



201112130043  
Skagit County Auditor

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SUSAN SANDERSON  
/SUSAN A. HILL-SANDERSON or (through a Permutation)-  
Resulting-Trusts (Necessity)  
:Executor-Office-Bailor-Cestui que-Susan-Annette: Hill, Non-Domestic  
c/o 1419 Digby Place #109  
Mount Vernon City  
State of Washington [near 98274]



December 12, 2011

PNC  
3232 Newmark Drive  
Miamisburg, Ohio 45342  
Certified Return Receipt:

ROB MCKENNA, Attorney General  
private-company STATE OF WASHINGTON  
P.O. Box 40100  
Olympia WA 98504  
Certified Return Receipt:

Re: Consumer Loan Number 0005557555  
Susan-Annette: Hill, P.S.I.H., Cestui que, Executor  
For SUSAN SANDERSON, Resulting Trust

Re: Property description: Unit 109, Building 2, THE RIDGE AT MADDOX CREEK A  
CONDOMINIUM, PHASE 2, according to the Amended Declaration thereof April  
6, 2005, under Auditor's File No. 200504060078, and Survey Map and Plans  
thereof recorded April 6, 2005, under Auditor's File No. 200504060077, records  
of Skagit County, Washington; being a portion of Lot B-12, Maddox Creek P.U.D.  
Phase 3, according to the plat thereof recorded August 14, 2000, under Auditor's  
File No. 20008140137, records of Skagit County, Washington  
Tax Account No.: 4852-000-109-0000 P122656

**Attn: MARY BETH ROAR, PNC Agent here-in-after, d/b/a PNC, regarding letter dated November 10, 2011.**

For openers;

**Fact-Claim ~1. For This Executor-Office IS with the Sustaining by the Law of The Necessity. For the Executor, Bailor, Cestui que Susan-Annette: Hill IS with the Knowledge and Volition for the Renunciation of the Expatriation from the de jure United States of America and the de jure State of Washington 1878 / 1889. For the Secret-Expatriation IS through the private company State Of Washington's Own-Manufactured Title Papers as the SUSAN SANDERSON / SUSAN HILL-SANDERSON 537568457, hereinafter, "Counterfeit Title Papers."**

Once again for the record, the ownership of SUSAN SANDERSON is the private-company State Of Washington or STATE OF WASHINGTON and is their private company Title. They are with the fiduciary duties of the Resulting Trust, SUSAN SANDERSON with the fiduciary duties in this claim. The Susan-Annette:Hill is with the claim for the Signature and Means for the Promissory Note for the Real Property Interest that is posited into the State Title as all uppercase and therefore as the now-time Resulting Trust. **You have a choice, you can contact me by the flesh and blood woman Susan-Annette:Hill, Cestui que, Executor or by addressing correspondence in the State's Title as (SUSAN SANDERSON, Resulting Trust). This must be addressed exactly or it will be rejected. C/o 1419 Digby Place #109, City of Mount Vernon, State of Washington, [near 98274].**

**Fact-Claim ~2. You PNC cannot claim you own the mortgage note until you loan me your money. If PNC deposits my money, you are to credit a Demand Deposit Account under my name, so I can write checks and spend my money. In this case you claim my money is your money. Ask a criminal attorney/foreign esquire what happens in a fraudulent conversion of my funds to PNC's use and benefit, without my signature or authorization.**

PNC your letter dated November 10, 2011 could possibly be another insight into your alleged deceptive bank practices and your hoodwink. This letter will be held for evidence addressed to Susan Sanderson, Resulting Trust, so I would open it. This of course is additional First-Hand Knowledge of the PNC's alleged "Bad Faith." Furthermore, a TRUST TITLE/Counterfeit Title Papers is in all caps and you, PNC, are with the knowledge in this now-time from all my previous correspondence to you. Your letter inside the envelope reads "Dear Susan Sanderson" as if I, Susan-Annette: Hill were that person – and your refusal to address me Susan-Annette: Hill as a flesh and blood natural born woman. **I believe you cannot address truth – and this will in this now-time be placed as Evidence in this alleged claim.**



