

Lauren L. Scheffers Written Submission to Supreme Court Mortgage Foreclosure Committee

Date: April 17, 2012

To: Supreme Court Mortgage Foreclosure Committee
c/o Administrative Office of the Illinois Courts

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WRITTEN SUBMISSION TO
SUPREME COURT MORTGAGE FORECLOSURE COMMITTEE
UNDER MISPRISION OF FELONY

I am submitting this Written Submission as required by the U.S. Code, Title 18, Crimes and Criminal Procedure (Federal Rules of Civil Procedure, III. Pleadings and Motions, Rule 11, Section 4: Misprision of felony:

Whoever, having knowledge of the actual commission of a felony cognizable by a court of the United States, conceals and does not as soon as possible make known the same to some judge or other person in civil or military authority under the United States, shall be fined under this title or imprisoned not more than three years, or both.

I. PUBLIC ACT 096-1551, AN ACT CONCERNING CRIMINAL LAW

1. I have personal knowledge/witnessing of the felonies relative to the ongoing criminal financial enterprises in the foreclosure courts of the 12th Judicial Circuit Court of Will County and the 18th Judicial Circuit Court of DuPage County, as presided over by Judge Richard Siegel/Judge Rossi/Judge O'Leary in Will County and Judge Robert Gibson/Appointed, Associate Judge Cerne in DuPage County.

2. Under Public Act 096-1551, AN ACT CONCERNING CRIMINAL LAW, with an effective date of July 1, 2011 (see Key Exhibit 19.a inclusive), the felonies meet the definitions of organizers and accessories to "ongoing financial criminal enterprise".

3. I have reported my personal knowledge of the ongoing felonies, as well as tax fraud, to the many following authorities and individuals:

a. Thomas P. James, Consumer Counsel, Consumer Fraud Bureau, Illinois Attorney General (see Group Exhibit 1.2 inclusive, Group Exhibit 5.3 inclusive, and Group Exhibit 17.3 as a subset of my research findings for more than 1.5 years),

NOTE: Please see the many e-mail addresses on the CC: list. All of those entities/individuals have been apprised of the felonies being committed in the foreclosure courtroom of the 12th Judicial Circuit Court.

b. Multiple District Court judges in Will County, including Chief Judge Kinney, Judge O'Leary, Judge Siegel, and Judge Rossi,

c. Multiple District Court judges in DuPage County, including Judge Wheaton, Associate Judge Cerne, and Judge Gibson,

d. The IRS for tax fraud,

e. The Illinois Department of Revenue for tax fraud,

f. The Illinois Secretary of State that neither of the Plaintiffs in my Will County or DuPage County foreclosure case is licensed to do business in the State of Illinois,

g. The Justices and Clerk of the 3rd Appellate Court (see Group Exhibit 6 inclusive)

h. The Justices and Clerk of the 2nd Appellate Court,

i. Each individual Justice of the Illinois Supreme Court by USPS Priority Mail with signature-required proof of delivery (see Group Exhibit 4.1.b and Group Exhibit 5.1.b)

j. The Clerk of the Illinois Supreme Court,

k. A Judicial Complaint requesting investigation of Judge Siegel for Commission of a Class 1 Felony on February 29, 2012 that I just served on April 12, 2012, again by USPS Priority Mail with signature-required proof of delivery (see Group Exhibit 11.1 inclusive),

l. The Department of Justice,

m. Will County Sheriff Kaupus,

n. Will County State's Attorney Glasgow,

o. Will County Board,

p. Will County Chief Executive,

q. Will County Circuit Court Clerk, Pamela McGuire, and

r. Will County Recorder of Deeds Karen Stukel.

4. Per the Online Docket (see Key Exhibit 12) of the 12th Judicial Circuit Court of Will County, I have submitted many Notices of Filing since July of 2011 to make my ongoing reports part of the public record:

- a. Reports of Treason by the Justices of the Illinois Supreme Court (see Group Exhibit 4.1.b inclusive and Group Exhibit 5.1.b inclusive), and
- b. Report of Will County Judge Siegel's Commission of a Class 1 Felony on February 29, 2012 per the Report of Proceedings and his Order of Personal Deficiency (see Group Exhibit 1.1 inclusive).

NOTE: As specified in the Notices of Filing, courtesy copies have been given to Chief Judge Kinney, Judge O'Leary, Judge Siegel, and Judge Rossi, so all four have been apprised of the felonies being committed in the foreclosure courtroom of the 12th Judicial Circuit Court.

5. I have also reported attorneys for Pierce & Associates; Dykema Gossett; and Deutsch, Levy, & Engel with extensive supporting documentation to the IARDC, only to have the office staff return refusal to investigate form letters.

NOTE: With this written submission, I am now reporting my personal knowledge of the felonies being committed on a daily basis in the 12th Judicial Circuit Court of Will County and the 18th Judicial Circuit Court of DuPage County to the Illinois Supreme Court Mortgage Foreclosure Committee.

