

Case 1

Scenario- Homeowners were in default and were referred to us. We completed our services and their issue was resolved by Litton Loan Servicing in less than 30 days.

Result- The interest rate of 1st lien mortgage of 7.400% Adjustable Rate was lowered to 5.860% Fixed reducing monthly payments from \$1,922.75 to \$899.83

The interest rate of 2nd lien mortgage of 11.075% was lowered to 5.840% reducing monthly payments from \$728.08 to \$298.04

CONSUMER COMPLAINT

Attention: White Collar Crimes Supervisor (Mortgage Fraud Division)

Name:	[REDACTED]	Date:	09/28/08
Address:	[REDACTED] Ariana Ct.		
City, State, Zip:	Palmdale, Ca. 93551-3967	Daytime Phone Number:	(661) [REDACTED]
Full Name:	Litton Loan Servicing	Account#:	[REDACTED]
Address:	4828 Loop Central Drive		
City, State, Zip:	Houston, TX 77081-2122	Phone Number:	(800)999-8501
Branch/Person Dealt With:	Ogie Obaseki (310) 246-1430	License#: (if known)	N/A
Grace Financial Group, Inc. 433 N. Camden Dr. Suite 400 Beverly Hills, CA. 90210			

Mortgage Fraud and Predatory Lending Practices

Summary of Complaint and Requested Relief**:

Exhibit 1 (Application Fraud)

– Borrower's income was Fabricated or Inflated to meet the minimum debt-ratios or cash reserves required for loan approval. Product steering.

Exhibit 2 (Predatory Lending Practices)

– Fiduciary Duty Breach, Absence of Due Diligence, Disregarding borrower's ability to repay the loan.

As a result of the above aforementioned, Impossibility to perform, Truth in Lending Act, Regulation Z, Home Ownership Equity Protection Act, Business and Professions Code and various California Civil Code Violations(e.g. 2920 – 2944.5) EXISTS.

**** Exhibits Attached**

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

Submitted by:	[REDACTED]	Date:	09/28/2008
Borrower			

Loan Audited by:	Robert Tapia	Date:	09/28/2008
Consumer Advocate for Avenue S			

Cc: (IRS-CID) Internal Revenue-Criminal Investigation Division, (FBI) Federal Bureau of Investigation, (FTC) Federal Trade Commission, (DRE) Department of Real Estate, (DOJ) Department of Justice, (FDIC) Federal Deposit Insurance Corporation, Ca State Bar, Ca Dept. of Corporations, FINCEN, And Specific Bank Regulator.

Mortgage Loan Reviewed by Avenue S Mortgage Document Auditing, Inc Ca. Lic# 2838913
 url: <http://avenue-s.us> and <http://avenue-s.info> Ph/Vm: (661)860-4978 * (661)860-4950