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As the Evidence against PNC's Standing will begin to diminish as the Evidence is developed within this Document. For PNC's Foreclosure Action must be initiated by the PNC with the Lawful Validation of the Certified-Evidence for the Necessary-Standing as a Party with the Interest. *Make no mistake County-Courts cannot avoid the responsibility to assure itself and the Defendant that the foreclosure plaintiff as PNC IS with the Standing and that **subject matter jurisdiction cannot be achieved WITHOUT the Paramount-Evidentiary Documentation**, such as:*

1. PNC what did you lend since A national bank has no power to lend its credit to any person or corporation, or by guaranteeing the debts of another or become an accommodation endorser for another and then Claim to be the Holder-in-Due-Course.
2. There is a distinction between lending Money as opposed to lending Credit.
3. PNC is not the holder in due course upon merely crediting the depositors account.
4. Where PNC did you sign on any mortgage note? If you do not sign a contract – it is null and void. If you will not produce evidence, there is no contract.
5. "Any false representation of material facts made with knowledge of falsity and with intent that it shall be acted on by another in entering into contract, and which is so acted upon, constitutes 'fraud,' and entitles as the party deceived to avoid contract or recover damages." *Barnsdall Refining Corn. v. Birnam Wood Oil Co. 92 F 26 817.*
6. "Any conduct capable of being turned into a statement of fact is representation. There is no distinction between misrepresentations effected by words and misrepresentations effected by other acts." *Leonard v. Springer 197 Ill 532. 64 NE 301. ~6. "It is not necessary for rescision of a contract that the party making the misrepresentation should have known that it was false, but recovery is allowed even though misrepresentation is innocently made, because it would be unjust to allow one who made false representations, even innocently, to retain the fruits of a bargain induced by such representations." Whipp v. Iverson, 43 Wis 2d 166.*
7. Did PNC deliberately Switch the Money of the Mortgage note and then lend its Credit and *NOT FULFILL THE "LOAN AGREEMENT "(THE CONTRACT)* thereby, Obtaining their Mortgage Note without investing One-Red-Cent and then Forcing Me to Labor to Pay Interest on an Alleged Contract that PNC is alleged to have refused to Fulfill?
8. PNC produce the bank records to prove you made Me the correct Borrower and not the Depositor.
9. PNC is the Interest Charged on the Mortgage Note?
10. PNC, did you Fraudulently change the Loan into an Exchange?
11. PNC, are you expecting the County Court to validate your alleged equity in My Home without returning My Promissory Note and Mortgage Note, therefore, hoping the Court will give you equity in My Home for free.



12. PNC, by withholding of the Demanded Evidence of the Promissory and Mortgage Note, did PNC sell the Mortgage Note and Promissory Note for Cash or an Asset that can be converted to cash and still refuse to loan Me their or other depositors' money or pay the liability it OWES ME ?
13. PNC, did PNC break the Loan Agreement by actually defrauding Mortgage Note, thereby, defrauding Me by not lending a Red-Penny?
14. PNC, did you deposit the Mortgage Note in an account opened under the TITLE/Counterfeit Title Papers of SUSAN SANDERSON, without My Authorization or Knowledge then withdrawing such funds with a forged signature then claiming the money is the bank property in a Fraudulent Conversion.
15. PNC was the Mortgage Note debited (asset) and credited to a Direct Deposit Account (DDA) (liability) and then Issue a Check on this Account, thereby switching the Currency.
16. PNC, is the question within the previous #15 the basis of creating a liability against this Promissory Note Maker. If so, to pay this liability PNC must return the Mortgage Note to the Maker as Susan-Annette-Hill. For PNC is avoiding paying the liability It Owes Me, Susan-Annette: Hill, as I provided the Means, Signature, and Labor; PNC's unpaid Bank Liabilities, as new currency to pay PNC what it received for free, the Mortgage Note Maker lost in equity.
17. PNC what right does the PNC have to receive the Mortgage Note at no cost in direct violation of the contract they wrote and refused to sign or fulfill.
18. PNC, I, Susan-Annette-Hill demand that PNC fulfill the contract and not change the Currency and further demand that PNC deposit My second promissory note to create check book money to end the fraud, putting everyone back in the same position they were, prior to the fraud, in the first place.
19. Is the mortgage note the money you PNC are attempting to use to buy My property in the alleged foreclosure? This would mean PNC that you get My real property at no cost to you. When you PNC accept my promissory note/mortgage note to discharge the mortgage note, PNC can use the promissory note to buy my home if I sell it. Your problem PNC is my promissory note stops the interest and there is no lien on my property.
20. PNC, there must be a perfection of the "Chain of Title" and mere Bank Assignments are not Acceptable.
21. PNC, bring Fraud before a real court interested in True justice, is a rather large NO NO. This of course is why I originally said your attorney firm will perhaps become Defendants and all parties named in this alleged claim. Regarding this Statement please see Closing Paragraph.
22. PNC, My Counterclaim is therefore, a Breach of contract and Fraudulent Misrepresentation on your part PNC. My claim against you PNC is did you use my mortgage note as money?