II. CREDENTIALS

1. My credentials: I am a non-attorney, but I was a former CPA/auditor with Touche Ross LA (post-Equity Funding) and a long-term Business Analyst/Quality Assurance-System Tester in Information Technology, starting with Arthur Andersen Consulting in 1980 (pre-Enron).

2. I became an independent IT consultant around 1985.

3. My last client as an independent, senior consultant was the Federal Reserve of Chicago in Q4 of 2007 before American IT professionals were replaced with cheap legal/illegal alien workers, a primary cause of the foreclosure crisis in Illinois and across the country.

4. I had previously been a consultant at JPMorgan Chase in Chicago, Bank One, Harris Bank, Continental Bank and the very stringent pharmaceutical industry at Abbott/Baxter Labs.

5. I also have an M.B.A. from UCLA with dual majors, Computer Information System and Marketing/Finance.

6. Based on those many years as a financial auditor and as an IT quality assurance analyst/tester, I have been required to keep documentation in support of any problems I reported.

7. In each of my two criminal foreclosure cases, I paid for more than 400 pages of Reports of Proceedings at \$3.15 or \$3.70 per page. The public records in each case are in the thousands of pages. Judge Rossi has more than 13 3-ring binders of courtesy copies in Will County and has refused to return the binders to me.

NOTE: I believe my credentials and my entire work history, as well as the extensive competent evidence I have submitted under Section 1109 Certification would qualify me as an expert witness regarding the ongoing criminal financial enterprise in the foreclosure courts of Will County and DuPage County.

III. FOUNDATIONAL ILLINOIS LAW

1. As always, I have submitted foundational Illinois Supreme Court Rules, Code of Civil Procedure, laws (see Key Exhibit 19 inclusive):

- a. Public Act 096-1551, AN ACT concerning criminal law, effective July 1, 2011 (see Key Exhibit 19.a)
- b. Rule 63, Canon 3 (see Key Exhibit 19.b)
- c. Rule 8.4, Misconduct (see Key Exhibit 19.c)
- d. ILCS 735.5/1.109, Code of Civil Procedure, re: Verification by Certification (see Key Exhibit 19.d.1))
- e. ILCS 735.5/Art. II, Pt. 10, Code of Civil Procedure, re: Summary Judgment (see Key Exhibit 19.d.2))
- f. ILCS 765-5/0.01, Illinois Conveyances Act (see Key Exhibit 19.d.3))
- g. ILCS 735.5/Art. XV, Illinois Mortgage Foreclosure Law (see Key Exhibit 19.d.4))
- h. ILCS 810.5/Article 3, Uniform Commercial Code, re: Negotiable Securities and Part 3. Enforcement of Instruments (see Key Exhibit 19.d.5))
- i. ILCS 735.5/Art. II, Pt. 6 Code of Civil Procedure, re: Pleading (see Key Exhibit 19.d.6))
- j. Illinois Financial Crime Law (see Key Exhibit 19.e)

NOTE: It appears that, as of July 1, 2011, Public Act 096-1551 above has superseded this Illinois Financial Crime Law of 1961.

IV. SECURITIZATION

1. Subsequent to the implementation of Public Act 84-1462, effective July 1, 1987, that included the Illinois Mortgage Foreclosure Law, ILCS 735 5/Art. XV, (see Key Exhibit 19.d.4)), a major change occurred in the real estate markets in the 1990s.

2. That change is now referred to as “securitization”.

3. An excellent “Do – Did” schematic (see Key Exhibit 20) was created by James McGuire that documents the drastic changes that occurred with a comparison of current procedures, “Do”, vs. prior procedures, “Did”.

4. In non-legalese, I use the following analogy to explain the Mortgage-Backed Securities of my Will County case and the Mortgage Electronic Registration System of my DuPage County case:

a. The original lenders per the Mortgage and Note closing papers property-owners signed endorsed the Note to “blank”, thereby converting the Note to bearer paper.

b. Anyone who had access to a Note with an endorsement to blank could sell the Note.

1) When I refinanced three mortgages in 2003 with Town & Country/Ameriquest as the original lender per the Will County/DuPage County property records, all three Notes were endorsed to blank.

c. The infamous subprime, toxic lenders, such as Ameriquest and Countrywide, immediately sold those Notes into the equivalent of “mutual funds” where investors purchased shares of such a mutual fund to receive monthly or quarterly investment income based on mortgage interest and gains on the sales of the property.

d. There are two major, but different, types of “mutual funds”:

1) Mortgage Electronic Registration System and

2) Mortgage-Backed Security trusts.

NOTE: The alleged Deutsche Bank National Trust 2004-R1 has over 1.5 ***billion** dollars in a single trust of the 25 or so Ameriquest trusts per the SEC site.

