

FEB 03 2015

**COMPTROLLER OF
THE CURRENCY**

Consumer Financial Protection Bureau
P.O. Box 4503
Iowa City, Iowa 52244
Fax (855) 237-2392

DENUNCIA / COMPLAINT

TO: 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.-

**A QUIEN CORRESPONDA
TO WHOM IT MAY CONCERN**

RE: LOAN NUMBER 7195665927

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Richard Cordray

Director of the Consumer Financial Protection Bureau

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LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Mailing Address: PO BOX 372023, RESEDA, CA 91337

Coreas 302/1315

2 OF 39

Fecha / Date: 01/21/2015

Page 2 of 10
VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

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

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LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

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

Mailing Address: PO BOX 372023, RESEDA, CA 91337

[PDF pgs. 10-11: Photographs of property]

[PDF pgs. 12-16: Printout from zillow.com, in English]

[PDF pg. 17: Business card, in English]

[PDF pg. 18]

Date: **01/21/2015**

Page 9 of 10

VIA U.S. Mail and Fax

COMPLAINT

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

FROM: VÍCTOR M. COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

EXHIBIT 002

PHOTOS OF MY VEHICLE, WHICH OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A.; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)... have in their possession and have REFUSED to return to me... As personal belongings which are my property, whose whereabouts I do not know. [sic]

EXHIBIT 002

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VÍCTOR M. COREAS

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

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

[PDF pgs. 19-23: Photographs of vehicle]

[PDF pg. 24]

Date: **01/21/2015**

Page 10 of 10
VIA U.S. Mail and Fax

COMPLAINT

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

FROM: VÍCTOR M. COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

EXHIBIT 003

PROOF:

LOAN NUMBER: **7195665927**

LETTER FROM THE ATTORNEYS WRIGHT, FINLAY & ZAK, LLP, regarding my home located at **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325** and loan # **7195665927**, which I am currently MODIFYING with OCWEN LOAN SERVICING, LLC (OCWEN). Which was provided to me by the **CFPB** (Consumer Financial Protection Bureau). [sic]

EXHIBIT 003

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VÍCTOR M. COREAS

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

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

[PDF pgs. 25-27: Letter from Wright, Finlay & Zak, LLP, in English]

Fecha / Date: 04/28/2015

The Honorable Richard Cordray
Consumer Financial Protection Bureau**Case number: 150312-000215**
DENUNCIA / COMPLAINT**VIA U.S. Mail, Fax and E-mail****TO:** OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE).**FROM: VICTOR M COREAS****18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**E-mail: victormanuelcoreas@yahoo.com**Mailing Address:** P O BOX 372023, RESEDA, CA 91337**EXHIBIT: 004**

...ANTECEDENTES Y FUNDAMENTOS DE LA ACCIÓN: Lamentablemente tengo la necesidad y me veo obligado a actuar de este modo, ya que: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) y sus ABOGADOS nunca responden como corresponde y si lo hacen es MANIPULANDO y TERGIVESANDO la información, sacando EL ASUNTO SOLICITADO de contexto... Al grado que inclusive (afirman) han enviado correspondencia a mi NOMBRE a DIRECCIONES que nada tienen que ver con mi persona. Esto significa: Retención de Información e irrespeto al debido proceso. **YO: Tengo derecho a tener en mi poder INFORMACION VERAZ** y en el momento oportuno de estas instancias, pero en LA REALIDAD (mi realidad) esto NO funciona con estas INSTITUCIONES mencionadas, lo cual va en detrimento de mis intereses y es un abuso, atropello e irrespeto a mi persona.

EXHIBIT: 004

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP) ***

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS**PROPIEDAD:** 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**Mailing Address:** PO BOX 372023, RESEDA, CA 91337**Ref.** 70140510000143061245, 70140510000143061238, 70140510000143061221, 70140510000143061214, 70140510000143061207, 70140510000143061191.-



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 MallC/O Law Offices Of Veronica Ag
Corona, CA 92879

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



Ocwen Loan Servicing®
www.ocwen.com

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

7/1/2014

Loan Number: 7195665927

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

Loan Modification Application Review

*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

Estás viendo tu correo en versión básica porque estás usando un navegador web no soportado. Actualiza tu navegador o descarga la aplicación móvil para vivir toda la experiencia de Yahoo.
No mostrar este mensaje nuevamente.

Buscar en Mail

Búsqueda en la web

VICTOR MA...

Perfil

Ir

Salir

Inicio

Buzón

Contactos

Bloc de notas

Agenda

Escribir

Borrar

Responder

Responder a todos

Reenviar

Acciones

Aplicar

Anterior

Siguiente

Buzón (387)

Borradores (32)

Enviados

Spam [Vaciar]

Papelera [Vaciar]

Mis carpetas [Modificar]

Patrocinado



Blue Buffalo
Can Your Dog's Food Stand-up to BLUE?

Re: Email from HomePath.com
De: "resource_center" <unattended@fanniemae.com>
A: victormanuelcoreas@yahoo.com
sábado, febrero 14, 2015, 3:33 am S
Encabezados completos Vista imprimible

Blue Buffalo
Can Your Dog's Food Stand-up to BLUE?

Thank you for contacting Fannie Mae. We appreciate your e-mail and will reply within 2 business days if a response is required.

Please note that our business hours are from 8 am to 8 pm Monday through Friday eastern time. We are closed on Saturday and Sunday.

Please do not reply to this message as it is sent from a mailbox and meant only to inform you that your e-mail has been received.



Escribir

Borrar

Responder

Responder a todos

Reenviar

Acciones

Aplicar

Anterior

Siguiente

Re: Email from HomePath.com

sábado, febrero 14, 2015, 3:34 am

De: "resource_center" <unattended@fanniemae.com>

A: victormanuelcoreas@yahoo.com

Thank you for contacting Fannie Mae. We appreciate your e-mail and will reply within 2 business days if a response is required.

Please note that our business hours are from 8 am to 8 pm Monday through Friday eastern time. We are closed on Saturday and Sunday.

Please do not reply to this message as it is sent from a mailbox and meant only to inform you that your e-mail has been received.



REF.- 70140150000139532973, 70140150000139532881, 70140150000139532898, 70140150000139532904, 70140150000139532911, 70140150000139532928, 70140150000139532935, 70140150000139532942,, 70140150000139532959, 70140150000139532966.-

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

**2002 Summit Boulevard, 6th Floor
Atlanta, GA 30346**

SOLICITO me hagan favor de brindarme una ACLARACION y/o EXPLICACION al respecto

*** **DOCUMENTO:** OMB No. 1545-0877, 2014 Substitute, **Form 1099-A, Acquisition or Abandonment of Secured Property.**

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.- 70140150000139532973, 70140150000139532881, 70140150000139532898, 70140150000139532904, 70140150000139532911, 70140150000139532928, 70140150000139532935, 70140150000139532942,, 70140150000139532959, 70140150000139532966.-

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TO:

OCWEN FINANCIAL CORPORATION

OCWEN LOAN SERVICING, LLC

Atencion / Attention:

Ronald M. Faris

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

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OCWEN FINANCIAL CORPORATION

OCWEN LOAN SERVICING, LLC

Atencion / Attention:

Ronald M. Faris

2002 Summit Boulevard, 6th Floor

Atlanta, GA 30346

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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 OF
A QUIEN CORRESPONDA / TO WHOM IT MAY CONCERN**

3451 Hammond Avenue

Waterloo, IA 50702

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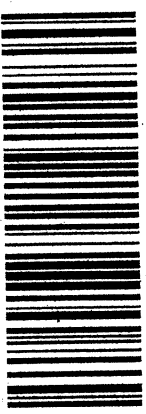
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Sent To: **OCWEN Loan Servicing**
3451 Hammond Avenue
Waterloo, IA 50702

City, State, ZIP+4
Street, Apt. No., or PO Box No.

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Sent To: Ocwen Loan Servicing, LLC
Street, Apt. No., or PO Box No.: P O BOX 785061
City, State, ZIP+4: Orlando, FL 32878

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See Reverse for Instructions

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VICTOR M COREAS

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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:

Office of the Consumer Ombudsman

P. O. BOX 785061

Orlando, FL 32878-5061

RE: Case number: 150312-000215 * The Honorable Richard Cordray -Consumer Financial Protection Bureau *** DOCUMENTO: OMB No. 1545-0877, 2014 Substitute, Form 1099-A, Acquisition or Abandonment of Secured Property *** 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).**

martes, abril 28, 2015, 5:02 am

De: "VICTOR MANUEL COREAS" <victormanuelcoreas@yahoo.com>

A: "CFPBOmbudsman@cfpb.gov" <CFPBOmbudsman@cfpb.gov>

Cc: "Victor M Coreas" <victormanuelcoreas@yahoo.com>

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PDF	15 MB	PDF	3 MB	PDF	2 MB	PDF	563KB
04-28-2015 Case No.		04-28-2015 Case No.		02-09-2015 OCWEN -		02-07-2015 Form	
Guardar		Guardar		Guardar		Guardar	

Fecha / Date: 04/28/2015

Page 1 of 8

The Honorable Richard Cordray
Consumer Financial Protection Bureau

Case number: 150312-000215

DENUNCIA / COMPLAINT

VIA U.S. Mail, Fax and E-mail

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

April 28, 2015

Consumer Financial Protection Bureau

Attention: **Director Richard Cordray**

1700 G Street, NW

Washington, D.C. 20552

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).

RE: Case number: 150312-000215

LOAN NUMBER 7195665927

BORROWER: VICTOR M COREAS

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

The Honorable Richard Cordray

Director

Consumer Financial Protection Bureau

Respetable Director Cordray

Con todo respeto me dirijo a usted para informarle que SOLICITABLE

Con todo respeto me dirijo a usted para informarle y SOLICITARLE, lo siguiente:

El: **02/09/2015**, envíe a **OCWEN LOAN SERVICING, LLC** (1661 Worthington Road, Suite 100, West Palm Beach, FL 33409) y a sus ABOGADOS, CARTA donde le solicitaba información, sobre el DOCUMENTO: OMB No. 1545-0877, 2014 Substitute, Form 1099-A, Acquisition or Abandonment of Secured Property, el cual recibí el: 02/07/2015. Luego envíe esta carta, incluyendo el documento en mención, para su conocimiento a: INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A., y a: FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) y POSTERIORMENTE envíe esta CARTA a la **CFPB**, para su conocimiento y procesamiento.

ANTECEDENTES Y FUNDAMENTOS DE LA ACCIÓN: Lamentablemente tengo la necesidad y me veo obligado a actuar de este modo, ya que: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) y sus ABOGADOS nunca responden como corresponde y si lo hacen es MANIPULANDO y TERGIVIESANDO la información, sacando EL ASUNTO SOLICITADO de contexto... Al grado que inclusive (afirman) han enviado correspondencia a mi NOMBRE a DIRECCIONES que nada tienen que ver con mi persona. Esto significa: Retención de Información e irrespeto al debido proceso. **YO: Tengo derecho a tener en mi poder INFORMACION VERAZ** y en el momento oportuno de estas instancias, pero en LA REALIDAD (mi realidad) esto NO funciona con estas INSTITUCIONES mencionadas, lo cual va en detrimento de mis intereses y es un abuso, atropello e irrespeto a mi persona.
(ver / SEE EXHIBIT 004).-

TRÁMITE DE LA CORRESPONDENCIA: Por esta situación expuesta SOLICITE, la colaboración de la **CFPB**, para que por su medio: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) y/o SUS ABOGADOS, me brinden la RESPUESTA, oportuna y relacionada explícitamente a esta CARTA y/o SOLICITUD... Pero lamentablemente esto NO ha sucedido así. Según mis registros: La CARTA en mención la envíe a la **CFPB**, el: **02/18/2015** y hasta la fecha esta NO ha sido procesada o sea han transcurrido: **SETENTA (70)** días y ustedes NO me han colaborado al respecto. Atendí todos los requerimientos realizados por la CFPB, para que al final esta **DENUNCIA (CARTA)**, fuera clasificada como DUPLICADO. **¿Porque razón hacer esto?...**

(Ver / SEE EXHIBIT 001)

CONSIDERACIONES:

Case number: 150312-000215: El número de caso que fue asignado a esta CARTA, fue el: **150312-000215** y la CFPB, lo termino relacionando con el CASE NUMBER: **150205-000909**, caso que nada tiene que ver y ninguna relación con la CARTA (DENUNCIA) de fecha: **02/09/2015**, presentada en su debida oportunidad a: **OCWEN LOAN SERVICING. LLC. *** CONSTANCIA:**

lo tratado y SOLICITADO en esta CARTA es exclusivamente lo relacionado al DOCUMENTO: OMB No. 1545-0877, 2014 Substitute, Form 1099-A, Acquisition or Abandonment of Secured Property... Esta CARTA NO está hablando de otro asunto. .

CUESTIONABLE COMPARACION E IMPRECISION:

1.- Case number: 150312-000215:

...Se refiere exactamente al DOCUMENTO: OMB No. 1545-0877, 2014 Substitute, Form 1099-A, Acquisition or Abandonment of Secured Property, el cual recibí de parte de: OCWEN LOAN SERVICING, LLC., el: **02/07/2015**.- Este caso consta de dos (2) archivos así: **150312-000215** (20 páginas) & **201503091145img0310_13350003** (13 páginas)... Ambos de fechas: 02/09/2015.- (ver / SEE **EXHIBIT: 002**).-

2.- Case Number: 150205000909:

...Consta de dos (2) archivos registrados así: **150205-000909** (27 páginas) & **IMG000001030147** (39 páginas)... Ambos de fechas: **01/21/2015**, los cuales envió la OCC (Comptroller of the Currency) a las oficinas de la CFPB el: 02/03/2015.-

(ver / **SEE EXHIBIT: 003**).-

Aspectos con los cuales queda totalmente demostrado que son dos (2) casos totalmente distintos, por lo tanto considero que NO hay motivo, razón y ninguna justificación de clasificarlo como **DUPLICADO**, como lo están haciendo.

REQUERIMIENTO...

SOLICITUD URGENTE: Mucho le voy a agradecer a la **Oficina para la Protección Financiera del Consumido** (CFPB)... **REMITA** a donde corresponda LA DENUNCIA (CARTA) de fecha: **02/09/2015**, presentada en su oportunidad, porque de otra manera lo más probable es que nunca voy a recibir la respuesta apropiada... Ya que estas instituciones mencionadas (OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; and FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)\.)... Lo más probable es que van a hacer caso omiso de la misma. (ver / SEE **EXHIBIT 004**) .-

¿Porque tanta manipulación en mi caso?...

¿Le tienen miedo... A LA VERDAD?

¿Por qué hacen esto LOS BANCOS?

Sin otro particular me despido, agradeciéndole 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

E-mail: victormanuelcoreas@yahoo.com

Mailing Address: PO BOX 372023, RESEDA, CA 91337

P.D. Si es necesario o necesitan ampliación de estos hechos y pormenores descritos con mucho gusto les puedo proporcionar toda la información y documentación (constancias) afines, para tener una mejor visión de mi caso... El cual llevo realizando desde hace varios años en contra de: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE), el cual tengo debidamente documentado.

<http://www.consumerfinance.gov/es/quienes-somos/>



Oficina para la Protección

¿Quiénes somos?

La Ley Dodd-Frank de Reforma de Wall Street y Protección al Consumidor de 2010 (Ley Dodd-Frank) estableció el CFPB y en enero de 2012 el presidente Barack Obama nombró a Richard Cordray *página en inglés* como primer director del CFPB.

Nuestra misión es hacer que los mercados de productos y servicios financieros de consumo funcionen, ya sea que el consumidor solicite un préstamo hipotecario, elija una tarjeta de crédito, o utilice cualquier otro producto o servicio financiero, nuestra misión es procurar que los mercados de productos y servicios financieros para los consumidores funcionen correctamente.

Esto significa garantizar que los consumidores reciban la información que necesitan para tomar las decisiones financieras que consideren más convenientes para ellos y sus familias. En un mercado funcional, los consumidores deben poder comparar y diferenciar entre los productos y servicios y ningún proveedor debe utilizar prácticas injustas, engañosas, o abusivas.

Nuestras funciones

El Congreso estableció el CFPB para proteger a los consumidores mediante el cumplimiento de las leyes financieras federales para protección de los consumidores. Trabajamos para hacer que los precios y los riesgos sean claros para que los consumidores puedan entender sus acuerdos con las entidades financieras. Trabajamos para hacer las normas que rigen a las instituciones financieras lo más claras y ágiles posible para que los proveedores de productos y servicios financieros puedan seguir las normas por su cuenta.

Entre otras cosas, nosotros:

-
-
-
-
-
-

Nuestra historia

A partir del 2007, Estados Unidos enfrentó la crisis financiera más grave desde la Gran Depresión. Millones de estadounidenses vieron caer el valor de sus casas, hundirse sus ahorros, perderse sus puestos de trabajo y perderse el financiamiento de sus pequeños negocios. Era difícil obtener crédito y un sinnúmero de préstamos de consumo – muchos mal hechos, para empezar – entraron en mora. Hoy en día, todavía estamos en proceso de recuperación. Durante muchas décadas, el aumento de los salarios y de los ahorros significaba que las familias estadounidenses tendían a llevar sólo modestas cantidades de deuda. Pero el estancamiento de los salarios que se inició en la década de 1970, combinado con el aumento de los gastos para el cuidado de la salud, la vivienda, el transporte, el cuidado infantil y los impuestos, llevó a más familias a endeudarse. Al mismo tiempo, los hogares registraron un aumento significativo en el acceso al crédito y desaparecieron muchas de las antiguas normas que regulaban el crédito. En la década de 2000, hubo fallas generalizadas en la protección del consumidor y crecimiento rápido en las prácticas irresponsables de préstamos. Muchos prestamistas se aprovecharon de las brechas en el sistema de protección del consumidor mediante la venta de hipotecas y otros productos que se complicaron demasiado. Esto dejó a muchos estadounidenses con préstamos que no acabaron de entender y no pudieron pagar. Aunque algunos prestatarios a sabiendas asumieron demasiadas deudas, millones de estadounidenses que se comportaron responsablemente fueron atraídos también hacia préstamos impagables con promesas engañosas de pagos bajos. Los prestamistas honestos que resistieron la presión de vender productos complicados tuvieron

que competir con sus competidores menos responsables.

Incluso aquellos que evitaron las tentaciones de crédito excesivamente arriesgado quedaron atrapados en su red. Los que nunca sacaron una hipoteca impagable sin embargo vieron el valor de sus casas desplomarse cuando los vecinos perdieron sus casas en ejecuciones hipotecarias. Los que utilizaron tarjetas de crédito y líneas de crédito hipotecario responsablemente vieron aumentos generales en las tasas de interés de las tarjetas de crédito y la contracción de las líneas de crédito pendientes.

Y los que habían ahorrado regularmente vieron sus fondos de jubilación perder valor significativo y sus ciudades y estados redujeron los servicios para compensar las pérdidas de ingresos propios.

Los costos de los préstamos irresponsables fueron sufragados por decenas de millones de familias estadounidenses.

En junio del 2009, el presidente Obama propuso mejorar las deficiencias de protección de los consumidores mediante el establecimiento de un nuevo organismo financiero que se centrara directamente en los consumidores, en lugar de la seguridad y la solidez bancaria o la política monetaria. Este nuevo organismo aumentaría la responsabilidad del gobierno mediante la consolidación de las responsabilidades que habían sido descentralizadas.

