

ATTENTION - CHIEF JUSTICES & ATTORNEY GENERALS

A recent decision by Bankruptcy Judge Michael B. Kaplan has revealed an ongoing and fraudulent abuse of the legal process by banks and their legal representatives.

Below is a summary and application of the well-reasoned, clear, and methodical analysis contained in *In re Gordon A. Washington* (Gordon A. Washington v. Specialized Loan Servicing, LLC, and The Bank of New York Mellon, Case No. 14-14573-TBA, Adv. Pro. No. 14-01319-TBA; US Bankruptcy Court New Jersey District; Decision -November 5, 2014) ---

N.J.S.A. § 12A:3-118(a) and N.J.S.A. § 2A:50-56.1(a) and (c), require that a foreclosure Complaint in New Jersey is filed within the six (6) year statute of limitations that commences with the acceleration of the Note, based on the default date.

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Banks certainly can count to 6, but nationwide they and their legal representatives have intentionally and systematically used and misused RMBS (Residential Mortgage Backed Securities) as a way to confuse homeowners and the Courts while ignoring the statute of limitations in states that have shorter filing periods.

[See various postings regarding #DEEP6FRAUD on --

[www.HurtingHomeOwners.com](http://www.HurtingHomeOwners.com) and [www.Twitter.com/HurtinHomeOwner](http://www.Twitter.com/HurtinHomeOwner) ]

Please investigate these egregious violations of the public trust, and demand that banks amend their practices and make restitution to all defrauded homeowners.

If I can be of further assistance, feel free to contact me.

Whistleblower Carolyn Bailey

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