5. There are now several critical problems relative to those subprime, toxic Notes:

a. Millions have gone into default or into strategic/intentional default.

b. Large percentages of residential and commercial properties are now “underwater”, where the amounts due are greater than the current market value of the properties.

c. The chain of title from the original lender to the foreclosure Plaintiffs does not exist in the county property records in Illinois for properties that have been securitized into Mortgage-Backed Security trusts or tracked in the Mortgage Electronic Registration System, thereby clouding the property titles of many/most properties in Illinois.

d. Who retained the servicers as payment processing companies, if not the mortgagee?

5. There are now several critical problems relative to those subprime, toxic Notes (con't.):

e. As documented in the "Do – Did" analysis (see Key Exhibit 20), the original Mortgages were intentionally destroyed:

1) In my two cases, Judge Rossi in Will County and Judge Gibson in DuPage County granted Plaintiff Motions for Summary Judgment when the originals of the two Mortgages were never produced in open court, in violation of the Illinois Mortgage Foreclosure Law requirement that the originals of the Exhibits in support of the allegations in the Complaint must be produced in open court.

f. When/with whom/under what authority did servicers sign Pooling and Servicing Agreements (PSA)?

g. If there is no Mortgagee of record, who authorized the many changes in servicers since 2003 in my two cases?

h. If there is no legally enforceable Mortgagee of record in the property records, then who were the servicers collecting payments for? With the subsequent distribution to investors, were property-owners victim of Consumer Fraud in making mortgage payments to servicers at all?

QUESTION: Didn't the servicers receive fraudulent payments just like other mortgage scam businesses under criminal investigation?

i. More importantly, if the Pooling and Servicing Agreement requires the servicers to advance to the investors mortgage interest when the Mortgagor fails to make the payment, hasn't the PSA required the servicers to be CO-SIGNERS, so the NOTE/MORTGAGE IS NOT IN DEFAULT AT ALL?

j. CRITICAL As a matter of Illinois law, that securitization meant that mortgage defaults could not elect to enforce those securitized Notes under the Illinois Mortgage Foreclosure Law (see Key Exhibit 19.d.4)), because the securities are in Mortgage-Backed Security trusts, not land trusts, and mortgages are not real estate installment contracts.

1) See the Petition for a Certificate of Importance relative to that issue that was allegedly denied by the 3rd Appellate Court (see Group Exhibit 6 inclusive) and

2) See the Motion to Vacate Void Orders due to Lack of Jurisdiction Pursuant to Section 2-619 that was allegedly denied by the Illinois Supreme Court (see Group Exhibit 5 inclusive).

V. FRAUD UPON THE COURT

1. I have reported to all levels of the judiciary system and to the Illinois Secretary of State that the Plaintiffs in my two cases are not licensed to do business in the State of Illinois. Therefore, they are denied access as Plaintiffs to the Illinois judicial system.

2. Per the Online Docket (see Key Exhibit 12) of the 12th Judicial Circuit Court of Will County:

- a. The Complaint was filed on August 26, 2009.
- b. Yet, there has been no order to set up a Case Management conference in preparation for a trial.

3. On September 16, 2009, after the Complaint had been filed on August 26, 2009, I received a collection letter from Pierce & Associates (see Key Exhibit 13):

- a. Pierce & Associates was hired by the servicer, American Home Mortgage Servicing, Inc., *not* by the Plaintiff.
- b. The total amount of the debt due is \$186,795.82
 - 1) Per the Complaint filed on August 26, 2009, less than 3 weeks previously, the amount due was \$170,963.25
 - 2) Per the September 10, 2010 Affidavit (see Key Exhibit 5), the amount due was \$208,064.75
 - 3) Per the January 20, 2011 Affidavit (see Key Exhibit 6), the amount due was \$210,601.10.
 - 4) Per the July 20, 2011 Sheriff's Report of Sale and Distribution of July 20, 2011 (see Group Exhibit 17.1), there was a deficiency of \$74,973.96 (with fraudulent "post judgment advances of \$6,515.35 included in that calculation) after the foreclosure sale of \$152,000, for a total of amount due of \$226,973.96.

QUESTION: No supporting documents for any of the drastically different amounts due were submitted to the Court, from \$170,963.25 to on August 26, 2009 to the calculated amount due of \$226,973.96 per the Dunn, Martin Sheriff's package (see Group Exhibit 17.1) with a "robosigned" Sheriff Kaupus "signature" by ink stamp. How can they not be considered Consumer Fraud?

4. On November 13, 2009, I filed my Answer and Counter-Complaint (see Group Exhibit 7 inclusive) with extensive supporting Exhibits submitted under Section 1 109 Certification.