La agencia también supervisaría y haría cumplir las leyes federales de protección al consumidor para los proveedores de productos y servicios financieros que escapaban a la supervisión federal regular. Esta agencia protegería a las familias de las prácticas financieras injustas, engañosas, y abusivas.

El Presidente instó al Congreso a dar a la agencia de protección del consumidor las mismas responsabilidad e independencia que poseen las otras agencias bancarias y fondos suficientes para que pueda garantizar que las poderosas empresas financieras cumplan con las leyes de protección al consumidor.

En julio de 2010, el Congreso aprobó y el presidente Obama firmó la Ley Dodd-Frank de Reforma de Wall Street y Protección al Consumidor. La ley creó el CFPB (la Oficina para la Protección Financiera del Consumidor). El CFPB consolida la mayor autoridad federal de protección financiera al consumidor en un solo lugar. El servicio al consumidor se centra en un objetivo: vigilar el mercado de productos y servicios financiero en beneficio de los consumidores estadounidenses.

C. C.

Consumer Financial Protection Bureau

Attention: **Director Richard Cordray**

1700 G Street, NW

Washington, D.C. 20552

Board Members CFPB

Jennifer.Howard@cfpb.gov

Walter.Suskind@cfpb.gov

Mallory.Mclean@cfpb.gov

Michelle.Person@cfpb.gov

Samuel.Gilford@cfpb.gov

Wendy Kamenshine

CFPB Ombudsman's Office

Email: CFPBOmbudsman@cfpb.gov

Fax: 202-435-7888

Consumer Financial Protection Bureau

P.O. Box 4503

Iowa City, Iowa 52244

Fax (855) 237-2392

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP) ***

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Mailing Address: PO BOX 372023, RESEDA, CA 91337

Ref. 70140510000143061245, 70140510000143061238, 70140510000143061221,
70140510000143061214, 70140510000143061207, 70140510000143061191.-

martes, abril 28, 2015, 5:02 am

RE: Case number: 150312-000215 * The Honorable Richard Cordray -Consumer Financial Protection Bureau *** DOCUMENTO: OMB No. 1545-0877, 2014 Substitute, Form 1099-A, Acquisition or Abandonment of Secured Property *** 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).**

De: "VICTOR MANUEL COREAS" <victormanuelcoreas@yahoo.com>

A: "CFPBOmbudsman@cfpb.gov" <CFPBOmbudsman@cfpb.gov>

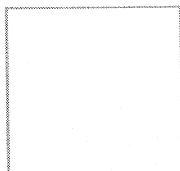
Cc: "Victor M Coreas" <victormanuelcoreas@yahoo.com>

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of 8

The Honorable Richard Cordray

Consumer Financial Protection Bureau

Case number: 150312-000215

DENUNCIA / COMPLAINT

VIA U.S. Mail, Fax and E-mail

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

April 28, 2015

Fecha / Date: **05/21/2015**

Page 1 of 6

Consumer Financial Protection Bureau

Attention: **Director Richard Cordray**

1700 G Street, NW

Washington, D.C. 20552

DENUNCIA / COMPLAINT

VIA U.S. Mail, Fax and E-mail

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.-**

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

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

May 21, 2015

The Honorable Richard Cordray

Director

Consumer Financial Protection Bureau

Respetable Director Cordray

Con todo respeto me dirijo a usted para infórmale que he tomado la decisión de hacer público una serie de sucesos y acontecimientos que se han venido suscitando durante el transcurso de varios meses de parte de la **CFPB**, institución que representa y es la mayor autoridad federal de protección financiera al consumidor.

Considero que esta serie de sucesos deben de ser del conocimiento de otras instancias y organizaciones, para prevenir en lo posible cualquier discrepancia, atropello y violación a mis derechos. En lo personal créame que me siento bastante ofendido y discriminado por el trato que he recibido por parte de la **CFPB**; ya que los hechos hablan por sí solos y en mi forma de entender estos sucesos: Todo parece indicar que se han estado violando constantemente mis derechos y el debido proceso. Sinceramente me siento sumamente defraudado y **lamento que mis DENUNCIAS contra TRES (3) instituciones poderosas llegaran a provocar toda esta serie de acontecimientos.**

Por estos hechos y para prevenir cualquier tipo de atropello, anomalía, violaciones a mis derechos y el respeto al debido proceso, creo que es necesario tomar acción al respeto.

Declaración Universal de Derechos Humanos Artículo 19° Todo individuo tiene derecho a la libertad de opinión y de expresión; este derecho incluye el de no ser molestado a causa de sus opiniones, el de investigar y recibir informaciones y opiniones, y el de difundirlas, sin limitación de fronteras, por cualquier medio de expresión. **Declaración Americana de Derechos y Deberes del Hombre Artículo 4°** Toda persona tiene derecho a la libertad de investigación, de opinión y de expresión y difusión del pensamiento por cualquier medio.

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Fecha / Date: **05/21/2015**

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Como dice el dicho el que calla otorga, el silencio únicamente incrementa la impunidad, *silencio es sinónimo de complicidad* y en lo personal NO voy a quedarme callado... Porque cuando estos BANCOS: 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, se apropiaron de mi PROPIEDAD; tome la decisión de luchar y luchar por recuperarla y de DENUNCIARLOS, ante todas las instancias que me fueran posible... **Y esta acción NO va a parar, porque la voy a continuar realizando... HASTA QUE SE ME HAGA JUSTICIA.**

"Y mientras tenga vida: NO seré obligado más a '
sentarme en la parte de atrás del autobús"

LA DENUNCIA de fecha: **04/28/2015**, dirigida a su persona hoy todo parece indicar que este asunto (CASO) anulado por la **CFPB** (Case Number: 150312-000215)... Después de varios meses de lucha, para que fuera procesado; por FIN voy a obtener RESPUESTA: Y todo **GRACIAS a la valiosa intervención** de la: Office of the Comptroller of the Currency (**OCC**). Por este apoyo se abrió un nuevo caso (Case No. 150430-000804) que trata precisamente el mismo asunto (tema) y que según la información proporcionada ya fue enviado a la instancia correspondiente... Y por lo tanto espero tener en mí poder dicha RESPUESTA muy pronto.

Por el respeto que me merecen todas las instituciones y las personas por este medio dejo plena CONSTANCIA de mi actuación y proceder, para que NO se susciten tergiversaciones al respecto. (PROOF OF SERVICE).-

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Sinceramente y respetuosamente;



VICTOR COREAS

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P.D. Si es necesario o necesitan ampliación de estos hechos y pormenores descritos con mucho gusto les puedo proporcionar toda la información y documentación (constancias) afines, para tener una mejor visión de mi caso... El cual llevo realizando desde hace varios años en contra de: 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.-

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Rosa Parks: Un asiento reservado a los derechos civiles

El 1 de diciembre de 1955, en Montgomery (Alabama, EE.UU.) Rosa Parks volvía de su trabajo como costurera en unos grandes almacenes. Al subir al autobús tomó asiento en la parte de atrás, en los lugares permitidos para ciudadanos de color (negros, mulatos, indígenas, orientales...). A medida que el autobús recorría su ruta comenzaron a faltar asientos y quedaron de pie algunas personas.

Al darse cuenta de que había gente blanca de pie, el conductor paró el autobús para pedir a tres mujeres negras que se levantaran. Rosa Parks se negó a hacerlo, y no lo hizo ni cuando el conductor amenazó con denunciarla. Finalmente Rosa Parks fue arrestada, enjuiciada y condenada por transgredir el ordenamiento municipal.

¿Por qué estaba cansada Rosa Parks?

Rosa Parks dijo tiempo después que no se levantó "porque estaba cansada", pero no se refería a cansancio físico: como muchas otras personas en su situación estaba cansada de ser tratada como una ciudadana de segunda.

Cada autobús de Montgomery tenía una sección para gente de color. Esta sección no era de un tamaño fijo, sino que variaba según la colocación de un cartel. Las cuatro primeras filas solo eran para blancos y los asientos de atrás, para negros (que eran más del 75% de los usuarios). Los negros solo podían sentarse en las filas de en medio si no había blancos de pie. Si llegaba un usuario blanco, tenían que irse atrás, quedarse de pie o salir del autobús. El conductor del autobús podía reducir el espacio permitido a los negros, o incluso quitar el cartel de delimitación.

Incluso subir al autobús suponía un problema: los negros tenían que pagar su billete entrando por la puerta delantera, para luego salir y entrar por la trasera. En ocasiones el autobús cerraba sus puertas mientras iban de una puerta a otra, dejándolos en tierra después de haber pagado su billete.

Durante años la comunidad negra protestó por estas injusticias sin resultado.

Una persona, miles de seguidores

Rosa Parks pertenecía a una asociación a favor de los derechos civiles. Sus compañeros comenzaron una protesta poco después de que fuera arrestada: El "lunes" de protesta duró más de un año. Durante 381 días, la población negra de la ciudad de Montgomery se negó a subir a ningún autobús. El boicot a la compañía de transportes implicó a unas 42.000 personas, que suponían el 70% de los usuarios de los autobuses.

Las autoridades creyeron que, siendo ciudadanos pobres con grandes familias que tenían que desplazarse grandes distancias para ir a trabajar, la protesta no duraría mucho. Pero los ciudadanos se unieron masivamente a la protesta pacífica y encontraron alternativas de transporte: taxis, camionetas, coches particulares compartidos, bicicletas, o simplemente, andar varios kilómetros todos los días.

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Y la ley cambió

Finalmente, en noviembre de 1956, el Tribunal Supremo de los Estados Unidos declaraba inconstitucional la segregación racial en los autobuses. La orden del Tribunal Supremo llegó a Montgomery el 20 de diciembre. El 21, la población negra volvió a subir a los autobuses, solo que ahora podían sentarse donde quisieran.

Cuando Rosa Parks decidió no levantarse de su asiento, cambió las leyes de su país. No fue la primera persona que se rebelaba contra unas normas injustas, pero las circunstancias la llevaron a convertirse en la "madre del movimiento de los derechos civiles".

Tras su muerte a los 92 años, en octubre de 2005, Rosa Parks fue velada en el Capitolio de Washington. Ha sido la primera mujer y la segunda persona de raza negra en recibir este honor, concedido sólo a 28 personas en la historia de los EE.UU.

El largo camino hacia el final de la segregación racial

La segregación racial es una manifestación del racismo. Supone llevar las ideas racistas a la práctica institucional y limitar los derechos civiles de ciertas personas por su color de piel.

En los países donde la segregación racial ha sido efectiva, las personas de determinado color han carecido de derechos como el voto, el acceso a la educación o la atención médica y han sido separados en los lugares públicos. El acceso a muchos lugares públicos, como cafeterías, cines, playas o baños, era prohibido o restringido.

En Estados Unidos, donde la esclavitud de la población negra fue abolida en 1865, el racismo continuó formando parte de la vida cotidiana hasta un siglo después. En 1964, el Acta de Derechos Civiles puso fin a la discriminación en lugares públicos, en el gobierno y en el empleo. Gracias a esta ley ha habido un gran cambio en la sociedad de este país, aunque algunos estados, como Alabama, continúan manteniendo leyes de segregación racial que se resisten a abolir.

Aún existen países que mantienen y practican leyes segregacionistas, que afectan a parte de sus ciudadanos. Y al margen de las leyes, son muchos los países que consienten que una parte importante de su población sufra discriminación por su color de piel.

La segregación racial no sólo perjudica a las personas discriminadas. Si una gran parte de la población carece de derechos humanos fundamentales, toda la sociedad sale perdiendo.

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C. C.

Consumer Financial Protection Bureau

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Board Members CFPB

Jennifer.Howard@cfpb.gov,

Walter.Suskind@cfpb.gov

Mallory.Mclean@cfpb.gov

Michelle.Person@cfpb.gov

Samuel.Gilford@cfpb.gov

Wendy Kamenshine

CFPB Ombudsman's Office

Email: CFPBOmbudsman@cfpb.gov

Fax: 202-435-7888

Consumer Financial Protection Bureau

P.O. Box 4503

Iowa City, Iowa 52244

Fax (855) 237-2392

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DENUNCIA / COMPLAINT

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

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OFFICE OF THE

FEB 03 2015

**COMPTROLLER OF
THE CURRENCY**

Consumer Financial Protection Bureau
P.O. Box 4503
Iowa City, Iowa 52244
Fax (855) 237-2392

DENUNCIA / COMPLAINT

TO: 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.-**

**A QUIEN CORRESPONDA
TO WHOM IT MAY CONCERN**

RE: LOAN NUMBER **7195665927**

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Richard Cordray

Director of the Consumer Financial Protection Bureau

El motivo de la presente es para informarle que recibí la notificación la cual contiene **LA RESPUESTA**, que están otorgando a mi **DENUNCIA** presentada ORIGINALMENTE ante el **Departamento de Justicia del Estado de California** (State of California Department of Justice). La realidad **APRECIO** dicha respuesta, porque me da la oportunidad de opinar y de **DEFENDERME...** Pero es obvio NO es la respuesta que corresponde a mi caso. Por esto mismo aprovecho esta oportunidad y le/s **SOLICITO**

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Coreas 302/13/15

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un tiempo prudencial para referirme adecuadamente a lo indicado por los ABOGADOS WRIGHT, FINLAY & ZAK, LLP, en su carta fechada el: 01/20/2015.

Al respecto: Esta RESPUESTA NO es OBJETIVA y deja mucho que desear, ya que se enfoca en situaciones las cuales NO van al punto preciso de la problemática existente... **Todas las opiniones son respetables...** Pero NO es respetable: **El racismo, la discriminación y el abuso de autoridad...** Porque: La tolerancia es el respeto a la libertad que la democracia permite, EL RESPETO A LAS PERSONAS, SUS DERECHOS y AL DEBIDO PROCESO, es un principio legal ESTADOUNIDENSE; donde toda persona tiene derecho a ciertas garantías mínimas, tendientes a asegurar un resultado justo y equitativo dentro de un proceso, a permitirle tener oportunidad de ser oído y a hacer valer sus pretensiones legítimas... **La tolerancia y la democracia** consisten en eso y NO permite discriminaciones, violaciones a los derechos civiles, a la libertad de opinión, de expresión y a solicitar, recibir e impartir información. **La Libertad está por encima de cualquier abuso,** prepotencia y prevaricación. La libertad de expresión es un derecho fundamental del ser humano que la Carta de los Derechos Humanos de Naciones Unidas consagra y lo hace extensivo a todos los ciudadanos y gobiernos al señalar, como lo expresan todas las constituciones y jurisprudencias de los países más avanzados, que comprende la libertad de buscar, recibir y difundir informaciones e ideas, ya sea de manera oral, por escrito, gráficamente o por cualquier otro procedimiento de su elección.

En LA (mi) RESPUESTA que voy a brindar en los próximos días, voy a enfocarme como ya lo he realizado en otras oportunidades a DENUNCIAR y a llamar a las cosas por su nombre, sin injerencia y manipuleo alguno... **Aspecto que ofende tanto y que NO SOPORTAN LOS PRESTAMISTAS y/o BANCO:** OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A.; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)... Ya que desde hace varios años vienen manipulando una serie de hechos, para con ello apropiarse de mi PROPIEDAD ubicada en el: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**, mi vehículo y mis pertenencias.

Por esta razón es que hablan de ACOSO: Resulta que el **SOLICITAR LA MODIFICACION DE UN PRESTAMO**, ante ellos es ACOSO, el **DENUNCIAR un FRAUDE** es ACOSO... Entonces en donde esta mi DERECHO DE PETICION, mi DERECHO DE SOLICITAR ayuda para rescatar mi propiedad. Todos mis DERECHOS han y están siendo continuamente violados porque DESDE HACE MUCHOS AÑOS ESTOY SOLICITANDO algo que es JUSTO y a lo cual tengo DERECHO... Pero

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

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siempre me encuentro con un sistema cuyo "modus operandi" es una fuente constante de manipulación, engaños, mentiras, demagogia, retórica, subterfugios y trampas de toda clase.

CON RELACION A LAS AMENAZAS EXPRESADAS SOBRE "ACOSO"... La verdad este tipo de AMENAZAS NO VAN A CAMBIAR EN ABSOLUTO MI POSICION Y DETERMINACION... Voy a DENUNCIAR EL FRAUDE, como todos los atropellos de los que estoy siendo víctima y a **seguir adelante con el PROCESO DE MODIFICACION DE PRESTAMO**, el cual INICIO con: **INDYMAC**, continúe con: INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A.; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) y actualmente lo estoy llevando a cabo con: **OCWEN LOAN SERVICING, LLC (OCWEN)**... Y hasta que OCWEN NO me notifique que mi proceso fue cancelado y/o denegado, voy a seguir adelante con el mismo: Yo no soy juguete de nadie, merezco respeto y tengo DERECHOS... Por lo tanto OCWEN tiene que seguir el debido proceso que rigen en este tipo de trámites.

*** **DENUNCIA... ACTUALMENTE:** OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A.; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)... Están afanados vendiendo mi propiedad y yo me pregunto: ¿PUEDEN VENDER LOS BANCOS UNA PROPIEDAD QUE ESTA EN PROCESO DE MODIFICACION DE PRESTAMO?... ¿Cómo es posible que realicen algo así?... ¿Pueden LOS BANCOS apropiarse de una PROPIEDAD, DE UN VEHICULO y de PERTENENCIAS PERSONALES, que NO son de ellos?.

... Y por todas estas razones, donde existe tanta (todo es fruto de la) manipulación, FRAUDE, abuso, VIOLACION SISTEMATICA AL DEBIDO PROCESO y la prepotencia... Por esto mismo: CONTINUO ADELANTE con el trámite de **LA MODIFICACION DEL PRESTAMO de mi PROPIEDAD**, ubicada en el: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**, con OCWEN LOAN SERVICING, LLC y SI este ESTATUS cambia; únicamente será porque recibo notificación oficial de OCWEN y/o de sus ABOGADOS, en mi DIRECCION, a mi NOMBRE y con fecha real (a tiempo), sin la utilización de subterfugios... Pero SI esto NO sucede: Entonces estaré haciendo una nueva ampliación de mi expediente de

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

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

Mailing Address: PO BOX 372023, RESEDA, CA 91337

Fecha / Date: **01/21/2015**

Page 4 of 10
VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

MODIFICACION DE PRESTAMO, PROXIMAMENTE... Les guste o NO les guste.-

¿Porque Nadie puede impedirme hacer esto ó SI?

¿Porque tanta manipulación en mi caso?...

¿Le tienen miedo... A LA VERDAD?

OTRO: De estos hechos y sucesos voy a informar a las autoridades correspondientes para que estén debidamente notificados al respecto.