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**Regarding these Statements 1-22 as Fact-Claims as no Evidence to the contrary has been received from PNC, and I believe no such evidence exists.**

In summary, your response to these demands must be supported by material facts. Reminder to you PNC that without material facts you do not have a claim. PNC, has ignored this Creditor's demand to return the unaltered Original Promissory Note and has both Ignored and minimized this Demand that is unfilled.

**PNC, According to the Federal Reserve Banks' own book of Richmond, Va. titled "YOUR MONEY" page seven, "...demand deposit accounts are not legal tender..." If a promissory note is legal tender, the bank must accept it to discharge the mortgage note. The bank changed the currency from the money deposited, (mortgage note) to check book money (liability the bank owes for the mortgage note deposited) forcing us to labor to pay interest on the equity, in real property (real estate) the bank received for free. This cost was not disclosed in NOTICE TO CUSTOMER REQUIRED BY FEDERAL LAW, Federal Reserve Regulation Z.**

**When a bank says they gave you credit, they mean they credited your transaction account, leaving you with the presumption that they deposited other depositors money in the account. The fact is they deposited your money (mortgage note).**

In your second paragraph you state you enclosed a copy of your March 28, 2011 letter, which is not enclosed, is this intentional? You referenced your "ample supporting documentation" and aggressively state My Limitations to the substantial Evidence supporting your unsupported Claim. PNC, you have failed to provide any documentation that is Paramount to Your alleged foreclosure Right. There has been no response to evidentiary demands requested on or about 8-9 months ago with certified return receipts.

Further, since the private-company State Of Washington holds the Original Title Papers for the SUSAN SANDERSON, Resulting-Trust, this State's Foreign Agents are the Fiduciary Trustees for the Titled-Property and will Also be a Party to this Quiet Title and **Cancellation of the Mortgage**. Further, I am well aware of the private-company Sheriff's Acts to enforce at gun-point for the Enforcing of the False-Return as the Counterfeit-Papers as the **"UNLAWFUL-DETAINER"** as if this were a Land Lord Tenant contract. For the Unjust-Enrichment of the Foreign-Agent-Esquires, private-company court as the Pirate-Vessels are amply exposing themselves in these Fraudulent Foreclosures across this Country, and Foreign-Agent-Esquire-Brokerage-Firms as likely Defendants along with PNC and also the potential affect and concerns the ongoing mortgage fraud foreclosure crisis has had upon the title insurance industry. These are the openers in the Claims for the Causes of Action.