5. On November 9, 2009, I filed the Defendant's Motion for Quiet Title (see Group Exhibit 8 inclusive).

6. On December 24, 2009, I served Defendant's First Request for Production (see Group Exhibit 9.1).

7. On February 26, 2010, I received Plaintiff's Response to Defendant's First Request for Production (see Key Exhibit 14/Group Exhibit 9.2):

a. My first request for production (see Group Exhibit 9.1) was the original Note and the original Mortgage, as well as the original Assignment (see Key Exhibit 21).

b. The Plaintiff's Response stated:

1) "Trustee states that it is searching for an original of the mortgage and will produce it to Scheffers upon locating it. Investigation continues."

2) "Trustee states that it is searching for an original of the note and will produce it to Scheffers upon locating it. Investigation continues."

3) "Trustee states that it is searching for an original of the assignment and will produce it to Scheffers upon locating it. Investigation continues."

8. On March 3, 2010, I filed the Defendant/Counter-Plaintiff Motion to Dismiss Complaint to Foreclose Mortgage for Lack of Legal Standing (see Group Exhibit 11 inclusive).

9. On March 16, 2010, Plaintiff's alleged counsel filed Plaintiff/Counter-Defendant's Motion to Dismiss Affirmative Defenses and Counter-Complaint Pursuant to 735 ILCS Section 2-619.1 (see Group Exhibit 10 inclusive).

10. On May 13, 2010, Judge Siegel signed the Order (see Group Exhibit 11.4) that stated:

a. "Defendant's Motion to Dismiss is denied."

b. **"The Court finds that Plaintiff has legal standing":**

1) Per the Plaintiff's Response to Defendant's First Request for Production (see Key Exhibit 14/Group Exhibit 9.2), the Plaintiff's alleged counsel admitted in pleadings and during the May 13, 2010 hearing that:

a) "Trustee states that it is searching for **an original** of the mortgage and will produce it to Scheffers upon locating it. Investigation continues" as though there is more than one original of the mortgage.

b) "Trustee states that it is searching for **an original** of the assignment and will produce it to Scheffers upon locating it. Investigation continues" as though there is more than one original of the note.

c) "Trustee states that it is searching for **an original** of the assignment and will produce it to Scheffers upon locating it. Investigation continues" as though there is more than one original of the assignment.

11. On June 11, 2010, I submitted my first Motion to Compel Production (see Group Exhibit 9.3).

12. On August 12, 2010, Judge Siegel signed an Order (see Key Exhibit 15 and Group Exhibit 9.4) that violated my right to due process by denying routine discovery of items required for judgment under the Illinois Mortgage Foreclosure Law.

a. "Defendant's Motion denied for reasons stated on the record."

13. On August 12, 2010, Judge Siegel's Order (see Group Exhibit 1.5 and Group Exhibit 9.4) clearly violated judicial discretion according to the Code of Civil Procedure relative to Pleadings (see Key Exhibit 19.d.6) , when the order went on to state:

a. "All filings by Defendant Scheffers related to affirmative defenses, counterclaims, or related defense matters must be submitted to the Court for written approval regarding whether Plaintiff must respond or whether the filings will be stricken without hearing or further briefings."

14. On September 8, 2010, I submitted the Defendant Motion for Summary Judgment (see Group Exhibit 12 inclusive).

15. On October 5, 2010, Plaintiff's alleged counsel actually filed a Motion to Strike Defendant's Motion for Summary Judgment (see Group Exhibit 12.2). The primary grounds for that Motion was Judge Siegel's August 12, 2010 Court Order (see Group Exhibit 12.2.d) clearly violated judicial discretion according to the Code of Civil Procedure relative to Pleadings (see Key Exhibit 19.d.6)).

16. On October 28, 2010, I filed the Defendant Response to Plaintiff Motion to Strike Defendant Motion for Summary Judgment (see Group Exhibit 12.3) and Defendant Combined Response to Plaintiff Motion for Order of Default, Motion for Judgment for Foreclosure and Sale, and Motion for Summary Judgment (see Group Exhibit 12.4)

a. Per the Exhibits submitted under Section 109 Certification, Plaintiff's alleged counsel had submitted a Notice of Motion and 3 Motions:

1) Notice of Motion

2) Motion for Order of Default

3) Motion for Judgment for Foreclosure and Sale

4). Motion for Summary Judgment (see Group Exhibit 12.4.f.4)).

b. None of those Exhibits (see Group Exhibit 12.4.f inclusive) were ever recorded with the Court as part of the public record.

17. On November 12, 2010, I filed the Defendant Motion for Sanctions (see Group Exhibit 1.4 inclusive).

18. On November 22, 2010, Judge Siegel recused himself from my case under Rule 63 (see Group Exhibit 1.5).

a. By doing so, Judge Siegel avoided ruling on the Defendant Motion for Sanctions (see Group Exhibit 1.4) filed on November 12, 2010.

