

I am requesting that the FTC enact federal law to stop mortgage servicers, banks, lenders, trustees and sub trustees from using aggressive and predatory debt collections upon decedents and or their estates by filing foreclosure actions in Circuit Court to unlawfully auction of decedent's estates to circumvent the decedents family survivorship rights to their own family's inheritance estates.

Estate and Trust laws under the jurisdiction of the Orphans/Probate Court does provide for a creditor if they are unable to locate the next of kin or Personal Representative for the decedent by law is required to Petition the court for Judicial Probate or either file a claim against the estate to the Personal Representative under the jurisdiction of the Orphans Court which would be payable to the creditor.

The above heinous act was done to my cousin who died with his loan in good standing and was actually payed up even after his death on his equity home loan. Litton Loan Servicing, LP, Washington Mutual Bank, U. S. Bank, NA and the law firm representing them as sub trustees were well aware of my cousins death through the U. S. Postal Service who indicated in a letter that my cousin's mail was stamped "DECEASED, RETURNED TO SENDER".

However, the above financial institutions made no attempt to contact the next of kin or the Orphans/Probate Court and did not inform even the Circuit Court of my cousins' death in their foreclosure action, which is withholding evidence and is criminal in nature. Especially, if it can be proven that they had evidence of his death, ignored it and COVERED UP just so they go embezzle away his inheritance estate by circumventing his family.

Quite frankly, I always believed that all of the above had knowledge of death, but could not prove it until I filed a complaint and at which time Litton faxed a copy of the mail that had been delivered to my deceased cousin home, which was a Notice of Foreclosure Sale and one sent Certified with a Return signed receipt that was unsigned and stamped, "DECEASED, RTETURN TO SENDER"

Of course it could not be signed because they were forwarding mail to a "DEAD" man. I did not live with him and never received any type of Notice of Foreclosure Sale or even a Default Notice from his lending institutions or the attorneys representing them as sub trustees. I am requesting that the FTC:

Enact federal law that would preclude mortgage servicers, banks and their attorneys (sub trustees) not to use real estate investors firms that hire out field inspectors that act as agent's on behalf as the banks or mortgage servicer's or even the could be some one that the attorneys know as bidders at auctions.

Enact federal law to stop lending institutions from overcharging unnecessary attorney or other legal fees and not tie up decedent's estates with foreclosure actions and stop their agent's or purchasers that don't settled on loan obligations by (60) days that tie up family's members estates with court actions.

Enact federal law that would preclude mortgage servicers, banks and their attorneys (sub trustees) trespassing into decedents home breaking, changing locks pilfering and or embezzling not only the home, but any and all personal property belonging to the "DECEASED", as in case of my deceased cousin. His lenders did not have authorization from me to enter the home, or a court of law and bypass the procedure to inform the Sheriff's Office.

Enact federal law to stop mortgage servicers, banks and their attorneys (sub trustees) from obtaining judgments against "Decedents" estates for attorney fees by way of foreclosure court actions. Also, enact federal law to stop Circuit Courts from granting unlawful judgments against decedent's estates.

Implement on all mortgage loan applications, mortgage notes and deeds of trust that a next of kin or in case of an Emergency or a Death Notification be included on all of these documents to preclude horrible acts upon the deceased and their estates in the future.

None of the above have shown any remorse or any respect for the my cousin's death or my loss. I must add that I had no time to grieve because I have had to continually fight all of the above by filing court actions. HOWEVER, I do wonder in a sense if I and my deceased cousin have been treated in this most disrespectful and unlawful manner had we not been of African American descent. I find all of the above conduct to be criminal, unethical, despicable and it should never be allowed to happened again. Further, disrespect of the dead, the hospital that he died in used his body for research without any prior written authorization from him as an organ donor or the family and then had him cremated by the Corner's Office, which is very upsetting to me and makes me very sick to my stomach.

I filed a complaint with your agency in "2005/2006" and someone was to look into this complaint and get back to me. I did receive a letter indicating you received the complaint, but you did not taking any disciplinary or enforcement action, which does not remedy or provide any justice for the complainant.

July 31, 2006

[REDACTED]
[REDACTED], MD [REDACTED]

Ms. Zisa Walton
Administrative Assistant
Federal Trade Commission
Office of Inspector General
600 Pennsylvania Ave., N.W.
Room #1110
Washington, D. C. 20580

Dear Ms. Walton:

Very sorry for the delay in faxing you my complaint letter and my deceased relatives, [REDACTED]
[REDACTED]'s complaint letter.

Later that day Ms. Twohig called me to apologize for not responding to my June 15, 2006 complaint. She indicated that she had given the letter to one of her investigators.

I would appreciate it if you would follow up with her to find out what the name of the investigator that is working on my complaint and either you or have Ms. Twohig forward the investigators name to me.

Also, please find out whatever happened to my deceased relatives, [REDACTED] initial complaint was sent over to the FTC on October 6, 2005. I did receive a letter from the FTC Secretary's Office on November 17, 2006 indicating that my complaint would be sent to the Bureau of Consumer Protection, Division of Financial Practices.

As of date, I have not received a reply or written response to his complaint, **FTC Ref. No.** [REDACTED]. I did call several times to the above office and was told that some one would return my call, but no one ever did so.

Sincerely,

Marilyn E. Howard

Attachments: I will send or fax over my deceased relatives info, if and when needed!