Sin otro particular me despido, agradeciéndole 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

E-mail: victormanuelcoreas@yahoo.com

Mailing Address: PO BOX 372023, RESEDA, CA 91337

P.D. Como lo indico arriba en estos días voy a estarle dando **LA RESPUESTA**, que corresponde a la CARTA de fecha: **01/20/2015**, que le/s enviaron los ABOGADOS: **WRIGHT, FINLAY & ZAK, LLP.** -

COMO DENUNCIAR HECHOS ANOMALOS... NO ES CONTRA LA LEY, HE TOMADO LA DECISION DE INFORMAR y hacer público los actos y acontecimientos que voy a describir... Porque me parecen sumamente confusos y sospechosos los procedimientos y acciones que han y están llevando a cabo tanto: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) y LOS ABOGADOS WRIGHT, FINLAY & ZAK, LLP, sobre mi caso en particular y para apropiarse de las PROPIEDADES... Porque creo que ellos han y están violando totalmente mis derechos y se han aprovechado de mi persona, por desconocer de este tipo de transacciones; también porque considero que **ESTE TIPO DE PROCEDIMIENTOS Y HECHOS DESCRITOS NO SON CASOS AISLADOS.**

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

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VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

C. C.

Ocwen Loan Servicing, LLC

Attention: Office of the Consumer Ombudsman

P. O. BOX 785061

Orlando, FL 32878-5061

E-mail: Ombudsman@ocwen

2002 Summit Boulevard, 6th Floor
Atlanta, GA 30346

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

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

Consumer Financial Protection Bureau

Attention: Deputy Director Steven L. Antonakes

1700 G Street, NW

Washington, D.C. 20552

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.

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

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VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

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

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18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

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

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Mailing Address: PO BOX 372023, RESEDA, CA 91337

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VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

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

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E-mail: victormanuelcoreas@yahoo.com

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

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, 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. -

Control de Ref. 70142870000231819539, 70142870000231819546, 70142870000231819553, 70142870000231819522.-

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)
LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)
BORROWER: VICTOR M COREAS
PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
Mailing Address: PO BOX 372023, RESEDA, CA 91337

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VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

EXHIBIT 001

DENUNCIA... ACTUALMENTE: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)... Están afanados vendiendo mi propiedad... PROPIEDAD QUE ESTA EN PROCESO DE MODIFICACION & EN LITIGIO ADMINISTRATIVO.

LOAN NUMBER: 7195665927.

LAS FOTOGRAFIAS MUESTRAN CLARAMENTE EL ROTULO DE VENTA QUE TIENE Pinnacle Estate Properties, Inc., FRENTE A MI PROPIEDAD.-

EXHIBIT 001

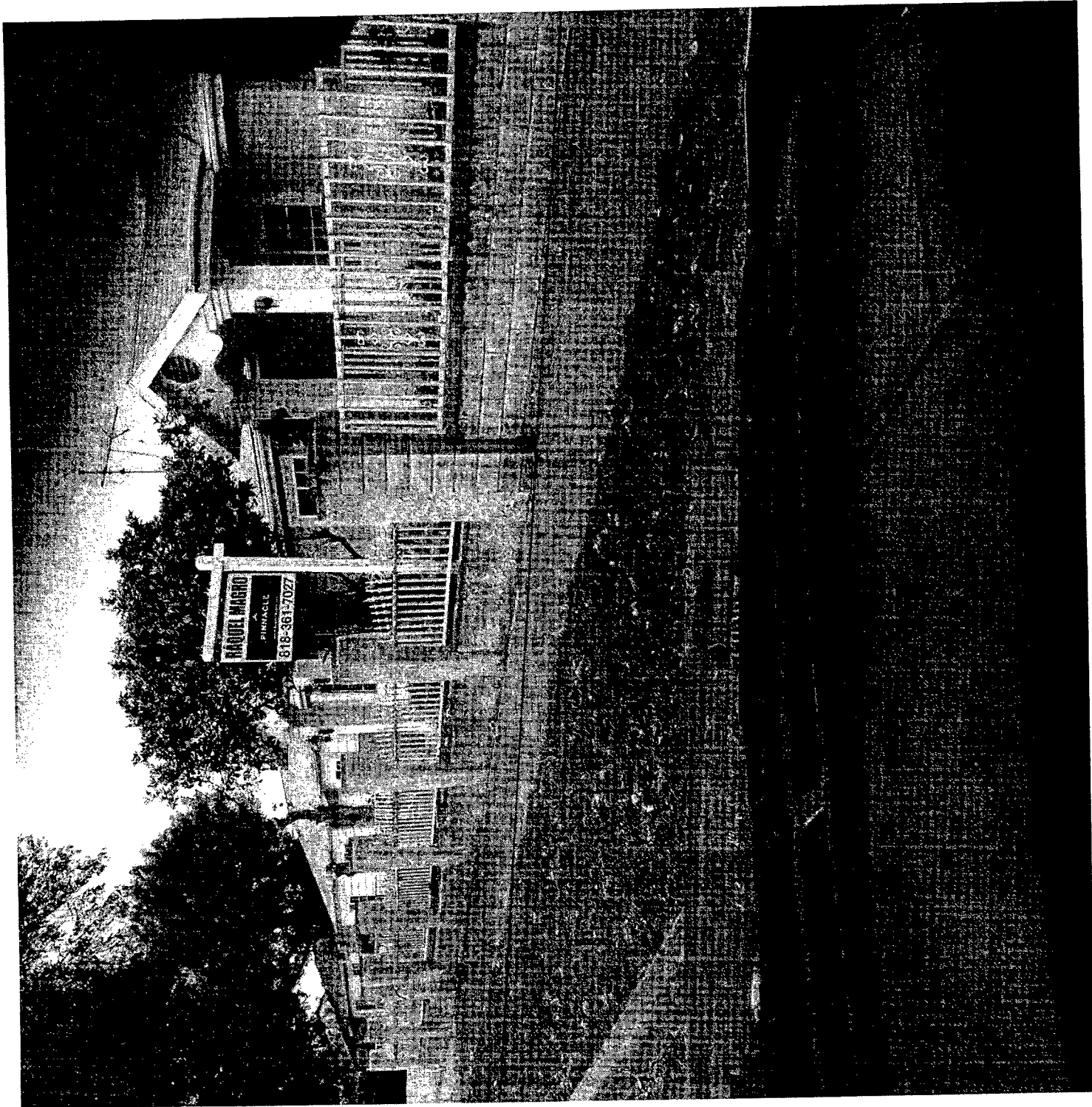
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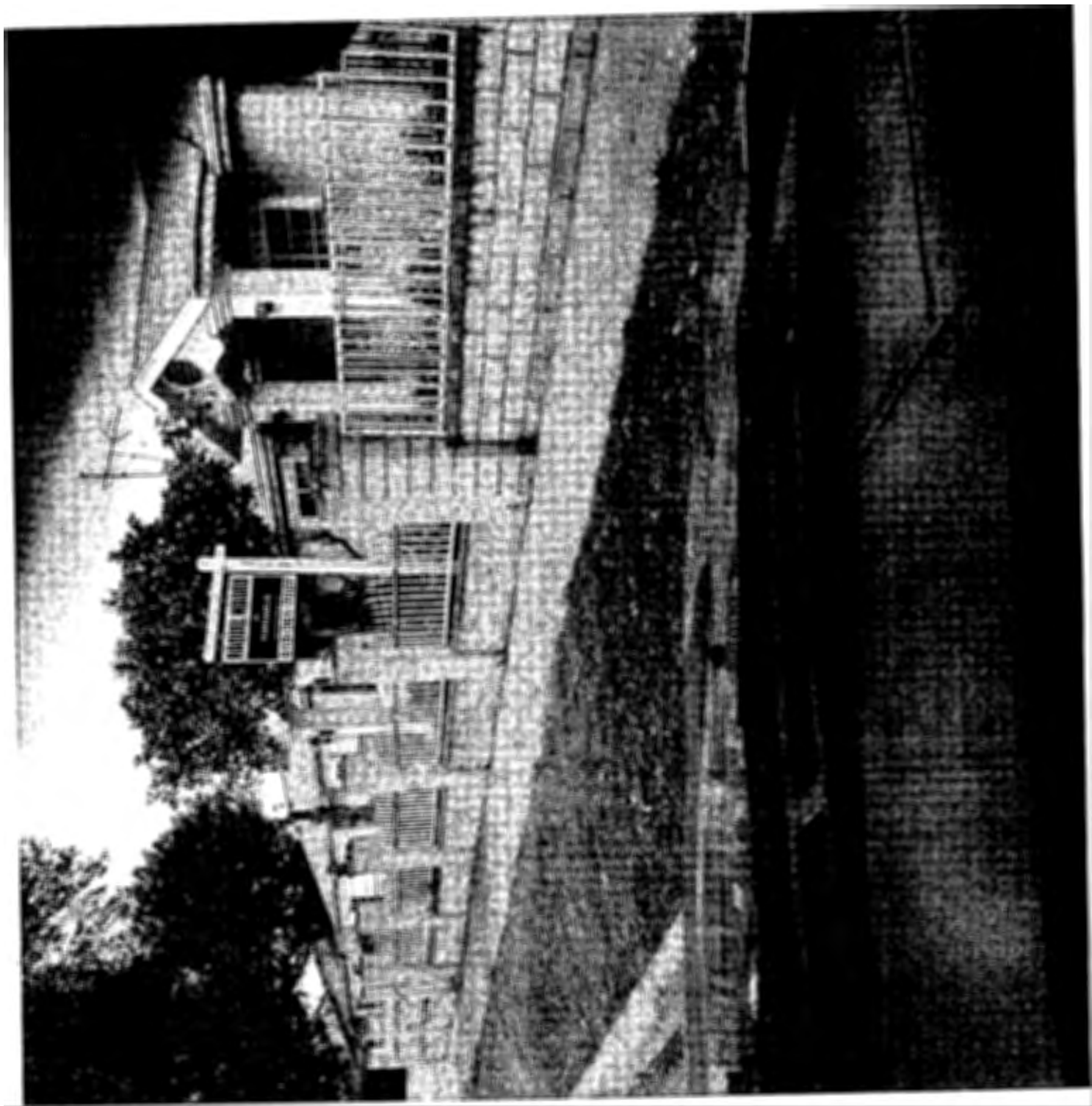
LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Mailing Address: PO BOX 372023, RESEDA, CA 91337





1/21/2015

18012 Roscoe Blvd, Northridge, CA 91325 - Foreclosure - Zillow

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MENU
18012 ROSCOE BLVD., NORT
LISTING TYPE ANY PRICE 0+ BEDS MORE Back to Search X CLOSE GET MORE INFO SAVED REPORT HOME MORE



House For Sale
\$449,000

6 bd, 2 ba, 1,649 sqft
18019 Burton St, Reseda, CA



Foreclosed

Foreclosure Est.: \$378K
4 bd, 2 ba, 1,212 sqft
18012 Roscoe Blvd, Northridge, CA

Save this search to get email alerts when listings hit the market.

WHY USE ZILLOW?

Zillow is perfect for searching homes for sale in the United States. By analyzing real estate information on millions of homes for sale across the United States, we calculate home values (Zestimates) and the Zillow Home Value Price Index.

Disclaimer: School attendance zone boundaries are supplied by Maponics and are subject to change. Check with the applicable school district prior to making a decision based on these boundaries.

ABOUT ZESTIMATES JOBS HELP ADVERTISE TERMS OF USE & PRIVACY AD CHOICE BLOG MOBILE APPS

http://www.zillow.com/homes/18012-ROSCOE-BLVD.,-NORTHRIDGE,-CA-91325_rb/

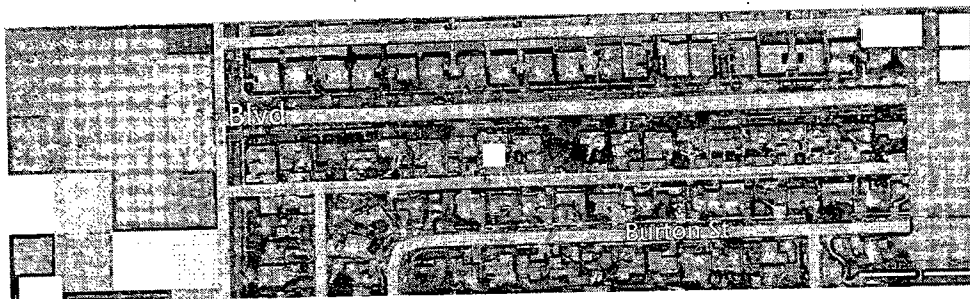
1/21/2015

18012 Roscoe Blvd, Northridge, CA 91325 - Foreclosure - Zillow

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Follow us:



18012 Roscoe Blvd,
Northridge, CA 91325

4 beds · 2 baths · 1,212 sqft

♥ **FORECLOSED**

Foreclosure Estimate: \$378,237

Below Zestimate®: \$42K (10%)

CONTACT A FORECLOSURE SPECIALIST

Find foreclosure specialists in your area. Visit our professional directory.

Find a foreclosure specialist.

CALLING ALL CONTRACTORS, INVESTORS AND DO IT YOURSELFERS...Bring your imagination / know-how and RUN to this Fannie Mae Homelink property that needs a little TLC to shine!!! This completely gated residence offers mature fruit trees, grassy front lawn, flowering gardens and bonus living quarters (permits unknown, Buyer to verify additional sq ft). Living room offers tile flooring, ceiling fan and step down access to a quaint family room that offers tile wall accent and fireplace. Kitchen...

More ▾

FACTS

- Lot: 6,969 sqft
- Single Family
- Last sold: Apr 1988 for \$127,000
- Built in 1954
- 9787 days on Zillow

FEATURES

- Flooring: Carpet, Tile
- Parking: Garage - Attached, 0 space

More ▾

[County website](#) [See data sources](#)

Foreclosure Information ●

AUG 6 2012	Foreclosed	\$324,700	The lender, ONEWEST BANK FSB , has taken ownership of this property through a foreclosure auction for the amount of \$324,700 . The lender may list it for sale as a foreclosure property in the future. Zillow's Foreclosure Estimate predicts this property will sell for \$378,237 .
DEC 9 2011	Foreclosure auction		The owner of this property was served a Notice of Sale, which led to foreclosure and the lender taking ownership. A foreclosure auction was held on 12/09/11 .
MAR 4 2010	Home in default	\$11,677 past due	The owner of this property has been served a Notice of Default.
DEC 14 2004	Loan issued		A loan was issued by ONEWEST BANK FSB on 12/14/04 .
APR 5 1988	Previous sale	\$127,000	This home last sold for \$127,000 .

More ▾

[Learn more at Zillow Foreclosure Center](#)

Zestimate Details

Add owner estimate

http://www.zillow.com/homes/18012-ROSCOE-BLVD,-NORTHBRIDGE,-CA-91325_rb/

1/21/2015

18012 Roscoe Blvd, Northridge, CA 91325 - Foreclosure - Zillow

Zestimate®

\$420,264

- \$1,200 Last 30 days

\$399K \$441K

Zestimate range

Rent Zestimate®

\$2,375/mo

-\$21 Last 30 days

\$2.2K \$2.9K

Zestimate range

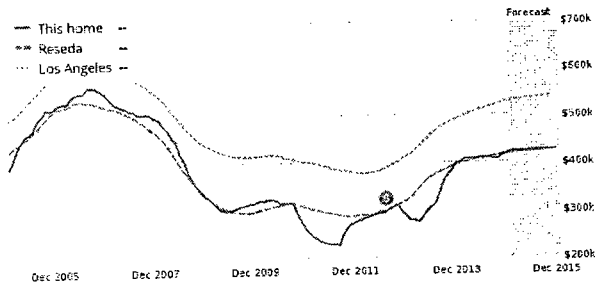
Zestimate forecast®

\$426,400

+1.5%
One year

Zestimate -

1 year 5 years 10 years



Price History

DATE	EVENT	PRICE	\$/SQFT	SOURCE
01/13/15	Listing removed	\$369,900	\$305	Pinnacle Estat...
12/27/14	Listed for sale	\$369,900 +13.9%	\$305	Pinnacle Estat...
08/06/12	Sold: Foreclosed to lender	\$324,700 +15.6%	\$267	Public Record

More ▾

Tax History

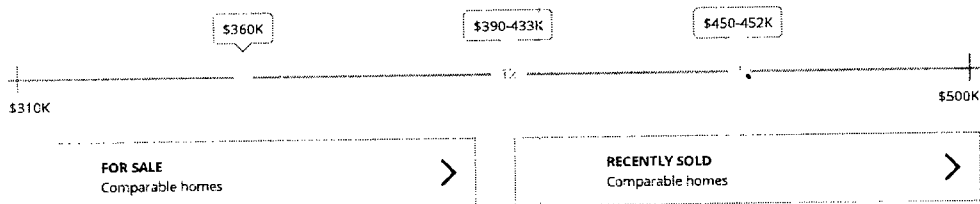
Find assessor information on the county website

YEAR	PROPERTY TAXES	CHANGE	TAX ASSESSMENT	CHANGE
2014	\$4,340 +11.1%	+11.1%	\$343,551	+0.5%
2013	\$3,907 -20.2%	-20.2%	\$342,000	+15.0%
2012	\$4,894 --	--	\$296,516	-21.9%

More ▾

Comparable Homes

Homes like this sold for \$360-452K.



Popularity on Zillow

Trending! This home is one of the top 10% most visited in the neighborhood this week.

♥ 11 shoppers saved
this home to their list of favorites

Mortgages

HOME PRICE DOWN PAYMENT CREDIT SCORE

\$420,264 \$84,053 20% 720-739

http://www.zillow.com/homes/18012-ROSCOE-BLVD.,-NORTHridge,-CA-91325_rb/

1/21/2015

18012 Roscoe Blvd, Northridge, CA 91325 - Foreclosure - Zillow

\$1,581/mo
3.915% APR - 3.875% Rate

[View Details](#)



★★★★★ 48 Reviews
Citibank
NMLS LIC. #: 412915

\$1,533/mo
3.625% APR - 3.625% Rate

[View Details](#)



★★★★★ 1,354 Reviews
eRates Mortgage
NMLS LIC. #: 1071

\$1,533/mo
3.637% APR - 3.625% Rate

[View Details](#)



★★★★★ 1,132 Reviews
Sebanic Financial
NMLS LIC. #: 66247

[See all of your results](#)

[Get Preapproved with Wells Fargo](#)

Home Expenses

FURNITURE

Hayneedle

Living Room: \$459+



HOME INSURANCE

HonestPolicy.com

\$95 /mo



PROPERTY TAX

County website

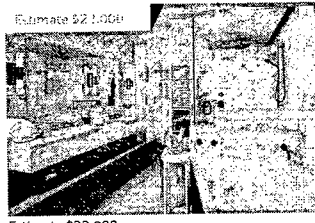
\$4,340/yr

Home Design

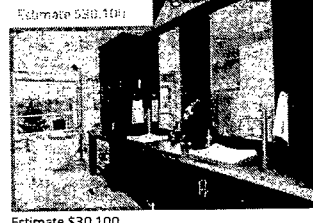
Thinking remodel? See home ideas and estimates on Zillow Digs.