**PNC, my demands still stand regarding the Title papers, Promissory note, Mortgage note, etc. as well as the documentation noted below:**



- What has transpired regarding the original title?
- Was this loan securitized?
- Who is the actual trustee?
- What are my full rights as a consumer?
- Provide a copy of all trust agreements with this loan.
- If this loan is registered with MERS, state its MIN number.
- Names of the members of the foreclosure committee.
- Name of the President of PNC Mortgage and his Bond Number.
- Regarding Routh, Crabtree ,Olsen, attorney, foreign agents, esquire and 3<sup>rd</sup> party debt collectors, I demand bar card and FEIN numbers. See ending Paragraph page 8.
- The Original Promissory Note and in whose possession? (Presenting in the Court a mere copy is tantamount to Fraud.)
- PNC FEIN number and Bonding Agency.
- Is this Bank a mere nominee or Standing as a True Creditor?
- Is this Movant an actual bona fide Trust with Foreclosure Powers?
- **In addition, the original Title papers.**

Remember PNC, "The doctrine of ultra vires is a most powerful weapon to keep private corporation within their legitimate sphere and to punish them for their corporate charters. . ."

Bank of New York v. SINGH - Judge KURTZ 14Dec2007

Bank of New York v. TORRES - Judge COSTELLO 11Mar2008

Bank of New York v. OROSCO - Judge SCHACK 19Nov2007 Citi Mortgage

27 CFR 72.11 - Code of federal regulations defines Commercial Crimes as any of the following types of crimes (federal or State): "Offenses against the revenue laws: burglary; forgery; counterfeiting; kidnapping; larceny; robbery; illegal sale or possession of deadly weapons; prostitution (including soliciting, procuring, pandering, white slaving, keeping house of ill fame, and like offenses); extortion; swindling and confidence games; and attempting to commit, conspiring to commit, or compounding any of the foregoing crimes. Addiction to narcotic drugs and use of marijuana will be treated as if such were commercial crime.

Larceny. Felonious stealing, taking and carrying, leading, riding, or driving away another's personal property, with intent to convert it or to deprive owner thereof. The unlawful taking and carrying away of property of another with intent to appropriate it to use inconsistent with latter's rights.



The essential elements of a "larceny" are an actual or constructive taking away of the goods or property of another without the consent and against the will of the owner or possessor and with a felonious intent to convert the property to the use of someone other than the owner. Obtaining possession of property by fraud, trick or device with preconceived design or intent to appropriate, convert, or steal is "larceny."

PNC I believe that you or another have securitized my note and used my signature and promissory notes without authorization with your alleged deceptive fraudulent practices. You have failed to produce any evidence that you have given value. A mere server, which I believe you are PNC, cannot foreclose. You are not a party of interest. I thought you loaned money but now understand fraudulent bank practices and I believe you may have Securitized My Promissory Note to create Bank-Credit and a bank cannot Lend its Credit.

Enclosed as well is the first four pages of UNITED STATES OF AMERICA ex rel., VICTOR E. BIBBY and BRIAN J. DONNELLY, RELATORS/PLANTIFFS vs. PNC BANK, NATIONAL ASSOCIATION s/b/m with NATIONAL CITY REAL ESTATE SERVICES, LLC s/b/m with NATIONAL CITY MORTGAGE, INC., f/k/a NATIONAL CITY MORTGAGE COMPANY...

I just do not know how trustworthy you are PNC. When your alleged bank fraud, as well as fraudulent activities of many other banks who have used the same practices, "The banks will be left naked in the wind, revealed as common thieves who never loaned any money and who never purchased an obligation but managed to create an elaborate scheme to steal the homes in derogation of the rights of both investors and homeowners." . . ."modification of the loan with a principal correction would have resulted in a better deal for the investor and the crush of evictions would have been reduced to a trickle because the deals would have been workable – something the original loans never aspired to as a goal, since the originators were after fees for closing not payback on the loans." (Taken from editor's comments by Neil Garfield, Esquire on Dallas v. MERS/BofA)

**Fact Claim ~3. I am now moving for discharge of this debt as I have grossly overpaid for this property.**

"Discharge by operation of law is where the discharge takes place, whether it was intended by the parties or not; thus if a creditor appoints his debtor his executor, the debt is discharged by operation of the law, because the executor cannot have an action against himself." Co. Litt. 264b, note1; Williams, Ex'rs, 1216; Chit. Cont. 714. For the alleged overpayment is within Fact-Claim ~4 below.