19. After Judge Siegel's recusal on November 22, 2010 (see Group Exhibit 1.5), newly elected Judge Rossi with no prior real estate/securities background was assigned to my case.

20. On January 21, 2011, Plaintiff's alleged counsel filed its Response to Defendant's Motion for Sanctions (see Group Exhibit 1.6).

NOTE: That Defendant Motion for Sanctions was never ruled upon by either Judge Siegel due to his recusal or by Judge Rossi.

21. On February 7, 2011, I filed the Defendant Reply in Support of Defendant Motion for Sanctions (see Group Exhibit 1.7).

22. On February 22, 2011, I served Defendant's Second Request for Production (see Group Exhibit 14.1),

23. On March 22, 2011, Judge Rossi mailed a Memorandum and Order (see Group Exhibit 12.7z) that I received on March 26, 2011 for a status hearing just days later on April 4, 2011 hearing:

- a. "Plaintiff's motion to strike the motion for summary judgment of Defendant is denied."
- b. "Defendant's motion to strike the motion for summary judgment of Plaintiff is denied."
- c. "Defendant's motion for sanctions is denied."
- d. "Defendant's motion for summary judgment is denied."
- e. "**Plaintiff's motion for summary judgment is denied.**"
- f. "**Matter is set for status on April 4, 2011 at 9:00 AM in Room 401:**

24. On April 4, 2011, Judge Rossi signed an Order (see Group Exhibit 12.8):

- a. "Plaintiff's Motion for Summary Judgment is granted."
- b. "**Plaintiff is to send copy of its Motion for Summary Judgment to Defendant.**"

NOTE 1: Judge Rossi sabotaged me by suddenly granting [Plaintiff] Motion for Summary Judgment at a status call to set a trial date, when the unrecorded Plaintiff's Motion for Summary Judgment had just been denied on March 22, 2011.

NOTE 2: The original Mortgage and the original Assignment to support the Complaint allegations were never produced in open court as required by the Illinois Mortgage Foreclosure Law.

25. On April 5, 2011, Pierce & Associates sent a letter to Judge Rossi (see Group Exhibit 12.9) with a copy of its [Plaintiff] Motion for Summary Judgment (see Group Exhibit 12.10):

- a. **Granted the day before, when denied on March 22, 2011**
- b. **Never filed nor previously served upon the Defendant**

NOTE: The [Plaintiff] Motion for Summary Judgment that was granted by Judge Rossi on April 4, 2011 Order (see Group Exhibit 12.8) was totally different than the [Plaintiff] Motion for Summary Judgment (see Group Exhibit 12.4.f.4) that was never recorded in 2010.

26. On May 7, 2011, I filed the Defendant Motion to Vacate Judgment for Foreclosure and Sale (see Group Exhibit 13.1 inclusive):

- a. **Included as Group Exhibit D.3 was the Alleged Corporate resolution by Citi Residential Lending Inc. of November 20, 2008 (see Key Exhibit 22).**

27. The List of Exhibits (see Group Exhibit 13.1.e) submitted under Section 1109 Certification in support of the Defendant Motion to Vacate Judgment for Foreclosure and Sale (see Group Exhibit 13 inclusive) clearly document that the entire Complaint, pleadings, and hearings violate the Plaintiff's several Cease and Desist Orders (see Key Exhibit 24, Key Exhibit 25, Key Exhibit 26, and Key Exhibit 27.)

a. To notify the Plaintiff that its servicer, American Home Mortgage Servicing, Inc. and the two law firms it had retained were in total violation of those Cease and Desist Orders, I have served the Plaintiff at **ATTN: David Co, Director, Deutsche Bank National Trust, in Santa Ana, CA.**

b. That is why the office staff of the Clerk of the Supreme Court of Illinois have copied an out-of-state Respondent with two different "Notification Letters" (see Group Exhibit 4.1.b and Group Exhibit 5.1.b).

28. On May 8, 2011, I filed a second Motion for Sanctions, the Motion for Sanctions Against Pierce & Associates Pursuant to Rule 137 (see Group Exhibit 1.8 inclusive).

29. On May 9, 2011, I submitted my second Motion to Compel Production (see Group Exhibit 14.3) based upon the Second Request for Production (see Group Exhibit 14.1) with no reply at all from Plaintiff's counsel.

30. On June 17, 2011 I filed the Motion for Temporary Restraining Order and/or Preliminary Injunction (see Group Exhibit 15 inclusive).

31. On June 22, 2011, Judge Rossi signed an Order (see Group Exhibit 1.10, Group Exhibit 13.2, Group Exhibit 14.4, and Group Exhibit 15.2) that denied all Defendant motions with no briefing schedules to require a Response from Plaintiff's alleged counsel to either the Defendant's Motion to Compel Production (see Group Exhibit 14 inclusive) or to the Motion for Sanctions Against Pierce & Associates Pursuant to Rule 137 (see Group Exhibit 1.8 inclusive):

a. "Defendant's motion to vacate judgment of foreclosure and sale is denied."

b. "Defendant's motion for temporary restraining order and preliminary injunction is denied."

c. "Defendant's motion to Compel Production 2 is denied."