Estimate \$23,100
[View More](#)



Estimate \$22,000
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Estimate \$30,100
[View More](#)

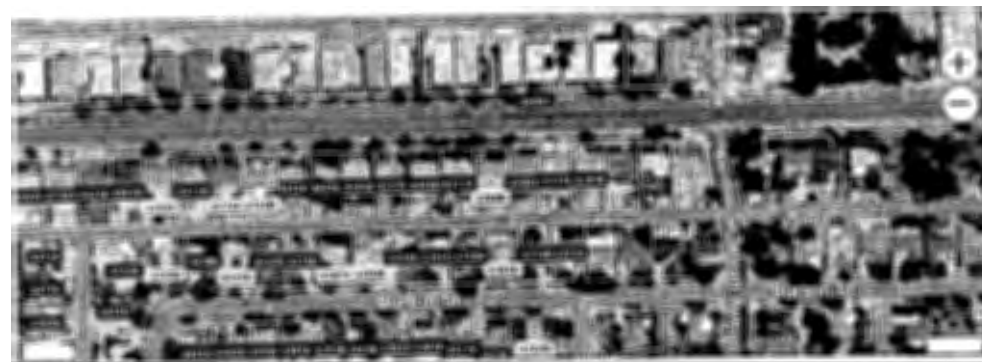
Neighborhood

MARKET GUIDE

Zillow predicts Reseda home values will rise 2.1% next year, compared to a 2.6% rise for Los Angeles as a...
[More](#)

[Home Values](#)

[Listings](#)



Walk Score: 21/100 (Car-Dependent)

[List of nearby homes](#)

Nearby Schools in Los Angeles

SCHOOL RATING

GRADES DISTANCE



Carver Street Elementary (reseda)

0.1 mi

http://www.zillow.com/homes/18012-ROSCOE-BLVD,-NORTHRIDGE,-CA-91325_rb/

1/21/2015

18012 Roscoe Blvd, Northridge, CA 91325 - Foreclosure - Zillow

See more details on this property

out of 10

4 Northridge Middle (assigned)

5-9 0.3 mi

out of 10

8 Grover Cleveland Charter High (assigned)

7-12 1.4 mi

out of 10

Data by GreatSchools.org

More schools in Los Angeles

Contact a foreclosure specialist

Find foreclosure specialists in your area. Visit our professional directory.

Find a foreclosure specialist



NEARBY CITIES

Glendale Homes For Sale
Inglewood Homes For Sale
Lancaster Homes For Sale
Long Beach Homes For Sale
Los Angeles Homes For Sale
More

NEARBY NEIGHBORHOODS

Civic Center-Little Tokyo Homes For Sale
Fashion District Homes For Sale
Foreclosed
4 bd, 2 ba
1,212 sqft
Foreclosure Est: \$378K
More
More

NEARBY ZIP CODES

90004 Homes For Sale
90011 Homes For Sale
90019 Homes For Sale
90025 Homes For Sale
90026 Homes For Sale
More

OTHER NORTHRIDGE TOPICS

Apartments for Rent in 91325
Houses for Sale in 91325
Houses for Rent in 91325
91325 Real Estate
Los Angeles Condos
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18012 Roscoe Blvd, Northridge, CA 91325 is a single family home of 1,212 sqft on a lot of 6,969 sqft (or 0.16 acres). Zillow's Zestimate® for 18012 Roscoe Blvd is \$420,264 and the Rent Zestimate® is \$2,375/mo. This single family home has 4 bedrooms, 2 baths, and was built in 1954. The 6 bed single family home at 18019 Burton St in Reseda is comparable and for sale for \$449,000. This home is located in Reseda, Reseda in zip code 91335. Civic Center-Little Tokyo and Fashion District are nearby neighborhoods. Nearby ZIP codes include 91342 and 90025. Kagel Canyon, Santa Clarita, and Monte Nido are nearby cities.

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MAGRO**



Awarded "2009" Diamond Club Top Producer
& Voted Best Realtor in LA by Reader Choice Poll

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10328 Sepulveda Blvd. • Mission Hills, CA 91345
raquelmagro@earthlink.net • www.raquelmagro.com

Fecha / Date: **01/21/2015**

Page 9 of 10
VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

EXHIBIT 002

FOTOGRAFIAS DE MI VEHICULO EL CUAL: 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)... Como pertenencias personales que son de mi propiedad, las cuales ignoro su paradero.

EXHIBIT 002

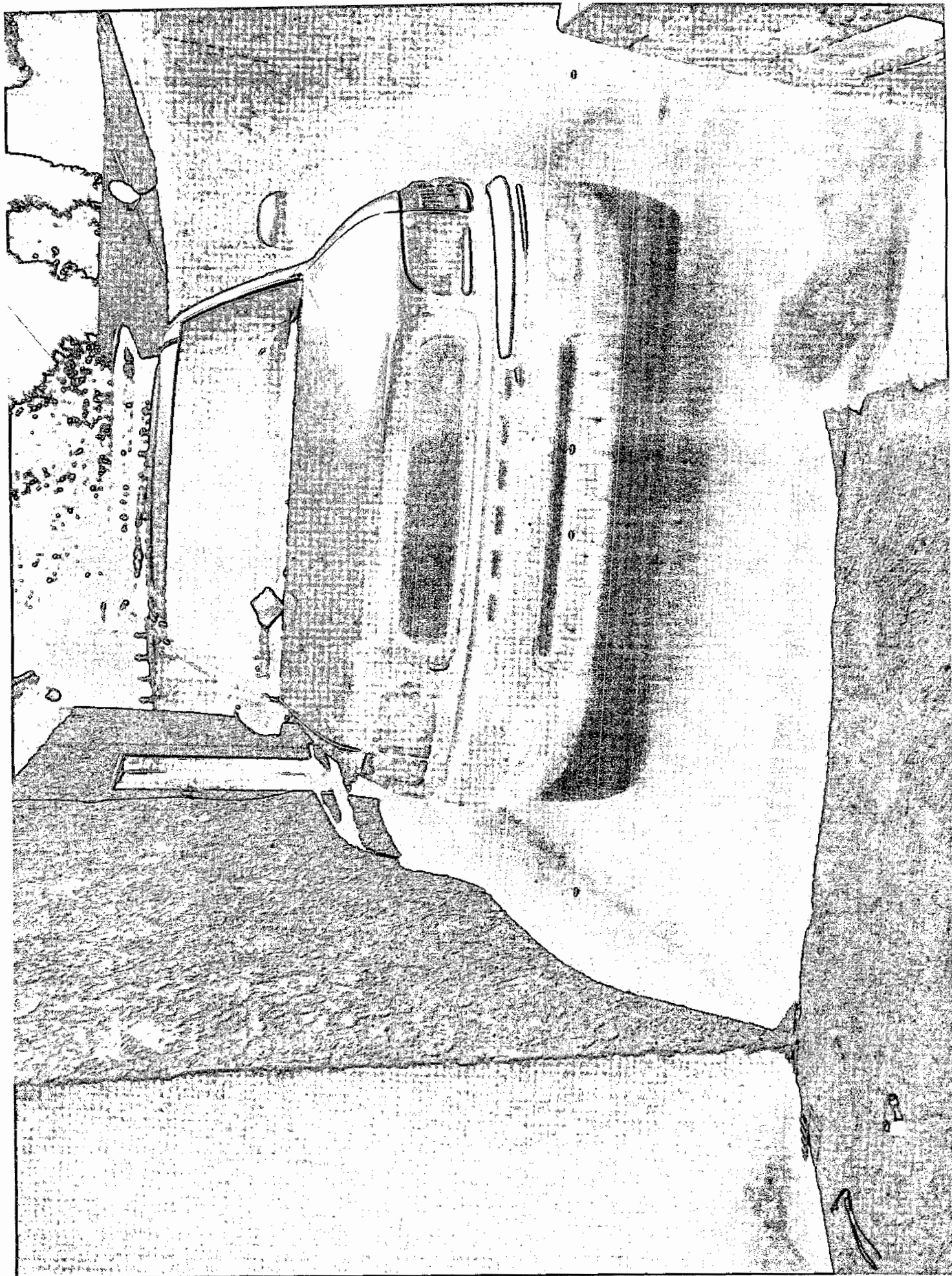
LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

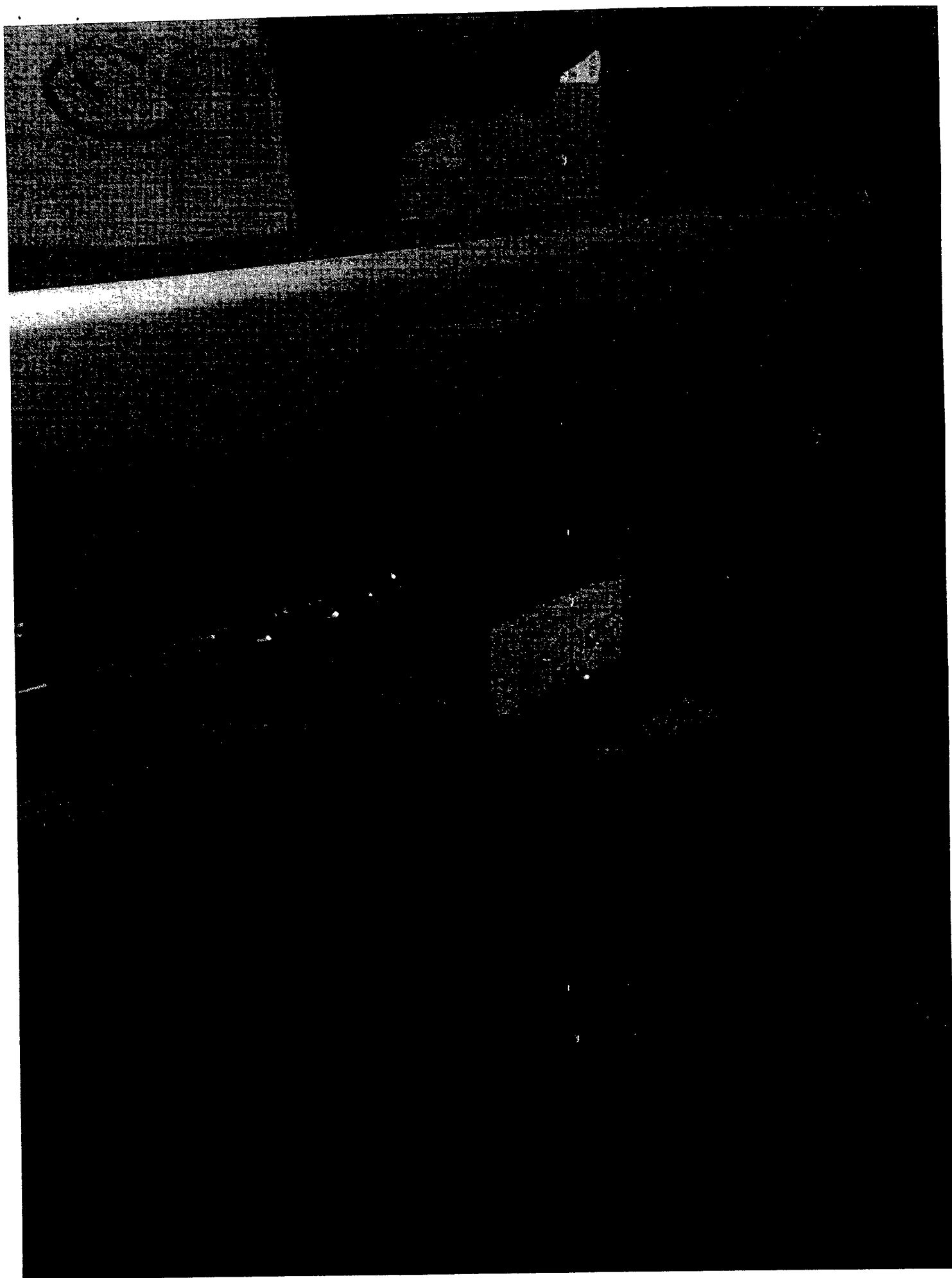
BORROWER: VICTOR M COREAS

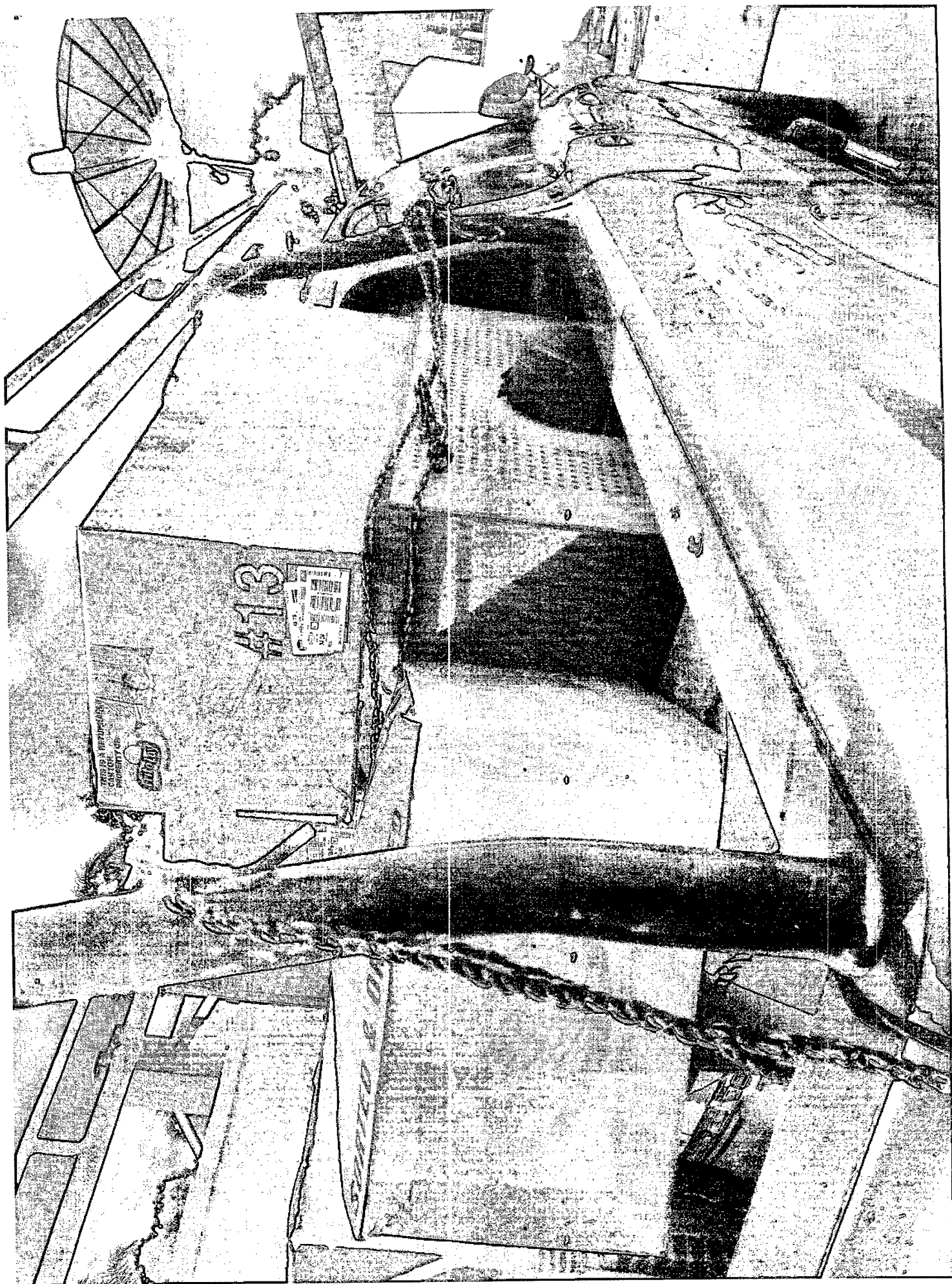
PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

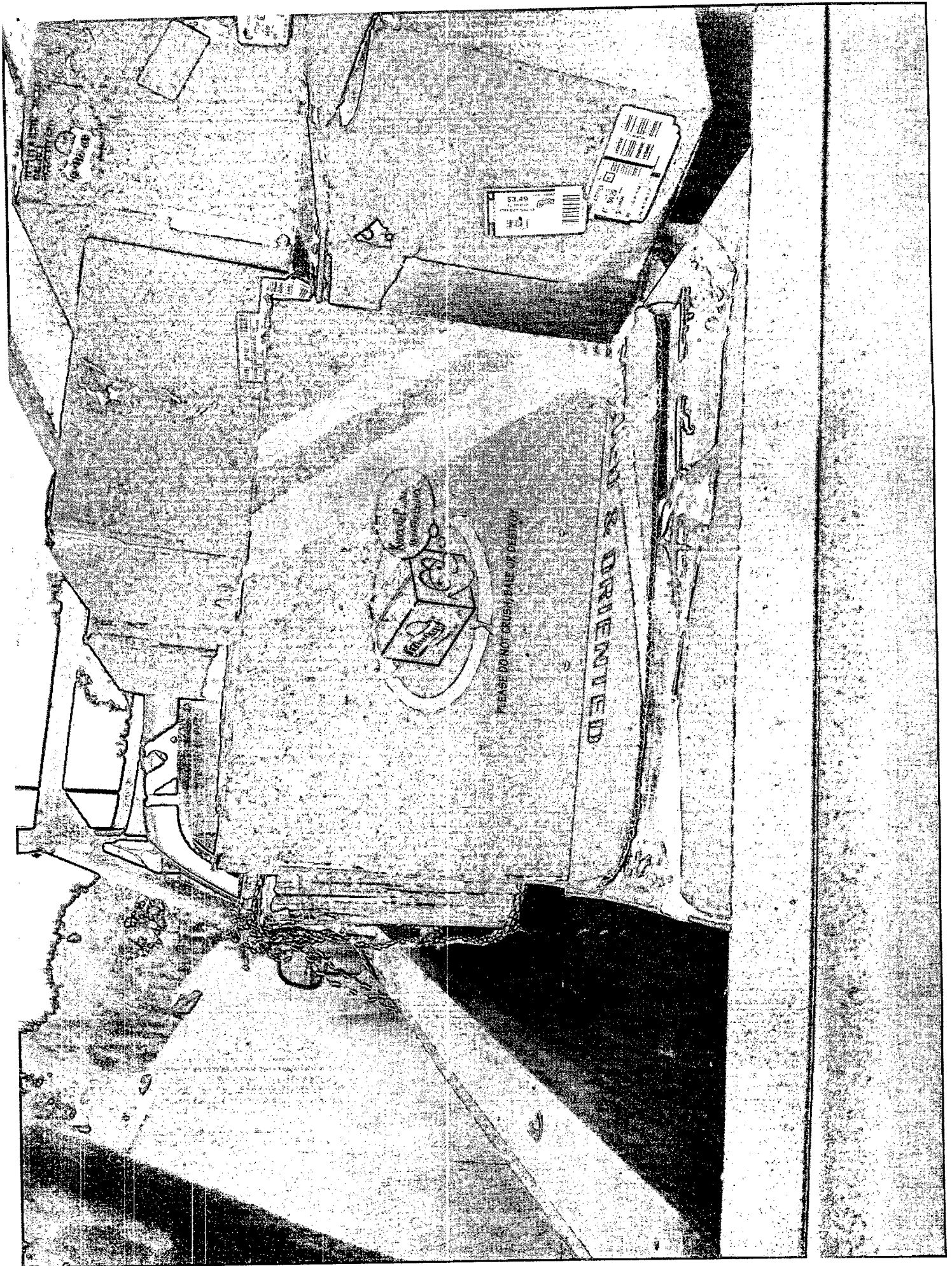
Mailing Address: PO BOX 372023, RESEDA, CA 91337



602949







Fecha / Date: 01/21/2015

Page 10 of 10
VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

EXHIBIT 003

CONSTANCIA:

LOAN NUMBER: 7195665927

CARTA DE LOS ABOGADOS: WRIGHT, FINLAY & ZAK, LLP, relacionada a mi propiedad ubicada en el: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325** y al préstamo #: **7195665927**, el cual estoy MODIFICANDO actualmente con: OCWEN LOAN SERVICING, LLC (OCWEN). La cual me fue facilitada por el: **CFPB** (Consumer Financial Protection Bureau).

