OPEN LETTER TO USA SENATOR KAMALA HARRIS

August 30, 2020

Dear Senator Harris:

"...and who knoweth whether thou art come to the kingdom for such a time as this?"

#ESTHER4v14

Kudos on your elevation to VP running mate with Joe Biden for USA President!

This letter is to motivate you to use wisely your unique Bully Pulpit, in alleviating the ongoing sufferings of #HurtingHomeOwners.

There are 7 categories of residents –

CATEGORY #1	CATEGORY #5
Homeless	Sleep deprived #HurtingHomeOwner
	(1 1/2 pay checks & a prayer away from default)
CATEGORY #2	CATEGORY #6
Quasi-Homeless	#HurtingHomeOwner On Steroids
(Sleep on sofa of friend(s), relative(s), etc.)	(In default; various stages of #FRAUDclosure)
CATEGORY #3	CATEGORY #7
Tenant/co-tenant/roomer	#HurtingHomeOwner "Alumni"
	(Post-eviction collage of 10M, and growing)
CATEGORY #4	DI : (
Comfortable Homeowner	Please review postings on www.TWITTER.com/HurtinHomeOwner
(-0- mortgage; affordable mortgage, with cushion of savings and resources for emergencies)	#TheRealDeadBeatsAreBANKS

#HurtingHomeOwners form a Prisoner Class, with #TheGreatRecessionTAKE2 just around the corner!

#HurtingHomeOwners have been shackled and incarcerated by financial prison guards. These #HurtingHomeOwner imprisonments come on the heels of indictments and convictions, at the behest of #WallStreetBANKS, #PredatoryLENDERS, and other #FinancialMURDERERS. The last 3 decades, yes, 3 decades, of #HurtingHomeOwner genocide began with the development of

computerized demographics based marketing scams. The fine-tuned data hone in on Black and Brown ZipCodes+4, to redline and reverse redline unwitting citizens. And by the way, a greatly disproportionate segment of this population is single Black females. Just saying.

One such heart-wrenching case is that of Alberta Harris from Newark, #NewJerseyUNIQUE.

(http://hurtinghomeowners.com/images/HHO
PUBLIC COMMENT FOR THE NJ SENATE HEARING ON SUPREME COURT JUSTICE RABNER - JUNE 16 2014 PDF.pdf)

And by the way, the same USA criminal INJUSTICE and court system that turned Blacks' imprisonments into an "industry", has likewise enabled and facilitated #FRAUDclosure. The sham Court mirages merely offer "cover" and a pretense of equity by predators and thieves. The State of Florida does **NOT** have a monopoly on the #RocketDocket! The #NewJerseyUNIQUE Court System is Peoples' Exhibit A, as it completes its 5-6 year reign nationwide as #1 in #FRAUDclosure. After Black and Brown neighborhoods were blighted beyond recognition, the various predators placed their sights on the suburbs, exburbs, farm lands, and anywhere else there was/is a pulse.

#GREEDHasNoSHAME.

#GREEDIsColorBLIND

GREEN is the only color GREED recognizes.

The question now before us is what are you, Senator Harris, plan to do ???

- A) Play it safe.
- B) Advocate for calculated photo-op, though worthy causes, that cost or risk little of your political capital.
 - C) Be an Esther for your people.

"...How long halt ye between two opinions?..." #1KINGS18v21

"No servant can serve two masters..." #LUKE16v13 and #MATTHEW6v24

There is more than one "Silent Majority". Both the GOP and Democratic power ruling classes have shut their eyes in the face of the extensive #FinancialMURDERS of 10,000,000+ #HurtingHomeOwners. Their silence is both deafening and detrimental.

Your record and "achievements" re #FRAUDclosure while Attorney General for the State of California, speak for themselves. The three news articles referenced below provide a pretty extensive summary.

1) "While serving as California attorney general, Kamala Harris could have gone after Steve Mnuchin for alleged mortgage fraud at his company, OneWest, but didn't..."

Here's the real estate record for Kamala Harris

by Georgia Kromrei (The Real Deal August 11, 2020)

https://therealdeal.com/2020/08/11/heres-the-real-estate-record-for-kamala-harris-bidens-choice-for-veep/

2) Kamala Harris Says She 'Took On The Big Banks' As California Atty. General. Did She Go Far Enough?

By Chris Nichols (Politifact August 25, 2020)

https://www.politifact.com/article/2020/aug/25/kamala-harris-says-she-took-big-banks-california-a/

3) "One man in the audience that February told Harris that she had promised years before not only to deliver assistance to homeowners, but to lock up those responsible.

"How many bankers went to jail?" he asked the attorney general and U.S. Senate candidate. Harris told the man she sympathized with his frustration and explained that the state did its best with the evidence it had."

\$25-billion foreclosure settlement was a victory for Kamala Harris in California, but it wasn't perfect

(By Phil Willon Los Angeles Times October 16, 2016)

 $\underline{https://www.latimes.com/politics/la-pol-ca-senate-harris-banks-20161016-snap-story.html}$

CONCLUSION

#HurtingHomeOwners are long overdue for their #YearOfJUBILEE! (#LEVITICUS25v10)

I have no high expectations, and many trepidations, should Donald John Trump be re-elected as President of the USA on November 3, 2020. Nevertheless, I hope my vote for Joe Biden and you, is not misplaced.

You, Senator Harris, have a 2nd chance to up your game in the arena of #FRAUDclosure.

#HurtingHomeOwners are watching you, and praying for you to remember Esther.

Sincerely,

/s/ Carolyn Bailey
#NewJerseyUNIQUE #HurtingHomeOwner "Alumni"
#AndThatHurtingHomeOwnerIsME
HurtingHomeOwner@aol.com