**Fact Claim ~4. I am the natural freeborn flesh and blood woman who provided the Means, Signature, and Labor for the original promissory note of August 2005 for \$181,000 and this was refinanced in May 2007 for \$181,000. This is a total of \$362,000.**



There is also as well PMI insurance and payments on the mortgage for just over five years amounting to \$82,000. This gives a grand total of on or about \$444,000 for the Real-Estate Value of the \$181,000. It appears from the figures that Jesse James was a mere piker. So, Susan Annette Hill as the likely "Interpleader" is with the consideration as the Real-Party of Interest with the \$362,000 in two promissory notes and 80,000 plus thousands in monthly payment is with this now-time asking Why?

It appears also that the Title Insurance company and PMI must become parties to this Action/Claim. Further, with the Real-Property posited within the Resulting-Trust both the Trustees and this Interpleader as the homeowner should argue that the foreclosing party isn't the mortgagee and that the lack of a proper transfer of the mortgage to the foreclosing party is the Essential-Evidence. For the Essential-Evidence of the Home-Owner being seriously harmed and thus with Article III Standing beyond the private-company county courts. "For the Real-Party of Interest is also the Home-Owner (\$444,000) and with the Necessity of Right to litigate against the real-parties of interests not the false claimant without the Essential Forensic Evidence as a Real Party of Interest. For the PNC consideration of the burden of proving the right to foreclose that must be placed on the foreclosing party; i.e., if a remote assignee or securitization trustee claims the right to foreclose, it must prove the legal basis for that claim. It cannot be the case that a remote party can claim the right to foreclose, with the property owner then forced to disprove its entitlement to that action." For the Example, PNC must know that should the private-company-court and counsels as officers of these courts conspire to reduce this Foreclosure Action to the mere arguments of counsel they are dead in the water and subject to sanctions and liability for slander of title and other claims. Note PNC alleged attorney firms misaddressing envelopes. (See enclosure)

For the PNC's months of denying Paramount Evidence demands, I now use this term as "Pretender" for the lack of proof regarding Title and Void of Evidence as the Creditor and I allege PNC is merely sneaking into the system to fill the void created by the real creditors (investor/lenders) who perhaps have no need to defend against predatory, deceptive or illegal lending practices especially with the present view of the Sum of the \$444,000 against the original value of the \$181,000. Once again, I have grossly overpaid, therefore I move to discharge.

So PNC, regarding your Attorney Firm and their Bond, **These attorneys are coming into court and they're making a presentment on behalf of somebody else, perhaps like you PNC.** Guess what provides the legitimate authority to make a presentment on behalf of somebody else and the authority to do? These private-debt collectors as Attorneys must have proper authority. They have to **present the Original note in order to demand payment. If they're not presenting the instrument they're not making a valid presentment.** This is for openers for viewing One's Adversaries as Defendants.



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For This Venue of This Free-Born-Woman IS through the Consumer Defenses and Claims Act / Holder in Due-Course for the Consumer-Based-Credit Transaction. For the Inscrubber of This Document IS with The Absolute / Ultimate Right, Title, Claim and Defense of This Sealed-Document by the Copy-Right-Copy-Claim. For the INSCRIPTION IS in the Spirit of the Almighty God's Truth in This 12<sup>th</sup> Day of the 12<sup>th</sup> Month of the Year 2011 A.D. by This Susan-Annette: of the Family-Hill. For the Foreign-Esquires-'Belligerent-Zero-Transparency IS for the Impossible Vacate of These Paramount-Fact-Claims. Within This Document Undisputable-Truth-Under-Penalty of the Perjury with the Title 28: Section 1746(1) "I declare (or certify, verify, or state) under penalty of perjury under the law of the United States of America that the foregoing is true and correct. Executed on December 12<sup>th</sup> 2011.