EXHIBIT 003

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Mailing Address: PO BOX 372023, RESEDA, CA 91337

ROBIN P. WRIGHT*
 T. ROBERT FINLAY
 JONATHAN M. ZAK
 GWEN H. RIBAR
 JONATHAN D. FINK
 CHARLES C. MCKENNA
 DANA JONATHON NITZ**
 NICHOLAS G. HOOD
 PATRICIA L. PENNY
 RICHARD D. SIMPSON, Jr.
 PETER M. WATSON
 JAMES J. RAMOS
 MAGDALENA D. KOZINSKA
 HELEN CAYTON
 NICHOLE L. GLOWIN
 CHRISTOPHER L. BENNER***
 RAYMOND A. JEREZA*
 RUBY J. CHAVEZ
 NICOLE S. DUNN
 JOSHUA R. HERNANDEZ
 KATHRYN A. MOORER
 TODD E. CHVAT
 LUKASZ I. WOZNIAK***+*~****
 BRADFORD E. KLEIN***
 RONALD M. ARLAS
 MICHAEL J. GILLIGAN
 CHELSEA A. CROWTON**

www.wrightlegal.net

Email: kpelletier@wrightlegal.net



WRIGHT FINLAY & ZAK LLP
 ATTORNEYS AT LAW

Main Office

4665 MacArthur Court, Suite 200
 Newport Beach, CA 92660
 Main Phone: (949) 477-5050
 Main Fax: (949) 477-9200
 Email Fax: (949) 608-9142

Northern California Office

907 Sir Francis Drake Blvd.
 Kentfield, CA 94904
 Direct Phone (415) 230-4350
 Main Phone: (949) 477-5050
 Main Fax: (949) 608-9142

Nevada Office

5532 S. Fort Apache Rd., Bldg C, Suite 110
 Las Vegas, Nevada 89148
 Main Phone: (702) 475-7964
 Fax: (702) 946-1345

Arizona Office

18444 N. 25th Ave, #420
 Phoenix, AZ 85023
 Main Phone: (602) 845-8898

*/***JOY B. THOMAS
 ***KIM R. LEPORE
 KRISTINA M. PELLETIER
 JENNIFER A. BRADY
 **/+++R. SAMUEL EHLERS
 MICHAEL R. ASATOURIAN
 ~****RENEE M. PARKER
 MARVIN B. ADVIENTO
 +RICHARD J. LEE
 ++++BRIAN P. STEWART
 ROBERT A. OLSON
 ++++SCOTT S. POLLARD
 OLIVIER J. LABARRE
 **RYAN T. O'MALLEY
 JOAN C. SPAEDER-YOUNKIN
 MARLENE C. NOWLIN
 TALINE M. KESHISHIAN
 *PATERNO C. JURANI
 **JORY C. GARABEDIAN
 CORI B. JONES
 ~JAMIN S. NEIL

*Also Admitted in Nevada
 **Admitted only in Nevada
 ***Also Admitted in Arizona
 ****Also Admitted in Washington
 ++Also Admitted in Hawaii
 +Licensed Patent Attorney
 +++Also Admitted in Utah
 ~Also Admitted in Oregon
 ~Admitted only in Arizona
 ++++Of Counsel

January 20, 2015

Via Overnight Delivery

Consumer Financial Protection Bureau
 P.O. Box 4503
 Iowa City, Iowa 52244

*RE: Loan Number
 7195665927*

Re: Complainant/Borrower : Victor Coreas
 Subject Property Address : 18012 Roscoe Blvd, Northridge, California 91325
 CFPB Case No. : 150105-000791

To Whom It May Concern:

This firm represents OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); Ocwen Loan Servicing, LLC ("Ocwen"); and Federal National Mortgage Association ("Fannie Mae") (collectively, "Respondents") with respect to Victor Coreas' ("Complainant") complaint to the Consumer Financial Protection Bureau ("CFPB"), concerning his former home loan (the "Loan") against the above-mentioned real property (the "Property"). This letter shall serve as Respondents' response to Complainant's complaint to the CFPB.

Complainant claims that Respondents wrongfully foreclosed on the Property in March of 2012, and failed to properly review him for a modification of the Loan. Complainant's claims lack merit. Indeed, as detailed below, Complainant brought these allegations under cover of two (2) separate lawsuits filed against Respondents in the California Superior Court, County of Los Angeles; each lawsuit, however, resulted in judgment in favor of Respondents and against Complainant. Despite these judicial judgments, Complainant continues to harass Respondents by continually submitting meritless written complaints to several government agencies, including the Attorney General of California, as well as directly to

Respondents. In fact, Complainant's conduct has become so harassing that Respondents have received fifteen (15) separate documents entitled "Complaint" (all duplicates) from Complainant in the past month.

Complainant's Default on the Loan, Foreclosure, and Eviction

On or about December 8, 2004, Complainant purchased the Property by borrowing \$273,500.00 from Affiliated Funding Corporation. A recorded Deed of Trust secured the Loan with the Property. After its origination, Ocwen began servicing the Loan.

On or about December 1, 2009, Complainant stopped making his Loan payments. As a result, foreclosure proceedings were initiated. On December 7, 2011, two (2) days before the scheduled non-judicial foreclosure auction, Complainant filed for bankruptcy protection. See, *In re: Victor Manuel Coreas*, United States Bankruptcy Court for the Central District of California, Case No. 1:11-bk-24068-VK. Accordingly, the auction was postponed.

On January 3, 2012, the Bankruptcy Court dismissed Complainant's bankruptcy matter due to Complainant's failure to file required documents. Consequently, the non-judicial foreclosure auction of the Property occurred on March 16, 2012. Upon completion of the auction, Fannie Mae acquired title to the Property as the highest bidder. A true and correct copy of the Trustee's Deed Upon Sale for the foreclosure auction is enclosed herewith as Exhibit 1.

In response to Fannie Mae's attempts to recover possession of the Property through eviction proceedings [Los Angeles Superior Court, Case No. 12H04107 (the "UD Action")], Complainant filed a second bankruptcy matter on March 20, 2013 (i.e., over a year after the foreclosure auction). See, *In re: Victor Manuel Coreas*, United States Bankruptcy Court for the Central District of California, Case No. 1:13-bk-11888-AA. On May 8, 2013, the Bankruptcy Court granted Fannie Mae relief from the automatic stay in the Bankruptcy matter. Specifically, the Order provided that Fannie Mae could proceed with evicting Complainant regardless of the Bankruptcy proceedings. Accordingly, on July 3, 2013, pursuant to a Judgment for Possession in favor of Fannie Mae and against Complainant in the UD Action, the Sheriff removed Complainant from the Property.

Complainant's Litigation History

On May 13, 2013, Complainant filed his first lawsuit against OWB and Fannie Mae (the "First Action"). See, Los Angeles Superior Court, Case No. BC508740 (the "First Action"). The First Action challenged the validity of the foreclosure of the Property. The court granted OWB and Fannie Mae's demurrer without leave to amend and entered Judgment against Complainant. A true and correct copy of the Judgment of Dismissal in the First Action is enclosed as Exhibit 2.

On May 22, 2013, during the pendency of the First Action, Complainant filed his second lawsuit against Respondents (the "Second Action"). See, Los Angeles Superior Court, Case No. BC509704 (the "Second Action"). The Second Action also challenged the validity of the foreclosure of the Property. On June 24, 2014, the court in the Second Action ultimately entered Judgment of Dismissal with prejudice in favor of Respondent, and against Complainant. A true and correct copy of the Judgment of Dismissal in the Second Action is enclosed as Exhibit 3.

Communications with Complainant

During the Second Action and despite the completed foreclosure, Complainant made numerous requests to Respondents for a modification of the Loan. On November 14, 2013, this firm sent Complainant a letter, advising him that, due to the foreclosure, the Loan could not be modified. A true and correct copy of the November 14th letter is enclosed as Exhibit 4. Despite this letter, Complainant continued to send numerous documents directly to Respondents. As a result, on February 4, 2014, this firm sent Complainant a second letter, informing him that Respondents were represented by counsel and that Complainant should cease his multiple requests for modification due to the completed foreclosure. A true and correct copy of the February 4th letter is enclosed as Exhibit 5. Note that, between March and April 2014, this firm advised Complainant in person and by notice that his address of record in the Second Action (i.e., the Property address) was invalid. A true and correct copy of the April 23rd notice is enclosed as Exhibit 6. Complainant did not respond to this notice.

On May 1, 2014, in an attempt to resolve the Second Action, this firm inquired of Complainant whether he would settle the Second Action in exchange for a modification review (i.e., a review Complainant was not otherwise entitled to receive as a matter of law due to the 2012 foreclosure). Complainant, however, did not agree to such terms. Instead, on June 27, 2014, Complainant offered to dismiss the Second Action without prejudice in exchange for a rescission of the foreclosure. Respondents rejected Complainant's offer. Thereafter, this firm sent notices to Complainant, formally advising that his requests for modification were denied, which Complainant admits receiving. A true and correct copy of the modification denials are enclosed as Exhibit 7.

Based on the foregoing, Complainant's claims are without merit and, in fact, judicially barred by two civil judgments against him.

If you have any questions regarding this matter, please do not hesitate to contact me.

Sincerely,

WRIGHT, FINLAY & ZAK, LLP

Kristina M. Pelletier, Esq.

KMP
Enclosures



1000



77010

U.S. POSTAGE
PAID
RESEDA, CA
91335
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\$5.54

00103912-17

DENUNCIA / COMPLAINT

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL®

7014 2120 0004 1718 0950

TO: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A;
FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE).
FROM: VICTOR M COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
E-mail: victormanuelcoreas@yahoo.com
Mailing Address: P O BOX 372023, RESEDA, CA 91337

VICTOR M COREAS

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

RE: DENUNCIA / COMPLAINT

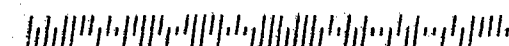
OCWEN FINANCIAL CORPORATION OR OCWEN LOAN SERVICING, LLC

Federal National Mortgage Association (Fannie Mae) and

IndyMac Mortgage Services or OneWest Bank, FSB

Property: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

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

Urgent / Urgente**TO:****Office of the Comptroller of the Currency****Customer Assistance Group****1301 McKinney Street****Suite 3430****Houston, TX 77002**

[PDF pg. 1: Envelope from consumer, English and bilingual]

[PDF pg. 2]

Date: **01/21/2015**

Page 1 of 10
VIA U.S. Mail and Fax

COMPLAINT

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

FROM: VÍCTOR M. COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

Date: **01/21/2015**

Consumer Financial Protection Bureau

Attention: **Director Richard Cordray**

1700 G Street, NW

Washington, D.C. 20552

info@consumerfinance.gov

Consumer Financial Protection Bureau

P.O. Box 4503

Iowa City, Iowa 52244

Fax (855) 237-2392

OFFICE OF THE

FEB 03 2015

**COMPTROLLER OF
THE CURRENCY**

COMPLAINT

TO: 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.

TO WHOM IT MAY CONCERN

RE: LOAN NUMBER **7195665927**

BORROWER: VÍCTOR M. COREAS

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

Richard Cordray

Director of the Consumer Financial Protection Bureau

I am writing to inform you that I received the notification containing **THE RESPONSE** to my **COMPLAINT**, which was **ORIGINALLY** filed with the **State of California Department of Justice**. I actually **APPRECIATE** the response because it gives me the opportunity to give my opinion and **DEFEND MYSELF**... But it is obvious that it is NOT the response that corresponds to my case. For that reason, I am taking this opportunity to **ASK YOU FOR**

Coreas 302/13/15

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)
LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)
BORROWER: VÍCTOR M. COREAS
PROPERTY: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**
Mailing Address: P.O. BOX 372023, RESEDA, CA 91337

[PDF pg. 3]

Date: **01/21/2015**

Page 2 of 10
VIA U.S. Mail and Fax

COMPLAINT

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

FROM: VÍCTOR M. COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

a prudent amount of time to adequately address what the ATTORNEYS WRIGHT, FINLAY & ZAK, LLP said in their letter dated **01/20/2015**.

About this matter: This RESPONSE is NOT OBJECTIVE and leaves a lot to be desired, as it focuses on situations that do NOT go to the heart of the existing problem... All opinions are worthy of respect... But what is NOT worth of respect are **racism, discrimination and abuse of authority... Because: *Tolerance is respect for the freedom that democracy allows.*** RESPECT FOR PEOPLE, FOR THEIR RIGHTS and FOR DUE PROCESS, is an AMERICAN legal principle, where all people have a right to certain minimum guarantees which aim to assure a just and equitable outcome in a suit, allowing one to have the chance to be heard and assert his or her legitimate claims... **Tolerance and democracy** consist of that and do NOT allow for discrimination, violations of civil rights—the *freedom* to one's opinion, of *expression* and to *request*, receive and share information. **Freedom is above any abuse**, arrogance and perversion of justice. Freedom of expression is a fundamental human right that the United Nations Charter of Human Rights enshrines and extends to all citizens and governments by indicating—as the constitutions and laws of the most advanced countries express—that it includes the freedom to seek, receive and share information and ideas, whether orally, in writing, graphically or through any other medium one chooses.

In THE (my) RESPONSE that I will provide in the coming days, I am going to focus on, as I have on other occasions, registering a COMPLAINT and calling things by their proper name, without any meddling or fiddling about... **An aspect that greatly offends and that CANNOT BE TOLERATED BY THE LENDERS and/or BANK:** OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A.; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)... Since for many years now they have been manipulating a series of facts so as to appropriate for themselves my PROPERTY located at **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**, my vehicle and my belongings.

This is why they are talking about HARASSMENT: It turns out that **REQUESTING A LOAN MODIFICATION** from them is HARASSMENT, that filing a **COMPLAINT about FRAUD** is HARASSMENT... So then, where is my RIGHT TO PETITION, my RIGHT TO REQUEST help with saving my property? All of my RIGHTS have been and are being continuously violated because, FOR MANY YEARS NOW I HAVE BEEN REQUESTING something that is JUST and to which I am ENTITLED... But

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)
LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)
BORROWER: VÍCTOR M. COREAS
PROPERTY: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**
Mailing Address: P.O. BOX 372023, RESEDA, CA 91337

[PDF pg. 4]

Date: **01/21/2015**

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VIA U.S. Mail and Fax

COMPLAINT

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

FROM: VÍCTOR M. COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

I always find myself up against a system whose *modus operandi* is constant manipulation, deception, lies, demagoguery, rhetoric, subterfuge and tricks of every kind.

AS FOR THE THREATS THAT WERE EXPRESSED REGARDING “HARASSMENT”... Actually, these types of THREATS ARE NOT GOING TO CHANGE MY POSITION AND DETERMINATION AT ALL...I am going to REPORT FRAUD, just like with all the abuse I have been a victim of, and **am going to continue with the LOAN MODIFICATION PROCESS**, which I STARTED with INDYMAC, continued with INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A.; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) and am currently carrying out with **OCWEN LOAN SERVICING, LLC (OCWEN)**... And so long as OCWEN does not notify me that the process was canceled and/or denied, I am going to move ahead with it: I am nobody's plaything—I deserve respect and have RIGHTS... Therefore, OCWEN has to follow the due process that governs these matters.

*** **COMPLAINT... CURRENTLY:** OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A.; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)... They are eagerly trying to sell my property, and I ask myself: CAN THE BANKS SELL A PROPERTY THAT IS IN THE PROCESS OF A LOAN MODIFICATION?... How is it possible for them to do this?... Can THE BANKS appropriate for themselves a HOME, A VEHICLE and PERSONAL BELONGINGS, that do NOT belong to them?

... And for these reasons, where there exists so much (everything is the result of) manipulation, FRAUD, abuse, SYSTEMATIC VIOLATION OF DUE PROCESS and arrogance...[sic] For that very reason: I AM

CONTINUING TO MOVE AHEAD with the **MODIFICATION OF THE LOAN on my HOME**, located at **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**, with OCWEN LOAN SERVICING, LLC, and IF this STATUS changes, it will only be because I have received an official notification from OCWEN and/or its ATTORNEYS, at my ADDRESS, sent in my NAME and with a real date (on time [sic]), without the use of any subterfuge... But IF this does NOT happen, then I will again be enlarging my file for a

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)
LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)
BORROWER: VÍCTOR M. COREAS
PROPERTY: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**
Mailing Address: P.O. BOX 372023, RESEDA, CA 91337

[PDF pg. 5]

Date: **01/21/2015**

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VIA U.S. Mail and Fax

COMPLAINT

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

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

LOAN MODIFICATION, SOON... whether they like it or not.

Why can nobody stop me from doing this or CAN THEY? [sic]

Why is there so much manipulation in my case?...
Are they afraid... OF THE TRUTH?

ANOTHER THING: I am going to inform the appropriate authorities about these facts and incidents so that they are duly notified.

Thank you in advance for any help, understanding and cooperation you can give me.

Sincerely and respectfully,

[Signature]

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

P.S. As I indicated above, in the coming days I will giving my **RESPONSE** to the LETTER, dated **01/20/2015**, sent to you by the ATTORNEYS **WRIGHT, FINLAY & ZAK, LLP**.

SINCE REPORTING IRREGULARITIES... IS NOT AGAINST THE LAW, I HAVE DECIDED TO REPORT and make public the actions and incidents that I am going to describe... Because I find extremely confusing and suspicious the procedures and actions that have been and are being carried out by: 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, regarding my particular case and in order to appropriate PROPERTIES for themselves... Because I think that they have been and are totally violating my rights and have taken advantage of me and my ignorance of these kinds of transactions, and also because I think that **THE TYPES OF PROCEDURES AND ACTIONS I HAVE DESCRIBED ARE NOT ISOLATED CASES.**

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)
LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)
BORROWER: VÍCTOR M. COREAS
PROPERTY: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**
Mailing Address: P.O. BOX 372023, RESEDA, CA 91337

Date: **01/21/2015**

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VIA U.S. Mail and Fax

COMPLAINT

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

FROM: VÍCTOR M. COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

C. C.

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

2002 Summit Boulevard, 6th Floor
Atlanta, GA 30346

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

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

Consumer Financial Protection Bureau
Attention: Deputy Director Steven L. Antonakes
1700 G Street, NW
Washington, D.C. 20552

HUD

U.S. Department of Housing and Urban Development

John E. Moss Federal Building

Suite 4-200

650 Capital/Mall

Sacramento, CA 95814-3702

Office of Fair Housing and Equal Opportunity
U.S. Department of Housing and Urban Development

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)
LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)
BORROWER: VÍCTOR M. COREAS
PROPERTY: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**
Mailing Address: P.O. BOX 372023, RESEDA, CA 91337

Date: **01/21/2015**

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COMPLAINT

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

FROM: VÍCTOR M. COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

Room 5204
451 7th 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

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)
LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)
BORROWER: VÍCTOR M. COREAS
PROPERTY: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**
Mailing Address: P.O. BOX 372023, RESEDA, CA 91337

[PDF pg. 8]

Date: **01/21/2015**

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VIA U.S. Mail and Fax

COMPLAINT

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

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

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 Gobernador = Governer
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) 323-6341

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 U.S. Department of Treasury
Jacob J. Lew
Secretary of the Treasury
1500 Pennsylvania Ave NW
Washington, DC 20502

...And all the administrative agencies that are necessary.