NOTE: That denial is yet another violation of my right to due process under the Constitution.

d. "Defendant's Motion for Sanctions Against Pierce & Associates is denied."

NOTE: With this denial, Judge Rossi clearly condoned the Rule 137 violations.

32. On July 1, 2011, I filed the Notice of Appeal (see Group Exhibit 16 inclusive).

33. On July 20, 2011, while the case was under appeal, I personally witnessed the criminal sale of my home by Dunn, Martin et al per the Sheriff's Report of Sale and Distribution (see Group Exhibit 17.1).

34. On July 28, 2011 Dunn, Martin recorded the Sheriff's Certificate of Sale (see Group Exhibit 17.2) in the Will County property records, when the July 20, 2011 sale has never to this date been submitted to the Court with a Motion for Approval of the Sale and Distribution.

35. On February 28, 2012, I reported Dunn, Martin to Thomas P. James, Consumer Counsel, Consumer Fraud Bureau, Illinois Attorney General re: **SCHEFFERS/UPDATE 1 OF 3 DUNN MARTIN-SCHEFFERS/PIERCE/DYKEMA CONSUMER FRAUD** (see Group Exhibit 17.3).

NOTE: Update 2 of 3 and Update 3 of 3 were Dunn, Martin Sheriff's Reports of Sale and Distribution with equally fraudulent deficiency judgment calculations that include fraudulent "post judgment advances" in the many thousands of dollars.

36. On April 5, 2011, I sent e-mails to Thomas P. James, Consumer Counsel, Consumer Fraud Bureau, Illinois Attorney General re: **WILL COUNTY JUDGE SIEGEL COMMITTED CLASS 1 FELONY ON 02/29/12** (see Group Exhibit 1.2 inclusive).

37. On April 12, 2012, I sent the Judicial Inquiry Board (see Group Exhibit 1.1 inclusive) a **Request for an Immediate Investigation of Judge Richard J. Siegel for Commission of a Class 1 Felony and for Multiple Violations of the Judicial Code of Conduct** with signature – required confirmation of delivery (see Group Exhibit 1.1.d).

VI. FEEDBACK - GENERAL

1. The members invited to be on the Mortgage Foreclosure Committee included foreclosure judges whose rulings may be under appeal:

- My Petition for Leave to Appeal as a Matter of Right, Case 113039, from the 18th Judicial Circuit Court of DuPage County, is based on Judge Gibson's erroneous Order granting Plaintiff Motion for Summary Judgment.
- Three different law firms have scheduled/rescheduled that property for a foreclosure sale 8-10 times since March 13, 2011. It was now rescheduled, yet again, from May 1, 2012 to May 31, 2012 with Pierce & Associates as the alleged seller.
- On March 20, 2012, Judge Gibson was voted out of office. It appears that the only recourse foreclosure defendants have is to vote the foreclosure judges, the Appellate Court Justices, and the Supreme Court Justices out of office.

2. **The only notice I have received of the regarding the April 27, 2012 meeting where the Mortgage Foreclosure Committee is Seeking Comment on Proposals to Improve Foreclosure Proceedings (see Key Exhibit 2) was via a Google Alert.** I have yet to be able to find a single news article by any mainstream media or alternative media, even when I personally submitted news tips to the Chicago Tribune, the Chicago Sun Times, the Daily Herald, and to the Channel 2 News Investigators, Dave Savini and Pam Zekman.

3. Based on that Google alert, I downloaded the relevant PDFs and attached them to an e-mail dated April 10, 2012 to Thomas P. James, Consumer Counsel, Consumer Fraud Bureau, Illinois Attorney General re: ILLINOIS SUPREME COURT SEEKING COMMENTS ON PROPOSALS TO IMPROVE FORECLOSURE PROCEEDINGS, April 4, 2012 (see Key Exhibit 7).

4. Based on my court hearings that have been ongoing since 2009 in the 18th Judicial Circuit Court and the 12th Judicial Circuit Court, my appeals to the 3rd Appellate Court and to the 2nd Appellate Court, and my Petitions for Leave to Appeal as a Matter of Right for Case 1130313 (see Group Exhibit 3 inclusive) and for Case 113069, **my reactions to the foreclosure proceeding "improvements" is that they were laughable and worthy of a sitcom for the TV.**

5. The only problem is that Illinois homeowners are having their homes criminally sold in violation of every foundational Illinois law that already exists (see Key Exhibit 19 inclusive).

