

January 21, 2015

Dear Mr. President:

I am a widowed grandmother who resides in Newark, New Jersey. Like Amelia Boynton, I am among the generations who rejoice, rejoice, rejoice, because we never thought we'd live to see a Black man, his Black family, and Black dog, in the White House! I am also among that great crowd of witnesses who regularly pray for the safety of you and your family.. We will continue to do so once you have left office.

The State of the Union message you delivered last evening with such suave and swag, took Congress to task, and deservedly so. This letter picks up from there. I read a statement attributed to you that I hope is a falsehood, taken out of context, grossly misinterpreted, etc. Supposedly, you pledged allegiance to #PredatoryBANKS that you were "the only thing standing between them and the pitch forks." If you said anything of that sort, please step aside !!!

Foreclosures get less and less front page coverage, but people and the media still mumble and murmur because "too big to jail" is a lasting reality. Nameless, faceless millions have already experienced, and others stand on the verge of, #FinancialMurder, #FinancialHolocaust, and #FinancialApartheid. #RoboSigning is an out-and-out crime, and one easily detected by the untrained eye. However, identifying #DEEP&FRAUD is much more intricate and time consuming. #PredatoryBANKS are brazen enough to continue to misuse "Assignments" to and from #RMBS (Residential Mortgage Backed Securities), to disguise court filings beyond the expiration of the #StatuteOfLimitations.

I have addressed a number of letters on this topic to Attorney General Eric Holder, the SEC, and others, but to no avail. I recognize that your last 24 months in office will zip by very quickly. But please find a little bit of time to

come to the aid of defrauded middle class homeowners who still suffer under the bondage of #PredatoryBANKS that have yet to learn the right lessons.

Thanks in advance for your thorough investigation into these matters.

Sincerely,

/s/ Carolyn Bailey

www.HurtingHomeOwners.com

www.Twitter.com/HurtinHomeOwner

HurtingHomeOwner@aol.com

“...For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more.” Luke 12:48

“...and who knoweth whether thou art come to the kingdom for such a time as this?” Esther 4:14