

December 2, 2014

Eric H. Holder, Jr., Attorney General  
US Department of Justice  
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Paul J. Fishman,  
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**RE: Cracking The Code On #DEEP6FRAUD**

Dear Misters Holder and Fishman:

This letter is a follow up to my October 3, 2014 letter regarding #RMBSFraud.

#NewJersey #USBJ #MichaelKaplan has cracked the code on #DEEP6FRAUD !!!

Judge Kaplan's nailed it in his decision 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)

It's #NewJersey's 6-year #StatuteOfLimitations that drove #PredatoryLenders and their #ForeclosureMill law firms to concoct #DEEP6FRAUD. They were intent on obscuring and disguising foreclosure filings that did not make it under the wire of the deadline, among other "irregularities". Since at least 95% of homeowners still do not contest, the bank's "secret sauce" recipe ran little risk of detection. But now, Judge Kaplan has blown their cover, and the #DOJ can and must come in to clean up the #DEEP6FRAUD mess made by greedy, unscrupulous #PredatoryBanks / #PredatoryLenders.

So where do you start ? Try using the specially designed “DEEP-6 Kryptonite-RMBS Fraud Detection Worksheet” ! It is posted as a PDF download on – [HurtingHomeOwners.com](http://HurtingHomeOwners.com)

The initial test sample can be Essex County, #NewJersey, the epic center for foreclosures, then and now. Refine your techniques and then complete your investigation county by county, before moving on to every state in the nation.

Let the chips fall where they may.

**#TimeForSomeSCALPS**

I will eagerly assist your offices in any ways that I can to bring to justice the perpetrators of #RMBSfraud.

Sincerely,

/s/ Carolyn Bailey

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cc: Mary Jo White, SEC Chair

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Richard Cordray, CFPB Director

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*“The eyes of the Lord are in every place, beholding the evil and the good.”* Proverbs 15:3