I, Susan-Annette: Hill Reserve the Right to Amend and improve as substantial Evidence becomes Evident.

FOR THIS SEAL WITH THE THUMBPRINT AND POSTMASTER TO THIS CONTRACT/LETTER.

*Executor-Creditor-Bailor-Cestuique  
Susan-Annette: Hill*

Executor-Creditor-Bailor-Cestuique  
Susan-Annette: Hill: Autograph



Enclosure: BIBBY v. PNC (Exhibit A)  
NW Trustees Mailing (Exhibit B and C)



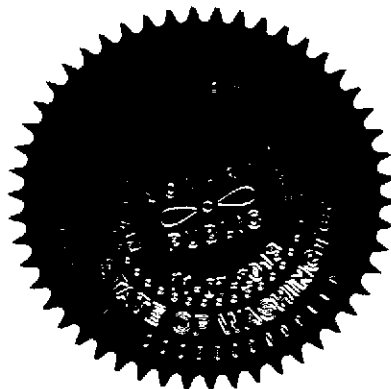
For this Susan-Annette: Hill is with this appearance on this 12 day of Twelfth Month A.D.~2011 for the Authentication by the Autograph of this Creditor as Witnessed By Me, a Notary Public on this Date.

Notary Public

With this Commission-Termination date: NOVEMBER 7 2013

*State of WASHINGTON  
County of WHATCOM*

*Tammy L. Bring*  
Tammy L. Bring



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FILED IN CLERK'S OFFICE  
U.S.D.C. - Atlanta

JUN 28 2011

JAMES N. HATTEN, Clerk  
By: [Signature] Deputy Clerk

**THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

UNITED STATES OF AMERICA *ex rel.*,  
VICTOR E. BIBBY and BRIAN J.  
DONNELLY,

RELATORS/PLAINTIFFS,

vs.

WELLS FARGO BANK, NATIONAL  
ASSOCIATION (INC.), individually and  
as s/b/m with WELLS FARGO  
HOME MORTGAGE, INC.;  
COUNTRYWIDE HOME LOANS, INC.,  
COUNTRYWIDE HOME LOANS  
SERVICING, LP n/k/a BAC HOME  
LOANS SERVICING, LP;  
BANK OF AMERICA CORPORATION;  
JPMORGAN CHASE BANK,  
NATIONAL ASSOCIATION, which  
acquired and is a s/b/m with  
CHASE HOME FINANCE, LLC s/b/m  
with CHASE MANHATTAN  
MORTGAGE CORP.;  
JPMORGAN CHASE BANK,  
NATIONAL ASSOCIATION, which  
acquired and is a s/b/m with  
WASHINGTON MUTUAL BANK f/k/a  
WASHINGTON MUTUAL BANK, FA;  
MORTGAGE INVESTORS  
CORPORATION (OHIO);  
PNC BANK, NATIONAL ASSOCIATION  
s/b/m with NATIONAL CITY REAL  
ESTATE SERVICES, LLC s/b/m with

**CIVIL ACTION FILE NO.**

**1:06-CV-0547-MHS**

**FILED UNDER SEAL**

**RELATORS' SECOND  
AMENDED COMPLAINT  
BY RESTATEMENT**

Exhibit A

S.A. Hill  
retiree



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NATIONAL CITY MORTGAGE, INC., \*  
 f/k/a NATIONAL CITY MORTGAGE CO., \*  
 which also did business as \*  
 COMMONWEALTH UNITED \*  
 MORTGAGE CO.; \*  
 JPMORGAN CHASE BANK n/k/a \*  
 JPMORGAN CHASE BANK, \*  
 NATIONAL ASSOCIATION; \*  
 FIRST TENNESSEE BANK \*  
 NATIONAL ASSOCIATION (INC.), \*  
 which acquired and is a s/b/m with \*  
 FIRST HORIZON HOME LOAN \*  
 CORPORATION; \*  
 IRWIN MORTGAGE CORPORATION; \*  
 SUNTRUST MORTGAGE, INC.; \*  
 NEW FREEDOM MORTGAGE \*  
 CORPORATION n/k/a IFREEDOM \*  
 DIRECT CORPORATION; \*  
 GMAC MORTGAGE CORPORATION \*  
 n/k/a GMAC MORTGAGE, LLC, \*  
 a subsidiary of GMAC INC., acquired by \*  
 and n/k/a ALLY FINANCIAL INC.; and \*  
 CITIMORTGAGE, INC. \*

