

April 28, 2014

Eric H. Holder, Jr., Attorney General  
US Department of Justice  
950 Pennsylvania Avenue, NW  
Washington, DC 20530-0001  
Certified # 7010 0290 0002 8294 1524

Mary Jo White, Chair  
US Securities and Exchange Commission  
100 F Street, NE  
Washington, DC 20549  
Certified # 7010 0290 0002 8294 1531

Director Richard Cordray  
Consumer Financial Protection Bureau  
1700 G Street, NW  
Washington, D.C. 20552  
Certified # 7010 2780 0001 5906 8219

**RE: Conspiracy and Fraudulent “Deep-6” RMBS Cases**  
**[Residential Mortgage Backed Securities]**

Dear Officials:

This letter is a follow-up to various correspondences previously addressed to your offices regarding the above referenced topic.

How are those **investigative interrogatories** coming along ?

Have the below named New Jersey, Pennsylvania, and New York lenders’ legal reps (and others) been served with the first set of **subpoenas** ?

1) Drake Loeb

<http://www.drakeloeb.com/>

<http://origin-www.martindale.com/Drake-Loeb-Heller-Kennedy-Gogerty/law-firm-2789266.htm>

2) Fein Such

<http://www.feinsuch.com/practice-areas/collections/we-collect-in-new-jersey/>

<http://www.martindale.com/Fein-Such-Kahn-Shepard-PC/law-firm-906757-peer-review-ratings.htm>

3) Frenkel Lambert

<https://www.flwlaw.com/>

<http://www.martindale.com/Frenkel-Lambert-Weiss-Weisman/392465-law-firm-office.htm>

4) Kivitz McKeever

<http://www.martindale.com/Jay-E-Kivitz/25274919-lawyer.htm>

<http://www.lawyers.com/philadelphia/pennsylvania/goldbeck-mccafferty-and-mckeever-a-professional-corporation-1549425-f/>

No company web site [?]

5) McCabe Weisberg

<http://www.mwc-law.com/index.html>

<http://www.martindale.com/McCabe-Weisberg-Conway-PC/1549488-law-firm-office.htm>

6) Milstead & Associates

<http://www.milsteadlaw.com/>

<http://www.martindale.com/Milstead-Associates-LLC/2161640-law-firm-office.htm>

7) Parker McCay

<http://www.parkermccay.com/>

<http://www.martindale.com/Parker-McCay-PA/law-firm-891480.htm>

8) Phelan Hallinan [Schmieg, Diamond]

<http://www.fedphe.com/>

<http://www.martindale.com/Phelan-Hallinan-Schmieg-LLP/law-firm-927631.htm>

9) Pluese Becker

<http://www.manta.com/c/mmdphlr/pluese-becker-saltzman-llc>

No company web site or Martindale listing [?]

10) Powers Kirn

<http://www.powerskirn.com/>

<http://www.martindale.com/Powers-Kirn-LLC/law-firm-904852.htm>

11) Stern & Eisenberg

[http://sterneisenberg.com/lawyer\\_bio/richard-stern/](http://sterneisenberg.com/lawyer_bio/richard-stern/)

<http://www.martindale.com/Stern-Eisenberg-PC/1524327-law-firm-office.htm>

12) Zucker Goldberg

<http://www.zuckergoldberg.com/>

<http://www.martindale.com/Bauch-Zucker-Hatfield-LLC/25293820-law-firm-office.htm> [???

Please feel free to utilize the “Deep-6” charts to guide your explorations; they are posted on [www.HurtingHomeOwners.com](http://www.HurtingHomeOwners.com)

I am starting to understand how Harry M. Markopolos might have felt during those ten years he was treated like Chicken Little !

*The Man Who Figured Out Madoff's Scheme* (CBS Special)

<http://www.cbsnews.com/news/the-man-who-figured-out-madoffs-scheme-27-02-2009/>

**It is bad enough that the large lenders escaped justice with just a slap on the wrists, and with no prison sentences. They boldly pass on their paltry fines to the general public because the settlement payments are treated as legitimate tax deductions !!!**

*Paying the Price, but Often Deducting It*

By Gretchen Morgenson (New York Times)

[http://www.nytimes.com/2013/01/13/business/paying-the-price-in-settlements-but-often-deducting-it.html?\\_r=0](http://www.nytimes.com/2013/01/13/business/paying-the-price-in-settlements-but-often-deducting-it.html?_r=0)

*Record Settlement Payments, Record Tax Deductions ?*

By Robert W. Wood, Wood LLP (Law 360)