6. Even a cursory review of the entire Fraud Upon the Court documentation, including the actual commission of a Class 1 Felony by Judge Siegel on February 29, 2012 as reported to the Judicial Inquiry Board on April 12, 2012 (see Group Exhibit 1.1 inclusive) and to Thomas P. James, Consumer Counsel, Consumer Fraud Bureau, Illinois Attorney General (see Group Exhibit 1.2 inclusive) should make it blatantly obvious that **the RULE OF LAW DOES NOT EXIST IN THE ILLINOIS JUDICIARY SYSTEM.**

6. QUESTION: Do the proposed "improvements" to foreclosure proceedings meet recent federal requirements of the Consumer Financial Protection Bureau re: Service Providers as of April 13, 2012 (see Key Exhibit 1)?

VII. FEEDBACK – SUPREME COURT/APPELLATE COURT RULINGS

1. On January 7, 2011, the Massachusetts Supreme Judicial Court ruled on the U.S. Bank National Associates, trustee [FN1] vs. Antonio IBANEZ (see Key Exhibit 8) and was widely reported by the foreclosure fraud bloggers.

2. On page five of that ruling the Justices cited the May 21, 2008 Bayview Loan Servicing, L.L.C vs. Jeffrey Eden Nelson ruling of the Appellate Court of Illinois, Fifth District, No. 5-06-0664 (see Key Exhibit 9).

3. Yet, on April 6, 2012, that same Appellate Court of Illinois, Fifth District, No. 5-10-0483 (see Key Exhibit 10) ruled that foreclosure Defendants cannot appeal any foreclosures for any reason unless a final order to approve the sale of their homes has been granted, even if the sale was based on fraud, which means that no Order can ever be considered “final”.

4. The April 6, 2012 ruling (see Key Exhibit 10) is basically saying that no foreclosure defendants can appeal until after the criminal sale of home is approved by the court.

5. The analogy I use is that I had a car loan with Company ABC for which I could no longer afford to make the payments. However, instead of Company ABC repossessing the vehicle, the known gang members (the “banksters”) down the street are stealing the car.

6. When I call 911 to report the occurrence of the theft, the gang members show the police a photocopy of the car title, and the police (the judges/justices) helped direct traffic, so the gang members could steal the car safely.

VIII. FEEDBACK – (LACK OF) JUDICIAL INTEGRITY

1. On November 2, 2011, I filed the Petition for Leave to Appeal Pursuant to Rule 315 or Appeal as a Matter of Right (see Group Exhibit 3 inclusive.).

2. On January 25, 2012, I received a “Notification Letter” (see Group Exhibit 3.2):
- “The Supreme Court today DENIED the petition for leave to appeal or appeal as a matter of right in the above entitled cause.”
 - No order with “wet ink signature” of a Supreme Court Justice was included.

NOTE: With the denial of my Petition for Leave to Appeal as a Matter of Right, the Supreme Court Justices violated my right to due process and committed TREASON against the Constitution.

3. On December 15, 2012, I filed the Motion for Service of Orders Signed by Supreme Court and Appellate Court Justices (see Group Exhibit 4 inclusive).

4. Per the Proof of Service (see Group Exhibit 4.1.b), that Motion was served:
- By delivery confirmation to the Plaintiff, ATTN: David Co, Director, Deutsche Bank National Trust, in Santa Ana, CA**
 - By delivery confirmation to Denis Pierce, Robert Deisinger, and Shaun Callahan at Pierce & Associates,
 - By delivery confirmation to Patrick Stanton and Amy Jonker of Dykema Gossett,
 - By signature-required delivery confirmation to the Clerk of the Supreme Court of Illinois,
 - By signature-required delivery confirmation to each Justice of the Supreme Court,
 - By signature-required delivery confirmation to Mr. Gist Fleshman, as Clerk of the Illinois Appellate Court, Third District,
 - By signature-required delivery confirmation to Mr. Robert J. Mangan, as Clerk of the Illinois Appellate Court, Second District, and
 - By signature-required delivery confirmation of the Criminal Enforcement Division of the Illinois Attorney General.**

5. On January 6, 2012, I received a “Notification Letter” (see Group Exhibit 4.2):
- “Today the following order was entered in the captioned case: Motion by petitioner, pro se, for service of signed orders by Supreme Court and Appellate Court Justices, Motion Denied. Order entered by the court.”
 - No order with “wet ink signature” of a Supreme Court Justice was included.
 - The office staff of the Clerk of the Supreme Court copied all parties in that Proof of Service (see Group Exhibit 4.1.b) without questioning:
 - Why the Plaintiff has an out-of-state address, or
 - Why neither of the two law firms filed an Appearance, or
 - Why Lisa Madigan/Criminal Enforcement Division was involved.

NOTE: The office staff of the Clerk of the Supreme Court sent competent evidence to the Criminal Enforcement Division that the Justices of the Supreme Court are committing TREASON by not signing orders.