Reference Control: 70142870000231819539, 70142870000231819546, 70142870000231819553, 70142870000231819522.-

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)
LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)
BORROWER: VÍCTOR M. COREAS
PROPERTY: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**
Mailing Address: P.O. BOX 372023, RESEDA, CA 91337

[PDF pg. 9]

Date: **01/21/2015**

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VIA U.S. Mail and Fax

COMPLAINT

TO: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A.; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)
FROM: VÍCTOR M. COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
E-mail: victormanuelcoreas@yahoo.com
Mailing Address: P.O. BOX 372023, RESEDA, CA 91337

EXHIBIT 001

COMPLAINT... CURRENTLY: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A.; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)... They are eagerly trying to sell my property... A PROPERTY THAT IS IN THE MODIFICATION PROCESS & ADMINISTRATIVE LITIGATION.

LOAN NUMBER: **7195665927**

THE PHOTOGRAPHS CLEARLY SHOW THE FOR-SALE SIGN THAT **Pinnacle Estate Properties, Inc.** HAS IN FRONT OF MY HOME.

EXHIBIT 001

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)
LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)
BORROWER: VÍCTOR M. COREAS
PROPERTY: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**
Mailing Address: P.O. BOX 372023, RESEDA, CA 91337

[PDF pgs. 10-11: Photographs of property]

[PDF pgs. 12-16: Printout from zillow.com, in English]

[PDF pg. 17: Business card, in English]

[PDF pg. 18]

Date: **01/21/2015**

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VIA U.S. Mail and Fax

COMPLAINT

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

FROM: **VÍCTOR M. COREAS**

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

EXHIBIT 002

PHOTOS OF MY VEHICLE, WHICH OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A.; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)... have in their possession and have REFUSED to return to me... As personal belongings which are my property, whose whereabouts I do not know. [sic]

EXHIBIT 002

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VÍCTOR M. COREAS

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

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

[PDF pgs. 19-23: Photographs of vehicle]

Date: **01/21/2015**

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VIA U.S. Mail and Fax

COMPLAINT

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

FROM: VÍCTOR M. COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

EXHIBIT 003

PROOF:

LOAN NUMBER: **7195665927**

LETTER FROM THE ATTORNEYS WRIGHT, FINLAY & ZAK, LLP, regarding my home located at **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325** and loan # **7195665927**, which I am currently MODIFYING with OCWEN LOAN SERVICING, LLC (OCWEN). Which was provided to me by the **CFPB** (Consumer Financial Protection Bureau). [sic]

EXHIBIT 003

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VÍCTOR M. COREAS

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

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

[PDF pgs. 25-27: Letter from Wright, Finlay & Zak, LLP, in English]

Fecha / Date: 01/21/2015

Page 1 of 10
VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

Fecha / Date: 01/21/2015

Consumer Financial Protection Bureau
Attention: **Director Richard Cordray**
1700 G Street, NW
Washington, D.C. 20552
info@consumerfinance.gov

OFFICE OF THE

FEB 03 2015

**COMPTROLLER OF
THE CURRENCY**

Consumer Financial Protection Bureau
P.O. Box 4503
Iowa City, Iowa 52244
Fax (855) 237-2392

DENUNCIA / COMPLAINT

TO: 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.-**

**A QUIEN CORRESPONDA
TO WHOM IT MAY CONCERN**

RE: LOAN NUMBER **7195665927**

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Richard Cordray

Director of the Consumer Financial Protection Bureau

El motivo de la presente es para informarle que recibí la notificación la cual contiene **LA RESPUESTA**, que están otorgando a mi **DENUNCIA** presentada ORIGINALMENTE ante el **Departamento de Justicia del Estado de California** (State of California Department of Justice). La realidad **APRECIO** dicha respuesta, porque me da la oportunidad de opinar y de **DEFENDERME...** Pero es obvio NO es la respuesta que corresponde a mi caso. Por esto mismo aprovecho esta oportunidad y le/s **SOLICITO**

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

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BORROWER: VICTOR M COREAS

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Mailing Address: PO BOX 372023, RESEDA, CA 91337

Coreas 302/13/15

DENUNCIA / COMPLAINT

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

FROM: VICTOR M COREAS

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E-mail: victormanuelcoreas@yahoo.com

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

un tiempo prudencial para referirme adecuadamente a lo indicado por los ABOGADOS WRIGHT, FINLAY & ZAK, LLP, en su carta fechada el: 01/20/2015.

Al respecto: Esta RESPUESTA NO es OBJETIVA y deja mucho que desear, ya que se enfoca en situaciones las cuales NO van al punto preciso de la problemática existente... **Todas las opiniones son respetables...** Pero NO es respetable: **El racismo, la discriminación y el abuso de autoridad...** Porque: La tolerancia es el respeto a la libertad que la democracia permite, EL RESPETO A LAS PERSONAS, SUS DERECHOS y AL DEBIDO PROCESO, es un principio legal ESTADOUNIDENSE; donde toda persona tiene derecho a ciertas garantías mínimas, tendientes a asegurar un resultado justo y equitativo dentro de un proceso, a permitirle tener oportunidad de ser oído y a hacer valer sus pretensiones legítimas... **La tolerancia y la democracia** consisten en eso y NO permite discriminaciones, violaciones a los derechos civiles, a la libertad de opinión, de expresión y a solicitar, recibir e impartir información. **La Libertad está por encima de cualquier abuso,** prepotencia y prevaricación. La libertad de expresión es un derecho fundamental del ser humano que la Carta de los Derechos Humanos de Naciones Unidas consagra y lo hace extensivo a todos los ciudadanos y gobiernos al señalar, como lo expresan todas las constituciones y jurisprudencias de los países más avanzados, que comprende la libertad de buscar, recibir y difundir informaciones e ideas, ya sea de manera oral, por escrito, gráficamente o por cualquier otro procedimiento de su elección.

En LA (mi) RESPUESTA que voy a brindar en los próximos días, voy a enfocarme como ya lo he realizado en otras oportunidades a DENUNCIAR y a llamar a las cosas por su nombre, sin injerencia y manipuleo alguno... **Aspecto que ofende tanto y que NO SOPORTAN LOS PRESTAMISTAS y/o BANCO:** OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A.; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)... Ya que desde hace varios años vienen manipulando una serie de hechos, para con ello apropiarse de mi PROPIEDAD ubicada en el: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325,** mi vehículo y mis pertenencias.

Por esta razón es que hablan de ACOSO: Resulta que el **SOLICITAR LA MODIFICACION DE UN PRESTAMO,** ante ellos es ACOSO, el **DENUNCIAR un FRAUDE** es ACOSO... Entonces en donde esta mi DERECHO DE PETICION, mi DERECHO DE SOLICITAR ayuda para rescatar mi propiedad. Todos mis DERECHOS han y están siendo continuamente violados porque DESDE HACE MUCHOS AÑOS ESTOY SOLICITANDO algo que es JUSTO y a lo cual tengo DERECHO... Pero

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

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

Mailing Address: PO BOX 372023, RESEDA, CA 91337

DENUNCIA / COMPLAINT

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

siempre me encuentro con un sistema cuyo "modus operandi" es una fuente constante de manipulación, engaños, mentiras, demagogia, retórica, subterfugios y trampas de toda clase.

CON RELACION A LAS AMENAZAS EXPRESADAS SOBRE "ACOSO"... La verdad este tipo de AMENAZAS NO VAN A CAMBIAR EN ABSOLUTO MI POSICION Y DETERMINACION... Voy a DENUNCIAR EL FRAUDE, como todos los atropellos de los que estoy siendo víctima y a **seguir adelante con el PROCESO DE MODIFICACION DE PRESTAMO**, el cual INICIO con: **INDYMAC**, continúe con: INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A.; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) y actualmente lo estoy llevando a cabo con: **OCWEN LOAN SERVICING, LLC (OCWEN)**... Y hasta que OCWEN NO me notifique que mi proceso fue cancelado y/o denegado, voy a seguir adelante con el mismo: Yo no soy juguete de nadie, merezco respeto y tengo DERECHOS... Por lo tanto OCWEN tiene que seguir el debido proceso que rigen en este tipo de trámites.

*** **DENUNCIA... ACTUALMENTE:** OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A.; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)... Están afanados vendiendo mi propiedad y yo me pregunto: ¿PUEDEN VENDER LOS BANCOS UNA PROPIEDAD QUE ESTA EN PROCESO DE MODIFICACION DE PRESTAMO?... ¿Cómo es posible que realicen algo así?... ¿Pueden LOS BANCOS apropiarse de una PROPIEDAD, DE UN VEHICULO y de PERTENENCIAS PERSONALES, que NO son de ellos?.

... Y por todas estas razones, donde existe tanta (todo es fruto de la) manipulación, FRAUDE, abuso, VIOLACION SISTEMATICA AL DEBIDO PROCESO y la prepotencia... Por esto mismo: CONTINUO ADELANTE con el trámite de **LA MODIFICACION DEL PRESTAMO de mi PROPIEDAD**, ubicada en el: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325**, con OCWEN LOAN SERVICING, LLC y SI este ESTATUS cambia; únicamente será porque recibo notificación oficial de OCWEN y/o de sus ABOGADOS, en mi DIRECCION, a mi NOMBRE y con fecha real (a tiempo), sin la utilización de subterfugios... Pero SI esto NO sucede: Entonces estaré haciendo una nueva ampliación de mi expediente de

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

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

Mailing Address: PO BOX 372023, RESEDA, CA 91337

Fecha / Date: **01/21/2015**

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VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

MODIFICACION DE PRESTAMO, PROXIMAMENTE... Les guste o NO les guste.-

¿Porque Nadie puede impedirme hacer esto ó SI?

¿Porque tanta manipulación en mi caso?...

¿Le tienen miedo... A LA VERDAD?

OTRO: De estos hechos y sucesos voy a informar a las autoridades correspondientes para que estén debidamente notificados al respecto.

Sin otro particular me despido, agradeciéndole 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

E-mail: victormanuelcoreas@yahoo.com

Mailing Address: PO BOX 372023, RESEDA, CA 91337

P.D. Como lo indico arriba en estos días voy a estarle dando **LA RESPUESTA**, que corresponde a la CARTA de fecha: **01/20/2015**, que le/s enviaron los ABOGADOS: **WRIGHT, FINLAY & ZAK, LLP.** -

COMO DENUNCIAR HECHOS ANOMALOS... NO ES CONTRA LA LEY, HE TOMADO LA DECISION DE INFORMAR y hacer público los actos y acontecimientos que voy a describir... Porque me parecen sumamente confusos y sospechosos los procedimientos y acciones que han y están llevando a cabo tanto: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE) y LOS ABOGADOS WRIGHT, FINLAY & ZAK, LLP, sobre mi caso en particular y para apropiarse de las PROPIEDADES... Porque creo que ellos han y están violando totalmente mis derechos y se han aprovechado de mi persona, por desconocer de este tipo de transacciones; también porque considero que **ESTE TIPO DE PROCEDIMIENTOS Y HECHOS DESCRITOS NO SON CASOS AISLADOS.**

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

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VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

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

FROM: VICTOR M COREAS

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E-mail: victormanuelcoreas@yahoo.com

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

C. C.

Ocwen Loan Servicing, LLC

Attention: Office of the Consumer Ombudsman

P. O. BOX 785061

Orlando, FL 32878-5061

E-mail: Ombudsman@ocwen

2002 Summit Boulevard, 6th Floor
Atlanta, GA 30346

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

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

Consumer Financial Protection Bureau

Attention: Deputy Director Steven L. Antonakes

1700 G Street, NW

Washington, D.C. 20552

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.

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

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VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

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

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18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

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

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

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VIA U.S. Mail and Fax

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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
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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. -

Control de Ref. 70142870000231819539, 70142870000231819546, 70142870000231819553, 70142870000231819522.-

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)
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E-mail: victormanuelcoreas@yahoo.com

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

EXHIBIT 001

DENUNCIA... ACTUALMENTE: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A; FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE)... Están afanados vendiendo mi propiedad... PROPIEDAD QUE ESTA EN PROCESO DE MODIFICACION & EN LITIGIO ADMINISTRATIVO.

LOAN NUMBER: 7195665927.

LAS FOTOGRAFIAS MUESTRAN CLARAMENTE EL ROTULO DE VENTA QUE TIENE Pinnacle Estate Properties, Inc., FRENTE A MI PROPIEDAD.-

EXHIBIT 001

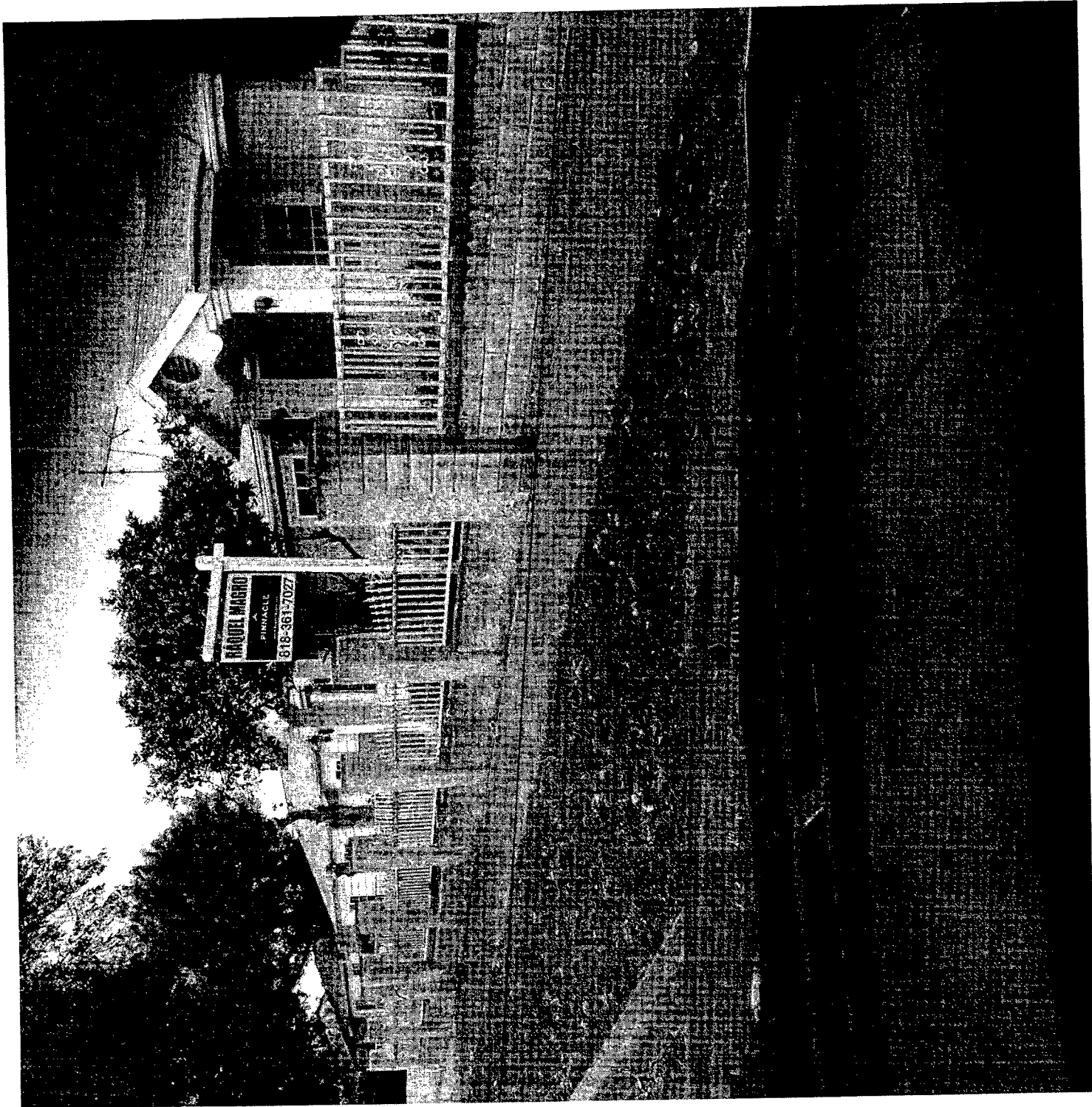
LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

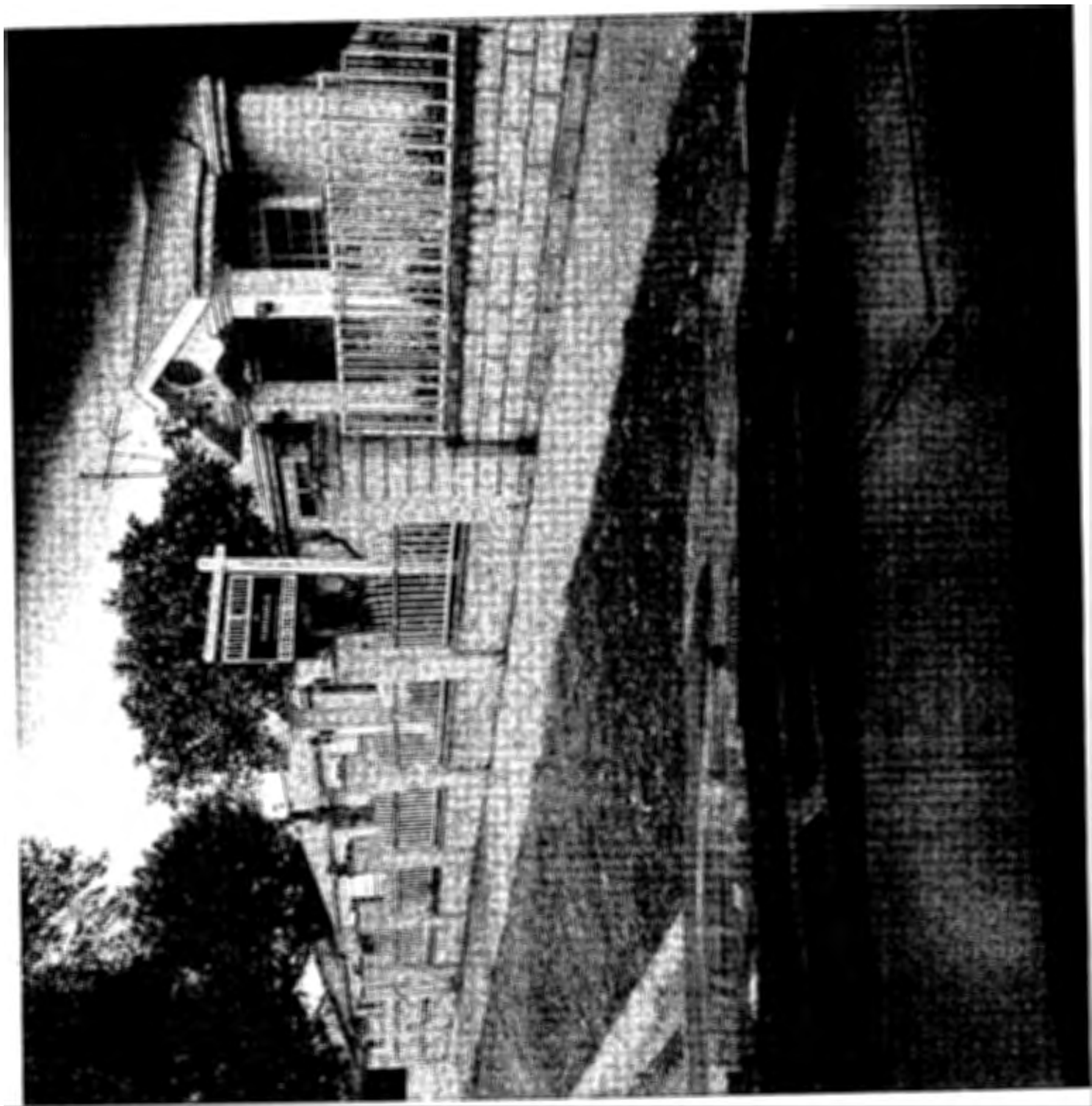
LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Mailing Address: PO BOX 372023, RESEDA, CA 91337





1/21/2015

18012 Roscoe Blvd, Northridge, CA 91325 - Foreclosure - Zillow

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18012 ROSCOE BLVD., NORT
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House For Sale
\$449,000

6 bd, 2 ba, 1,649 sqft
18019 Burton St, Reseda, CA



Foreclosed

Foreclosure Est.: \$378K
4 bd, 2 ba, 1,212 sqft
18012 Roscoe Blvd, Northridge, CA

Save this search to get email alerts when listings hit the market.