<http://www.law360.com/articles/494159/record-settlement-payments-record-tax-deductions>

*Senators Want To Close Tax Loophole After JPMorgan Case, But Bank Will Still Probably Save Billions*

By Ben Hallman (HuffPost Business)

[http://www.huffingtonpost.com/2013/11/06/tax-loophole-jpmorgan\\_n\\_4228789.html](http://www.huffingtonpost.com/2013/11/06/tax-loophole-jpmorgan_n_4228789.html)

But, but, but the homeowner recipients of those disgraceful meager Chump-Change settlement checks might be forced to report them to the IRS as miscellaneous income. And to add insult to injury, you need a CPA/LLM to decipher the IRS regulations governing the reporting requirements !

*Are 2013 Payouts from Foreclosure Settlements Taxable? IRS Addresses Murky Issue*  
<http://ecreditdaily.com/2014/01/2013-payouts-foreclosure-settlements-taxable-irs-addresses-murky-issue/>

*IRS Issues Tax Ruling on Settlement Payments to Borrowers*  
<http://www.nationalmortgagesettlement.com/>  
<http://www.irs.gov/pub/irs-drop/rr-14-02.pdf>

There is no shame. Now those same lenders have the audacity and nerve to hover overhead like vultures, eager to pick the carcasses of homeowners clean. They are pulling that off by hoodwinking Courts while filing cases under disguised “Deep-6ed” titles. That’s especially the tactics of **The Evil Duo – Wells Fargo Bank and US Bank**. But, more about their exploits later.

In New Jersey and Pennsylvania all “Deep-6” roads seem to lead to Zucker Goldberg & Ackerman, LLC. Zucker Goldberg was/is the primary legal rep for Wells Fargo and other big name lenders for years and years. Wells Fargo entrusted Zucker Goldberg to do its dirty deeds re RMBS and other matters. Zucker Goldberg has/is responded/ing with gusto. Once the volume of The Great Recession came roaring in, Wells Fargo and other lenders spread their legal rep business far and near. But it was/is hard to find a suitable replacement for Zucker Goldberg, or even nimble competitors. One of Zucker Goldberg’s main advantages was/is following orders without asking a lot of nosey questions.

Ta-Da, Ta-Da, Ta-Da !

Phelan Hallinan seems to be Wells Fargo’s Number 2 Go-To law firm in New Jersey and Pennsylvania. And even Phelan Hallinan is finding it hard to maintain the pace with “experts” Zucker Goldberg. Some distinction.

**Zucker Goldberg was/is the New Jersey Sanitizer law firm**. Wells Fargo’s “Deep-6” mortgage cases flow through it before being dispatched by Wells Fargo to eagerly awaiting Defroster law firms. Some names of the WannaBe Defroster law firms are included on the above list and on the charts posted with The Open Report – Hall of Shame, on –

[www.HurtingHomeOwners.com](http://www.HurtingHomeOwners.com)

The locations of “Deep-6” mortgage freezers/cemeteries/parking lots/pantries are often various trusts “managed” by US Bank, Deutsche Bank, HSBC, Wells Fargo, etc. My suspicion is that the legal notices and Sheriff sales lists have only revealed the tip of the ugly “Deep-6” iceberg. Be on the lookout for quid pro quo and arms-length transactions. Good luck. Broken/non-existing chains of title are likely the recurring results of all diligent inquiries.

Zucker Goldberg knows where the bodies are buried or placed in suspended animation. And, and, and investigative interrogatories will force them to tell, tell, tell !!!

Zucker Goldberg is New Jersey’s/Pennsylvania’s “Deep-6” Poster Child. Other states have their own Sanitizer and Defroster law firms.

And the beat goes on.

Now, back to The Evil Duo – Wells Fargo & US Bank. I find it very, very, telling, noteworthy, and “coincidental” that **Ibanez** is a concoction of The Evil Duo !

<http://masscases.com/cases/sjc/458/458mass637.html>

I won’t spoil all your “fun”. When you have two or more hours, enter those two bank names into any search engine and discover you own list of “coincidences”.

You figure.

You can’t make this stuff up.

This Open Letter is posted on [www.HurtingHomeOwners.com](http://www.HurtingHomeOwners.com)

If I can offer your offices any further guidance, please be sure to contact me.

Sincerely,

/s/ Whistleblower Carolyn Bailey  
[HurtingHomeOwner@aol.com](mailto:HurtingHomeOwner@aol.com)