DEFENDANTS. \*

**RELATORS' SECOND AMENDED COMPLAINT BY RESTATEMENT**

COME NOW, VICTOR E. BIBBY and BRIAN J. DONNELLY,

Plaintiffs/Relators, in the above-styled action, by and through counsel of record,

Butler, Wooten & Fryhofer LLP, Wilbanks & Bridges LLP, and Phillips and



Cohen LLP and file this their Second Amended Complaint in substitution for the previously filed First Amended Complaint.

### **INTRODUCTION**

1.

This is an action to recover damages and civil penalties on behalf of the United States of America arising from false and/or fraudulent records, statements and claims made and caused to be made by Defendant lenders and/or their agents, employees, and co-conspirators in violation of the federal False Claims Act, 31 U.S.C. §§ 3729 *et seq.*

2.

Defendants have engaged in a brazen scheme to defraud both our nation's veterans and the United States treasury of millions of dollars in connection with home loans guaranteed by the United States Department of Veterans Affairs ("VA").

3.

To allow veterans to take advantage of low interest rates, while also protecting those veterans from the predations of unscrupulous lenders, Congress authorized and the VA established the Interest Rate Reduction Refinancing Loans ("IRRRL loans") program. Through this program, veterans are allowed to

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refinance their existing VA home loans. The program is designed to protect veterans from paying excessive fees and charges in the refinancing transaction.

4.

Defendant lenders have repeatedly violated the rules of the IRRRL program. Rather than comply with those rules, Defendant lenders over-charged veterans, charged unallowable fees, and then deliberately concealed those facts from the VA to obtain taxpayer-backed guarantees for the loans, which would not have been available but for that concealment. At the same time, Defendant lenders falsely certified to the VA, in writing, that they were *not* charging unallowable fees.

5.

Defendant lenders have submitted hundreds of thousands of false and fraudulent documents, records and claims to the United States to fraudulently induce the VA to guarantee IRRRL loans. Tens of thousands of those IRRRL loans have gone into default or resulted in foreclosure, which has resulted in massive damages. Under the False Claims Act, Defendant lenders are liable to the United States for all damages resulting from those fraudulently induced guarantees of IRRRL loans, as well as penalties of up to \$11,000 for each violation of the False Claims Act.



Northwest Trustee Services, Inc.  
PO Box 997  
Bellevue WA, 98009-09



MPPC ID #0000088966

US POSTAGE  
FIRST-CLASS MAIL

\$0.44<sup>0</sup>



ZIP 98006 12/7/2011 NEOPOST

019H13101229



M1888121  
WANOD  
7886.23813 KT

SUSAN SANDERSON  
1419 DIGBY PLACE UNIT 109  
MOUNT VERNON, WA 98274



Exhibit B

S.A. Hill  
12/12/11

9827409178 RC18



Northwest Trustee Services, Inc.  
PO Box 997  
Bellevue WA, 98009-09



MPPC ID #0000088967

US POSTAGE  
FIRST-CLASS MAIL

\$0.44<sup>0</sup>



ZIP 98006 12/7/2011 NEOPOST

019H13101232



M1888122  
WANOD  
7886.23813 KT

UNKNOWN SPOUSE AND/ OR DOMESTIC PARTNER  
OF SUSAN SANDERSON  
1419 DIGBY PLACE UNIT 109  
MOUNT VERNON, WA 98274



Exhibit C

S.A. Hill  
12/12/11



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