WHY USE ZILLOW?

Zillow is perfect for searching homes for sale in the United States. By analyzing real estate information on millions of homes for sale across the United States, we calculate home values (Zestimates) and the Zillow Home Value Price Index.

Disclaimer: School attendance zone boundaries are supplied by Maponics and are subject to change. Check with the applicable school district prior to making a decision based on these boundaries.

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http://www.zillow.com/homes/18012-ROSCOE-BLVD.,-NORTHRIDGE,-CA-91325_rb/

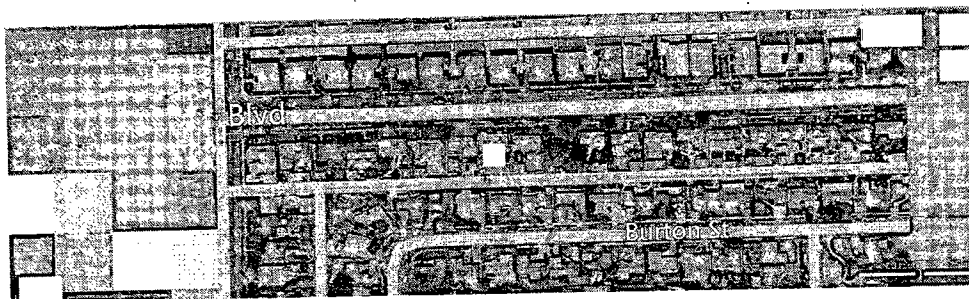
1/21/2015

18012 Roscoe Blvd, Northridge, CA 91325 - Foreclosure - Zillow

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18012 Roscoe Blvd,
Northridge, CA 91325

4 beds · 2 baths · 1,212 sqft

♥ **FORECLOSED**

Foreclosure Estimate: \$378,237

Below Zestimate®: \$42K (10%)

CONTACT A FORECLOSURE SPECIALIST

Find foreclosure specialists in your area. Visit our professional directory.

Find a foreclosure specialist.

CALLING ALL CONTRACTORS, INVESTORS AND DO IT YOURSELFERS...Bring your imagination / know-how and RUN to this Fannie Mae Homelink property that needs a little TLC to shine!!! This completely gated residence offers mature fruit trees, grassy front lawn, flowering gardens and bonus living quarters (permits unknown, Buyer to verify additional sq ft). Living room offers tile flooring, ceiling fan and step down access to a quaint family room that offers tile wall accent and fireplace. Kitchen...

More ▾

FACTS

- Lot: 6,969 sqft
- Single Family
- Last sold: Apr 1988 for \$127,000
- Built in 1954
- 9787 days on Zillow

FEATURES

- Flooring: Carpet, Tile
- Parking: Garage - Attached, 0 space

More ▾

[County website](#) [See data sources](#)

Foreclosure Information ●

AUG 6 2012	Foreclosed	\$324,700	The lender, ONEWEST BANK FSB , has taken ownership of this property through a foreclosure auction for the amount of \$324,700 . The lender may list it for sale as a foreclosure property in the future. Zillow's Foreclosure Estimate predicts this property will sell for \$378,237 .
DEC 9 2011	Foreclosure auction		The owner of this property was served a Notice of Sale, which led to foreclosure and the lender taking ownership. A foreclosure auction was held on 12/09/11 .
MAR 4 2010	Home in default	\$11,677 past due	The owner of this property has been served a Notice of Default.
DEC 14 2004	Loan issued		A loan was issued by ONEWEST BANK FSB on 12/14/04 .
APR 5 1988	Previous sale	\$127,000	This home last sold for \$127,000 .

More ▾

[Learn more at Zillow Foreclosure Center](#)

Zestimate Details

Add owner estimate

http://www.zillow.com/homes/18012-ROSCOE-BLVD,-NORTHBRIDGE,-CA-91325_rb/

1/21/2015

18012 Roscoe Blvd, Northridge, CA 91325 - Foreclosure - Zillow

Zestimate®

\$420,264

- \$1,200 Last 30 days

\$399K \$441K

Zestimate range

Rent Zestimate®

\$2,375/mo

-\$21 Last 30 days

\$2.2K \$2.9K

Zestimate range

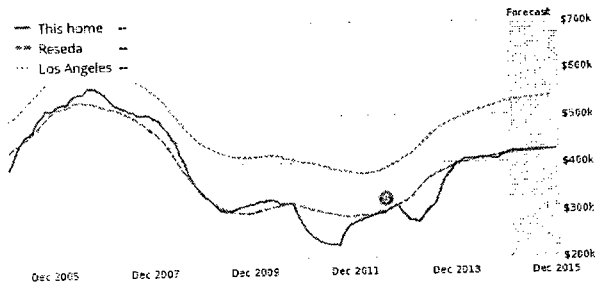
Zestimate forecast®

\$426,400

+1.5%
One year

Zestimate -

1 year 5 years 10 years



Price History

DATE	EVENT	PRICE	\$/SQFT	SOURCE
01/13/15	Listing removed	\$369,900	\$305	Pinnacle Estat...
12/27/14	Listed for sale	\$369,900 +13.9%	\$305	Pinnacle Estat...
08/06/12	Sold: Foreclosed to lender	\$324,700 +15.6%	\$267	Public Record

More ▾

Tax History

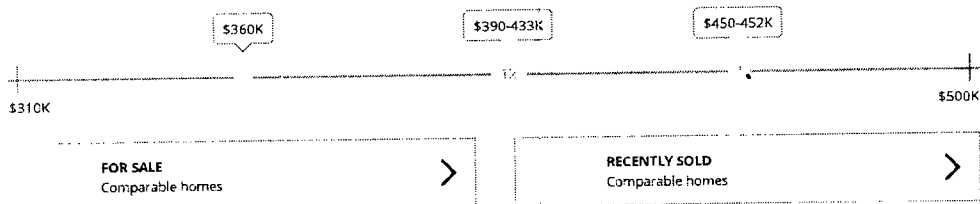
Find assessor information on the county website

YEAR	PROPERTY TAXES	CHANGE	TAX ASSESSMENT	CHANGE
2014	\$4,340 +11.1%	+11.1%	\$343,551	+0.5%
2013	\$3,907 -20.2%	-20.2%	\$342,000	+15.0%
2012	\$4,894 --	--	\$296,516	-21.9%

More ▾

Comparable Homes

Homes like this sold for \$360-452K.



Popularity on Zillow

Trending! This home is one of the top 10% most visited in the neighborhood this week.

♥ 11 shoppers saved
this home to their list of favorites

Mortgages

HOME PRICE	DOWN PAYMENT	CREDIT SCORE
\$420,264	\$84,053	20%
		720-739

http://www.zillow.com/homes/18012-ROSCOE-BLVD.,-NORTHridge,-CA-91325_rb/

1/21/2015

18012 Roscoe Blvd, Northridge, CA 91325 - Foreclosure - Zillow

\$1,581/mo
3.915% APR - 3.875% Rate

[View Details](#)



★★★★★ 48 Reviews
Citibank
NMLS LIC. #: 412915

\$1,533/mo
3.625% APR - 3.625% Rate

[View Details](#)



★★★★★ 1,354 Reviews
eRates Mortgage
NMLS LIC. #: 1071

\$1,533/mo
3.637% APR - 3.625% Rate

[View Details](#)



★★★★★ 1,132 Reviews
Sebanic Financial
NMLS LIC. #: 66247

[See all of your results](#)

[Get Preapproved with Wells Fargo](#)

Home Expenses

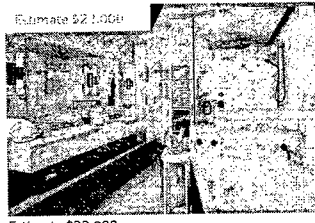
FURNITURE	Hayneedle	Living Room: \$459+	View More
HOME INSURANCE	HonestPolicy.com	\$95 /mo	View More
PROPERTY TAX	County website	\$4,340/yr	

Home Design

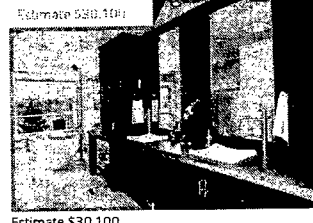
Thinking remodel? See home ideas and estimates on Zillow Digs.



Estimate \$23,100
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Estimate \$30,100
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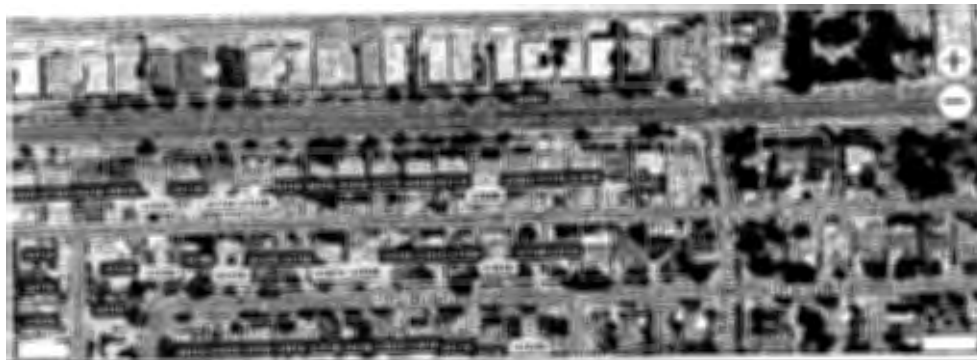
Neighborhood

MARKET GUIDE

Zillow predicts Reseda home values will rise 2.1% next year, compared to a 2.6% rise for Los Angeles as a...
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Walk Score® 21/100 (Car-Dependent)

[List of nearby homes](#)

Nearby Schools in Los Angeles

SCHOOL RATING



Carson Street Elementary (reseda)

GRADES DISTANCE

K-5 0.1 mi

http://www.zillow.com/homes/18012-ROSCOE-BLVD,-NORTHRIDGE,-CA-91325_rb/

1/21/2015

18012 Roscoe Blvd, Northridge, CA 91325 - Foreclosure - Zillow

See more details about this property

out of 10

4 Northridge Middle (assigned)

5-9 0.3 mi

out of 10

8 Grover Cleveland Charter High (assigned)

7-12 1.4 mi

out of 10

Data by GreatSchools.org

More schools in Los Angeles

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Civic Center-Little Tokyo Homes For Sale
Fashion District Homes For Sale
Foreclosed
4 bd, 2 ba
1,212 sqft
Foreclosure Est: \$378K
More
More

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90004 Homes For Sale
90011 Homes For Sale
90019 Homes For Sale
90025 Homes For Sale
90026 Homes For Sale
More

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18012 Roscoe Blvd, Northridge, CA 91325 is a single family home of 1,212 sqft on a lot of 6,969 sqft (or 0.16 acres). Zillow's Zestimate® for 18012 Roscoe Blvd is \$420,264 and the Rent Zestimate® is \$2,375/mo. This single family home has 4 bedrooms, 2 baths, and was built in 1954. The 6 bed single family home at 18019 Burton St in Reseda is comparable and for sale for \$449,000. This home is located in Reseda, Reseda in zip code 91335. Civic Center-Little Tokyo and Fashion District are nearby neighborhoods. Nearby ZIP codes include 91342 and 90025. Kagel Canyon, Santa Clarita, and Monte Nido are nearby cities.

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10328 Sepulveda Blvd. • Mission Hills, CA 91345
raquelmagro@earthlink.net • www.raquelmagro.com

Fecha / Date: **01/21/2015**

Page 9 of 10
VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

EXHIBIT 002

FOTOGRAFIAS DE MI VEHICULO EL CUAL: 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)... Como pertenencias personales que son de mi propiedad, las cuales ignoro su paradero.

EXHIBIT 002

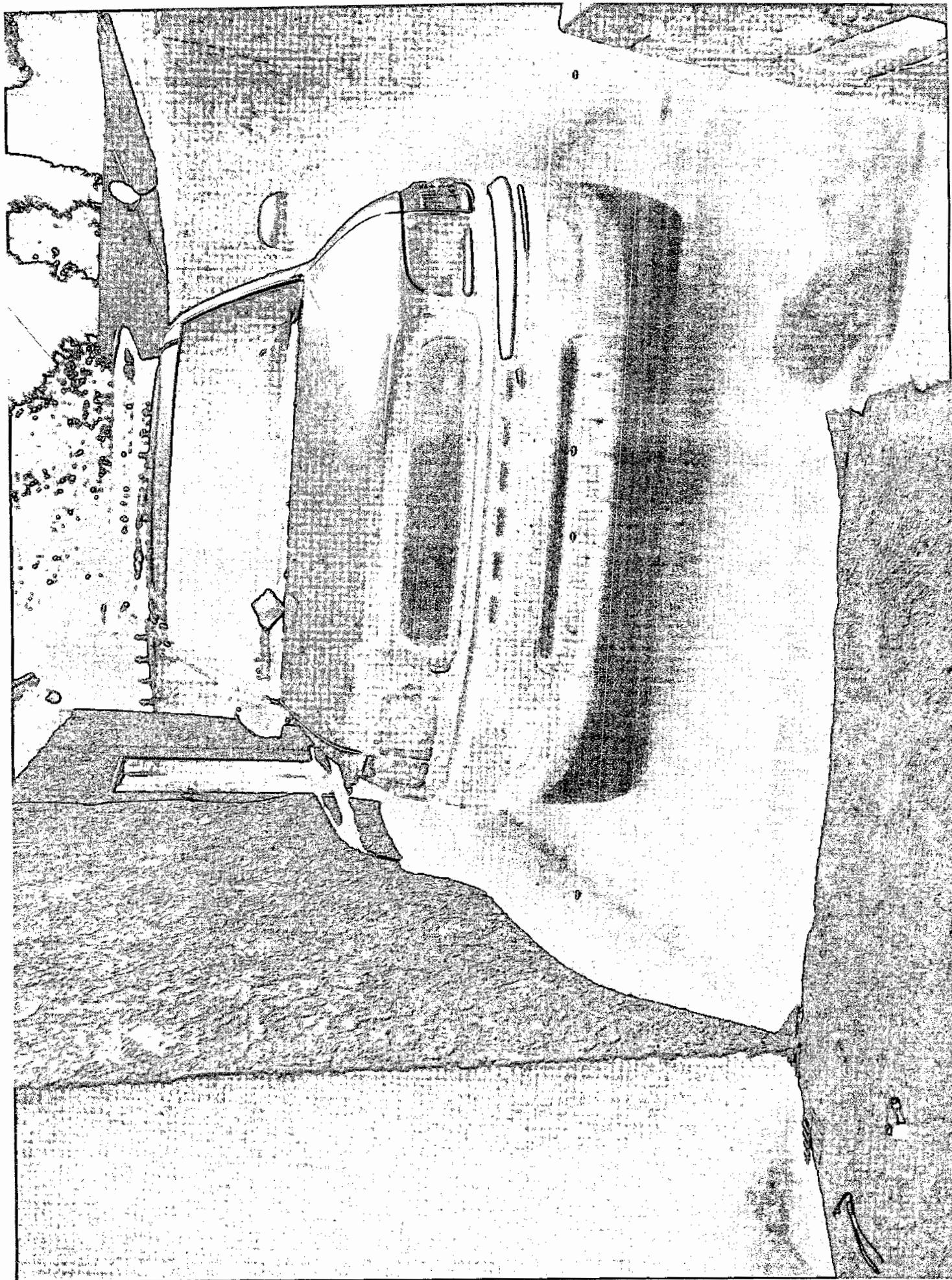
LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