MORTGAGE FRAUD – COMPLAINT FILED WITH THE FBI

██████████ of ██████████, Maryland ██████████ and his mother and father owned this home for over (40) years. After Mr. Johnson, mother was hospitalized for a long bout of stomach cancer resided he took out a small equity home loan of \$5,000 to pay her medical bills. He was told by his lenders to keep refinancing his loan that stripped equity out of his home in the amount of \$49,000. Before he died his equity home mortgage, (loan # ██████████) was with Washington Mutual Home Loan.

On October 4, 2004 my cousin, ██████████ died, but was not in default at the time of his death and his loan was in good standing even sometime after his death. However, WAMU was fully aware of ██████████'s death sometime right after he died, because the U. S. Post Office was returning his mail back to them, **marked, "DECEASED RETURN TO SENDER" and also, documented in a letter by the U. S. Postmaster.** After which time WAMU transferred/sold his loan (# ██████████) to Litton Loan Servicing, LP for debt collections who then hired out The Friedman Law firm that acted as sub trustees and filed Foreclosure action on March 7, 2005 in the Circuit Court of Baltimore City.

WAMU filed a 'LOST NOTE AFFIDAVIT WITH THE COURT. IN ADDITION, ON APRIL 4, 2006, A JASON BOURDEAU SIGNED AN AMENDED DEED OF REMOVAL AND APPOINTMENT OF "SUCCESSOR TRUSTEE AS VICE PRESIDENT AND AUTHORIZING AGENT WITH U. S. BANK, NA. However, manager at corporate offices indicated they had no one by that name that worked for their company. Jason Bourdeau was an former employee of Litton Loan Servicing, LP in their Default Administration Unit, but have since relocated to England.

██████████'s estate was illegally entered with forcible entry and Personal Property (whole contents of his household) was removed without a court order, sheriff's office or family's permission under the authorization of WAMU, Litton, U. S. Bank, NA, as trustee and also, sub trustees. **NOTE: Former Litton employee, Debra Murray told Ms. Howard and other class action suit victims also, indicate Field Inspectors/ Investigators are hired out go to secure homes in foreclosure. These inspectors break locks to do inspections, removed contents of homes and make repairs.** Ms. Howard was kept out of the home due to her deceased cousin locks being changed after his home was broken into by the above mentioned. Ms. Howard also believes that defaulted purchasers are field inspectors, as well as purchasers and act as agents for Litton that unlawfully bid on her cousin's estate at the Auction Sale.

Defaulted purchasers, ██████████, of ██████████ and ██████████ of ██████████ run a real estate outfit and are located at ██████████ Maryland ██████████, telephone number ██████████ or ██████████. Ms. Howard has checked records with the Court of Deed and Records and has information indicating that real investors

purchase many other properties in their name that they acquired from Tax Sales, Foreclosures, etc. [REDACTED]'s estate (Real and Personal Property) was fraudulently auctioned off, April 11, 2005 for a low-ball auction by sub trustee lawyers for the above bank and mortgage company. Purchaser's that bid on [REDACTED]'s home at Auction Sale also defaulted on their loan settlement agreement contract for up to (5) months.

Ms. Howard, [REDACTED]'s next of kin filed her appointment of Personal Representative with foreclosure clerk's office and informed the court that [REDACTED] was deceased. She also, asks for a MOTION TO VACATE FORECLOSURE, EMERGENCY INJUNCTION TO STAY AND HEARING. The court ignored and/or denied all Ms. Howard, PR court actions. The court also did not remand case to Probate court as required under ESTATE AND TRUST LAWS OF the state of Maryland. This should have been done in lieu of filing a foreclosure action, since WAMU, Litton, U S Bank, NA, as trustee, and sub trustees were all aware of [REDACTED]'s death before filing foreclosure action.

Ms. Howard, PR and HUD COUNSELOR'S asked Litton and its lawyer's to reinstate Mr. Johnson's loan so she could take control of her family members estate. Again, sub trustee lawyer's ignored Ms. Howard's request and asked court for a resale of [REDACTED]'s inheritance estate that was granted on September 8, 2005. The sub trustee lawyer has posted resale for October 14, 2005 in the Daily Journal. When Ms. Howard telephoned sub trustee attorneys to verify Resale, she was told at the last minute, sub trustee attorneys canceled Auction Resale without notifying her or the court. She was also told during telephone conversation that defaulted purchaser had come up with loan financing to purchase [REDACTED]'s estate sometime in late September 2005.

Defaulted purchasers, Rahman and Nasir **PROPERTY FLIPPED** and multiple listed [REDACTED]'s estate with an real estate outfit name Icon Realty located in Baltimore County on the market for a resale for twice the price of \$210,000.00.

The Friedman Law firm, (Sub trustees) attorneys and defaulted purchasers embezzled [REDACTED]'s inheritance estate by title of DEED OF TRUST in their names without the authorization of Ms. Howard legal next of kin and also Personal Representative of his estate on NOVEMBER 11, 2005. However, it was a deliberate and intentional act by WAMU, Litton, its lawyer's with the assistance of the court to keep Ms. Howard from intervening to save the inheritance estate of [REDACTED]'s. Even though under the law as Personal Representative she had full rights under the law to take control of her family member's estate and to protect his estate, as well.

An accounting report from auction sale was handled by an attorney by the name of Samuel Fields hired out by The Friedman Law firm, claiming to be an auditor refused to include the theft of decedents Personal Property at the request of Ms. Howard, Personal Representative of [REDACTED]'s estate. Mr. Field overcharged the decedent fraudulent and bogus foreclosure/auction fees, attorney and other legal fees. The Circuit Court of Baltimore City did nothing to stop the embezzlement of the decedents estate and the **Clerk of the Court, ordered a JUDGEMENT against the decedent for attorneys fees for The Friedman Law firm.**