

URGENT COMPLAINT - SYSTEMATIC FORECLOSURE FRAUD SCHEME

REQUEST FOR IMMEDIATE REGULATORY INTERVENTION

TO WHOM IT MAY CONCERN:

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TO:

- All Media Outlets
- U.S. Department of Justice - Financial Fraud Enforcement Task Force
- Florida Attorney General - Economic Crimes Division
- Federal Deposit Insurance Corporation - Division of Risk Management Supervision
- Office of the Comptroller of the Currency - Enforcement Division
- Consumer Financial Protection Bureau - Supervision, Enforcement and Fair Lending
- Federal Bureau of Investigation - Financial Crimes Section

MEDIA HOOK: How a Major Bank Steals Homes for \$70 - And Admits It

THE SCAM: HOW BANKS STEAL HOMES FOR \$70

EXECUTIVE SUMMARY - SYSTEMATIC "CREDIT BID" FRAUD SCHEME

We are writing to report a systematic scheme of foreclosure fraud being perpetrated by ****U.S. Bank National Association**** and affiliated entities that constitutes a ****pattern of racketeering activity**** requiring immediate federal intervention and a ****moratorium on all U.S. Bank foreclosure activities**** pending investigation.

1. ****Steal properties worth hundreds of thousands**** for the cost of filing fees

CASE STUDY: POLK COUNTY CASE NO. 2016CA-001177-0000-00

U.S. Bank National Association is operating a systematic scheme to steal properties

without paying for them:**

1. **Claim fake debt** against homeowners (no money ever loaned)
1. **Fabricate documents** to create false ownership rights
1. **Get fraudulent court judgment** through perjured testimony
1. **"Buy" property at foreclosure** by bidding fake debt amount
1. **Pay only \$70 clerk fees** - steal homes worth hundreds of thousands

SMOKING GUN EVIDENCE - CASE NO. 2016CA-001177 (POLK COUNTY, FL)

U.S. Bank's Own Admissions (June 3, 2025):

When we called U.S. Bank directly, they confirmed:

- **"This is not true"** - U.S. Bank did NOT buy our property
- **"U.S. Bank did not foreclose"** on our home
- **"U.S. Bank does not have the house in their name"**
- **Told us to report it** to their fraud department on 06/03/2025 Spoke with Sean Saxton

Federal Court Admission:

U.S. Bank admitted in federal court: U.S. Bank did not have the authority to foreclose multiple times

The Theft Completed:

- **Court certificate claims:** "Sold to U.S. Bank for \$450,000"
- **Reality:** "No money received except \$70 clerk fee"
- **Our home stolen** through fraudulent court process

SYSTEMATIC DOCUMENT FABRICATION

Pattern of creating fake documents AFTER foreclosure:

- **Property foreclosed:** March 2025
- **Chase created fake assignments:** April 22, 2025 (43 days LATER)
- **Legal impossibility:** Can't assign mortgage on already-sold property
- **Same day coordination:** Chase assigns to itself, then to debt collector
- **"Cash for keys" scam:** Offered settlement on property sold months earlier

WHY THIS AFFECTS EVERYONE

This isn't one case - it's a systematic scheme:

- ****Any homeowner**** can be targeted with fake debt claims
- ****Fabricated documents**** make anyone appear to owe money they don't
- ****Court system corrupted**** by perjured testimony and fraudulent evidence
- ****Properties stolen legally**** through systematic abuse of foreclosure process

WHAT WE NEED IMMEDIATELY

1. FBI CRIMINAL INVESTIGATION

- ****RICO enterprise**** - coordinated criminal organization
- ****Mail/wire fraud**** - systematic use of fake documents
- ****Bank fraud**** - abuse of federal banking system

2. REGULATORY ACTION

- ****Immediate moratorium**** on ALL U.S. Bank foreclosures
- ****Consumer protection**** investigation of foreclosure practices
- ****Public warning**** about systematic fraud scheme

3. MEDIA ATTENTION

This story has everything:

- ****David vs. Goliath**** - homeowners fighting major bank
- ****Systematic corruption**** of court system
- ****Smoking gun evidence**** - bank admits fraud
- ****Affects everyone**** - any property owner at risk

THE BOTTOM LINE

U.S. Bank is stealing homes by:

- Creating fake debt against people who owe them nothing
- Fabricating court documents to "prove" ownership
- Getting fraudulent judgments through perjury

- "Buying" properties for \$70 that are worth hundreds of thousands

They admitted it themselves - this is fraud, it's systematic, and it's happening right now.

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ALL DOCUMENTATION AVAILABLE:

- Federal court filings with bank admissions
- Phone call confirmation from U.S. Bank
- Public records showing document fabrication
- Complete chain of fraudulent assignments

TIME IS CRITICAL - This scheme is ongoing and affecting families nationwide.

COPIES TO:

- Federal Bureau of Investigation - Financial Crimes Section
- U.S. Attorney's Office - Middle District of Florida
- Florida Department of Financial Services - Division of Consumer Services
- Polk County Sheriff's Office - Economic Crimes Unit
- Scott Franklin Office