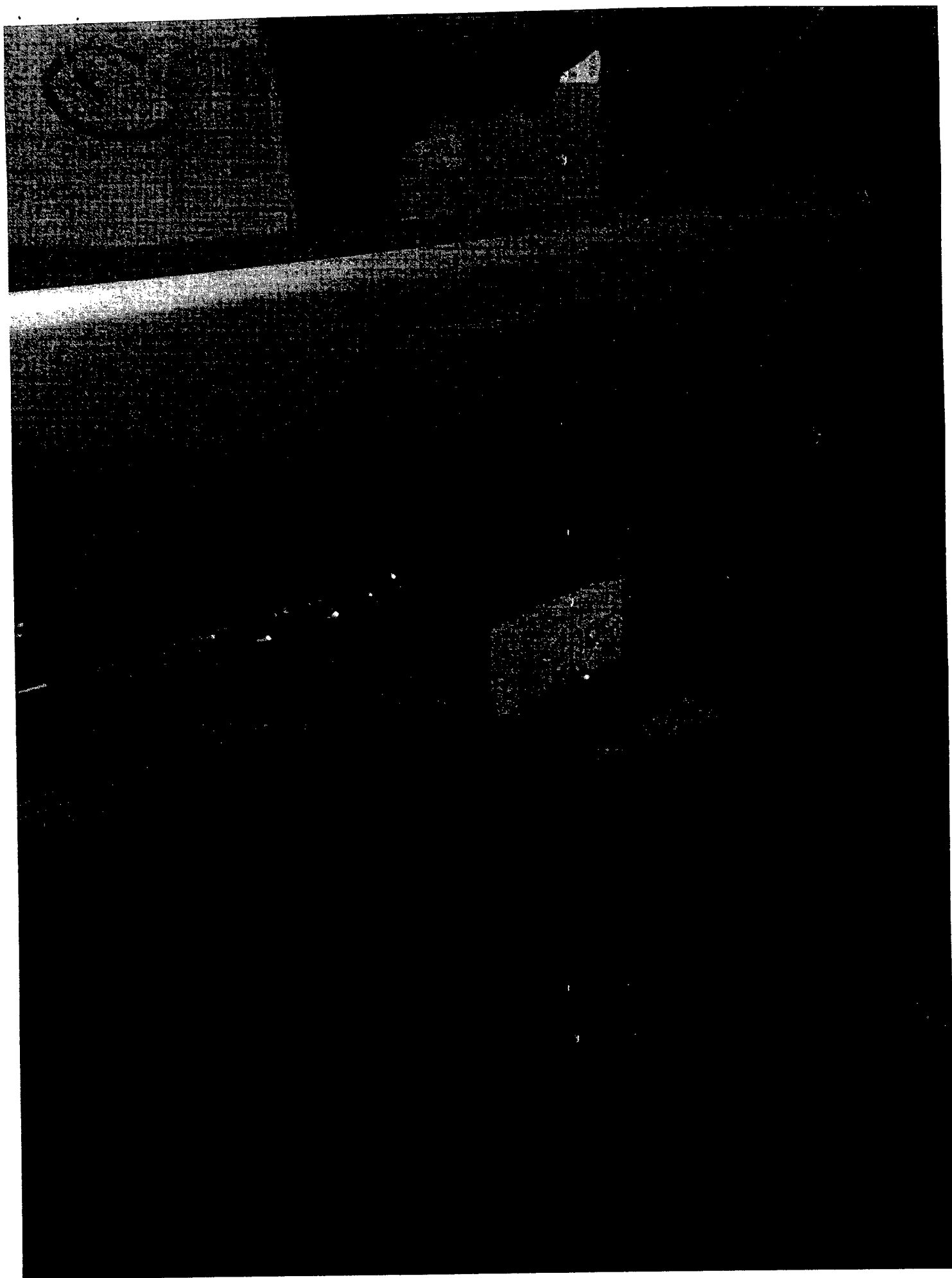
BORROWER: VICTOR M COREAS

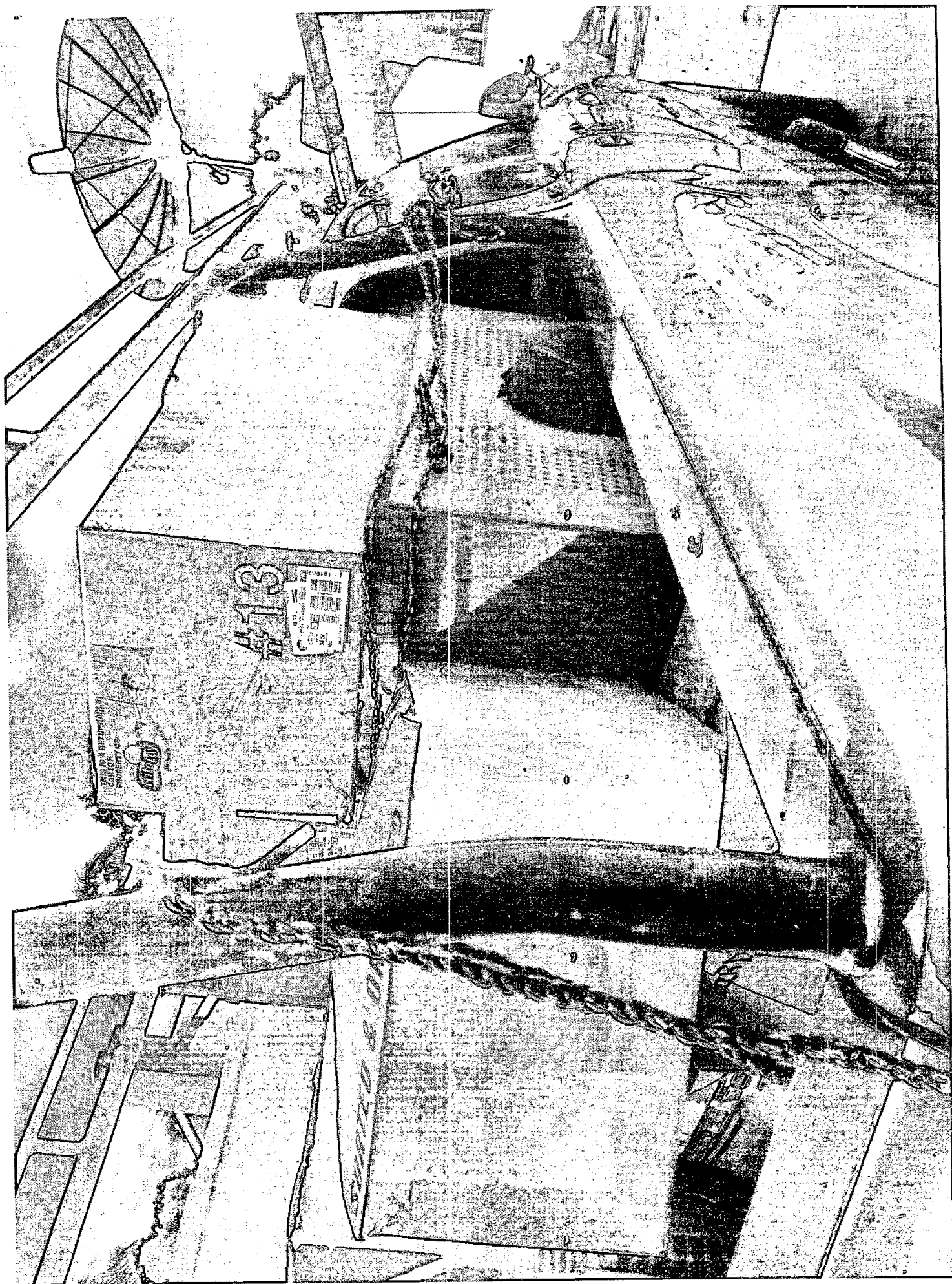
PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

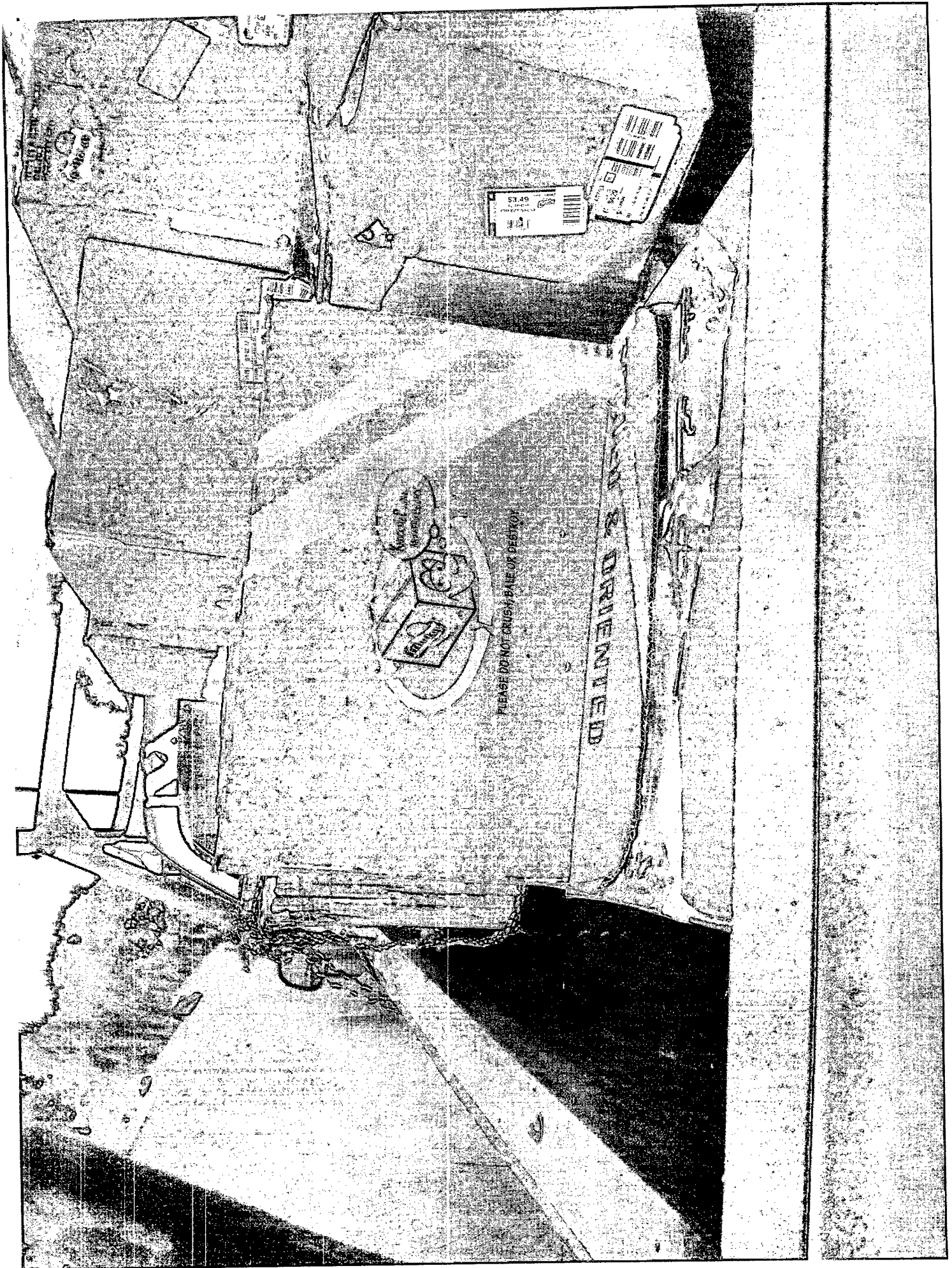
Mailing Address: PO BOX 372023, RESEDA, CA 91337



602949







Fecha / Date: 01/21/2015

Page 10 of 10
VIA U.S. Mail and Fax

DENUNCIA / COMPLAINT

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

FROM: VICTOR M COREAS

18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

E-mail: victormanuelcoreas@yahoo.com

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

EXHIBIT 003

CONSTANCIA:

LOAN NUMBER: 7195665927

CARTA DE LOS ABOGADOS: WRIGHT, FINLAY & ZAK, LLP, relacionada a mi propiedad ubicada en el: **18012 ROSCOE BLVD., NORTHRIDGE, CA 91325** y al préstamo #: **7195665927**, el cual estoy MODIFICANDO actualmente con: OCWEN LOAN SERVICING, LLC (OCWEN). La cual me fue facilitada por el: **CFPB** (Consumer Financial Protection Bureau).

EXHIBIT 003

LOAN NUMBER: 7195665927 (OCWEN LOAN SERVICING, LLP)

LOAN NUMBER: 1005357270 (INDYMAC MORTGAGE SERVICES)

BORROWER: VICTOR M COREAS

PROPIEDAD: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

Mailing Address: PO BOX 372023, RESEDA, CA 91337

ROBIN P. WRIGHT*
 T. ROBERT FINLAY
 JONATHAN M. ZAK
 GWEN H. RIBAR
 JONATHAN D. FINK
 CHARLES C. MCKENNA
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www.wrightlegal.net

Email: kpelletier@wrightlegal.net



WRIGHT FINLAY & ZAK LLP
 ATTORNEYS AT LAW

Main Office

4665 MacArthur Court, Suite 200
 Newport Beach, CA 92660
 Main Phone: (949) 477-5050
 Main Fax: (949) 477-9200
 Email Fax: (949) 608-9142

Northern California Office

907 Sir Francis Drake Blvd.
 Kentfield, CA 94904
 Direct Phone (415) 230-4350
 Main Phone: (949) 477-5050
 Main Fax: (949) 608-9142

Nevada Office

5532 S. Fort Apache Rd., Bldg C, Suite 110
 Las Vegas, Nevada 89148
 Main Phone: (702) 475-7964
 Fax: (702) 946-1345

Arizona Office

18444 N. 25th Ave, #420
 Phoenix, AZ 85023
 Main Phone: (602) 845-8898

*/***JOY B. THOMAS
 ***KIM R. LEPORE
 KRISTINA M. PELLETIER
 JENNIFER A. BRADY
 **/+++R. SAMUEL EHLERS
 MICHAEL R. ASATOURIAN
 ~****RENEE M. PARKER
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 **JORY C. GARABEDIAN
 CORI B. JONES
 ~JAMIN S. NEIL

*Also Admitted in Nevada
 **Admitted only in Nevada
 ***Also Admitted in Arizona
 ****Also Admitted in Washington
 ++Also Admitted in Hawaii
 +Licensed Patent Attorney
 +++Also Admitted in Utah
 ~Also Admitted in Oregon
 ~Admitted only in Arizona
 ++++Of Counsel

January 20, 2015

Via Overnight Delivery

Consumer Financial Protection Bureau
 P.O. Box 4503
 Iowa City, Iowa 52244

*RE: Loan Number
 7195665927*

Re: Complainant/Borrower : Victor Coreas
 Subject Property Address : 18012 Roscoe Blvd, Northridge, California 91325
 CFPB Case No. : 150105-000791

To Whom It May Concern:

This firm represents OneWest Bank, N.A., formerly known as OneWest Bank, FSB ("OWB"); Ocwen Loan Servicing, LLC ("Ocwen"); and Federal National Mortgage Association ("Fannie Mae") (collectively, "Respondents") with respect to Victor Coreas' ("Complainant") complaint to the Consumer Financial Protection Bureau ("CFPB"), concerning his former home loan (the "Loan") against the above-mentioned real property (the "Property"). This letter shall serve as Respondents' response to Complainant's complaint to the CFPB.

Complainant claims that Respondents wrongfully foreclosed on the Property in March of 2012, and failed to properly review him for a modification of the Loan. Complainant's claims lack merit. Indeed, as detailed below, Complainant brought these allegations under cover of two (2) separate lawsuits filed against Respondents in the California Superior Court, County of Los Angeles; each lawsuit, however, resulted in judgment in favor of Respondents and against Complainant. Despite these judicial judgments, Complainant continues to harass Respondents by continually submitting meritless written complaints to several government agencies, including the Attorney General of California, as well as directly to

Respondents. In fact, Complainant's conduct has become so harassing that Respondents have received fifteen (15) separate documents entitled "Complaint" (all duplicates) from Complainant in the past month.

Complainant's Default on the Loan, Foreclosure, and Eviction

On or about December 8, 2004, Complainant purchased the Property by borrowing \$273,500.00 from Affiliated Funding Corporation. A recorded Deed of Trust secured the Loan with the Property. After its origination, Ocwen began servicing the Loan.

On or about December 1, 2009, Complainant stopped making his Loan payments. As a result, foreclosure proceedings were initiated. On December 7, 2011, two (2) days before the scheduled non-judicial foreclosure auction, Complainant filed for bankruptcy protection. See, *In re: Victor Manuel Coreas*, United States Bankruptcy Court for the Central District of California, Case No. 1:11-bk-24068-VK. Accordingly, the auction was postponed.

On January 3, 2012, the Bankruptcy Court dismissed Complainant's bankruptcy matter due to Complainant's failure to file required documents. Consequently, the non-judicial foreclosure auction of the Property occurred on March 16, 2012. Upon completion of the auction, Fannie Mae acquired title to the Property as the highest bidder. A true and correct copy of the Trustee's Deed Upon Sale for the foreclosure auction is enclosed herewith as Exhibit 1.

In response to Fannie Mae's attempts to recover possession of the Property through eviction proceedings [Los Angeles Superior Court, Case No. 12H04107 (the "UD Action")], Complainant filed a second bankruptcy matter on March 20, 2013 (i.e., over a year after the foreclosure auction). See, *In re: Victor Manuel Coreas*, United States Bankruptcy Court for the Central District of California, Case No. 1:13-bk-11888-AA. On May 8, 2013, the Bankruptcy Court granted Fannie Mae relief from the automatic stay in the Bankruptcy matter. Specifically, the Order provided that Fannie Mae could proceed with evicting Complainant regardless of the Bankruptcy proceedings. Accordingly, on July 3, 2013, pursuant to a Judgment for Possession in favor of Fannie Mae and against Complainant in the UD Action, the Sheriff removed Complainant from the Property.

Complainant's Litigation History

On May 13, 2013, Complainant filed his first lawsuit against OWB and Fannie Mae (the "First Action"). See, Los Angeles Superior Court, Case No. BC508740 (the "First Action"). The First Action challenged the validity of the foreclosure of the Property. The court granted OWB and Fannie Mae's demurrer without leave to amend and entered Judgment against Complainant. A true and correct copy of the Judgment of Dismissal in the First Action is enclosed as Exhibit 2.

On May 22, 2013, during the pendency of the First Action, Complainant filed his second lawsuit against Respondents (the "Second Action"). See, Los Angeles Superior Court, Case No. BC509704 (the "Second Action"). The Second Action also challenged the validity of the foreclosure of the Property. On June 24, 2014, the court in the Second Action ultimately entered Judgment of Dismissal with prejudice in favor of Respondent, and against Complainant. A true and correct copy of the Judgment of Dismissal in the Second Action is enclosed as Exhibit 3.

Communications with Complainant

During the Second Action and despite the completed foreclosure, Complainant made numerous requests to Respondents for a modification of the Loan. On November 14, 2013, this firm sent Complainant a letter, advising him that, due to the foreclosure, the Loan could not be modified. A true and correct copy of the November 14th letter is enclosed as Exhibit 4. Despite this letter, Complainant continued to send numerous documents directly to Respondents. As a result, on February 4, 2014, this firm sent Complainant a second letter, informing him that Respondents were represented by counsel and that Complainant should cease his multiple requests for modification due to the completed foreclosure. A true and correct copy of the February 4th letter is enclosed as Exhibit 5. Note that, between March and April 2014, this firm advised Complainant in person and by notice that his address of record in the Second Action (i.e., the Property address) was invalid. A true and correct copy of the April 23rd notice is enclosed as Exhibit 6. Complainant did not respond to this notice.

On May 1, 2014, in an attempt to resolve the Second Action, this firm inquired of Complainant whether he would settle the Second Action in exchange for a modification review (i.e., a review Complainant was not otherwise entitled to receive as a matter of law due to the 2012 foreclosure). Complainant, however, did not agree to such terms. Instead, on June 27, 2014, Complainant offered to dismiss the Second Action without prejudice in exchange for a rescission of the foreclosure. Respondents rejected Complainant's offer. Thereafter, this firm sent notices to Complainant, formally advising that his requests for modification were denied, which Complainant admits receiving. A true and correct copy of the modification denials are enclosed as Exhibit 7.

Based on the foregoing, Complainant's claims are without merit and, in fact, judicially barred by two civil judgments against him.

If you have any questions regarding this matter, please do not hesitate to contact me.

Sincerely,

WRIGHT, FINLAY & ZAK, LLP

Kristina M. Pelletier, Esq.

KMP
Enclosures



1000



77010

U.S. POSTAGE
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RESEDA, CA
91335
JAN 30, 15
AMOUNT

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00103912-17

DENUNCIA / COMPLAINT

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL®

7014 2120 0004 1718 0950

TO: OCWEN LOAN SERVICING, LLC (OCWEN); INDYMAC MORTGAGE SERVICES, a division of ONEWEST BANK, N.A;
FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE).
FROM: VICTOR M COREAS
18012 ROSCOE BLVD., NORTHRIDGE, CA 91325
E-mail: victormanuelcoreas@yahoo.com
Mailing Address: P O BOX 372023, RESEDA, CA 91337

VICTOR M COREAS

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

RE: DENUNCIA / COMPLAINT

OCWEN FINANCIAL CORPORATION OR OCWEN LOAN SERVICING, LLC

Federal National Mortgage Association (Fannie Mae) and

IndyMac Mortgage Services or OneWest Bank, FSB

Property: 18012 ROSCOE BLVD., NORTHRIDGE, CA 91325

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

Urgent / Urgente**TO:****Office of the Comptroller of the Currency****Customer Assistance Group****1301 McKinney Street****Suite 3430****Houston, TX 77002**