6. On March 6, 2012, I filed the Motion to Vacate Void Orders due to Lack of Jurisdiction Pursuant to Section 2-619 (see Group Exhibit 5 inclusive) that included two Exhibits:

- a. On February 2, 2012, the Illinois Attorney General filed a Complaint, Case 12CH0.3602, **The People of the State of Illinois, Plaintiff, v. Nationwide Title Clearing, Inc., a Florida corporation, Defendants** (see Group Exhibit 2.1).
- b. Previously, on May 25, 2011, a Subpoena had been issued to Nationwide Title Clearing, Inc (see Group Exhibit 2.2). It was not until February 22, 2012 that I was able to access that Subpoena via a Freedom of Information request.
- c. The Exhibits included in support of the Subpoena were:
 - 1) **Exhibit A, relative to ILSC Case 113313** (see Group Exhibit 2.2.c) includes the same competent evidence I have submitted under Section 1109 certification to Judge Siegel and Judge Rossi in the 12th Judicial Circuit Court and to the Justices of the 3rd Appellate Court and
 - 2) **Exhibit B, relative to ILSC Case 113039** (see Group Exhibit 2.2.d) of includes the same competent evidence I have submitted to under Section 1109 certification to Associate Judge Cerne and to Judge Gibson in the 18th Judicial Circuit Court and to the Justices of the 2nd Appellate Court.

7. Per the Proof of Service (see Group Exhibit 5.1.b), that Motion was served:

- a. **By delivery confirmation to the Plaintiff, ATTN: David Co, Director, Deutsche Bank National Trust, in Santa Ana, CA,**
- b. *By delivery confirmation to Denis Pierce, Robert Deisinger, and Shaun Callahan at Pierce & Associates,*
- c. *By delivery confirmation to Patrick Stanton and Amy Jonker of Dykema Gossett ,*
- d. *By signature-required delivery confirmation to the Clerk of the Supreme Court of Illinois,*
- e. *By signature-required delivery confirmation to each Justice of the Supreme Court,*
- f. *By signature-required delivery confirmation to Mr. Gist Fleshman, as Clerk of the Illinois Appellate Court, Third District,*
- g. *By signature-required delivery confirmation to Mr. Robert J. Mangan, as Clerk of the Illinois Appellate Court, Second District, and*
- h. **By signature-required delivery confirmation of the Criminal Enforcement Division of the Illinois Attorney General.**

8. On March 20, 2012, I received a "Notification Letter" (see Group Exhibit 5.2):

- a. "Motion by petitioner, pro se, to Vacate void orders due to lack of jurisdiction Pursuant to Section 2-619. Motion denied."
- b. No order with "wet ink signature" of a Supreme Court Justice was included.
- c. The office staff of the Clerk of the Supreme Court copied all parties in that Proof of Service (see Group Exhibit 5.1.b) without questioning:
 - 1) Why the Plaintiff has an out-of-state address, or
 - 2) Why neither of the two law firms filed an Appearance, or
 - 3) Why Lisa Madigan/Criminal Enforcement Division was involved.

NOTE: The office staff of the Clerk of the Supreme Court sent competent evidence to the Criminal Enforcement Division that the Justices of the Supreme Court are committing TREASON by not signing orders.

9. On December 23, 2012, after I, as a non-attorney, had submitted a Motion to Correct, Chief Justice Kilbride of the Supreme Court of Illinois allegedly corrected the referenced Order (see Key Exhibit 11):

- a. The "Notification Letter" states, "Motion for Leave to Proceed in forma pauper is permitting the applicant to sue or defend without payment of fees, costs or charges is hereby allowed, nunc pro tunc to November 15, 2011."
- b. Yet, Chief Justice Kilbride and the Justices of the Supreme Court continued to violate that Order by failing to address how I could submit future filings without paying the costs and expenses, particularly copy costs at FedEx, ink and paper costs at Staples, and service costs at USPS.
- c. I now need to file yet another motion, a Motion for Reimbursement for the many hundreds of dollars I have spent relative to ILSC Case 113313 and ILSC Case 113039.
- d. I use the word "allegedly" because no Justice of the Supreme Court or Justice of the 3rd or 2nd Appellate Courts has ever signed an Order (see Group Exhibit 4 inclusive)
- e. **QUESTION: How does a non-attorney know Illinois law better than the Chief Justice of the Supreme Court of Illinois?**

10. Per the Report of Proceedings for September 7, 2012 (see Group Exhibit 1.3), William McAlister apparently forged Judge O'Leary's signature on the Order, when Judge O'Leary was presiding over the foreclosure courtroom in Judge Siegel's absence. I believe that Judge Rossi commented on the record later that week about someone forging Judge Rossi's signature on the Order.

11. Per a previous Report of Proceedings for November 16, 2010 (see Key Exhibit 16), Judge Siegel had a discussion with Scott Guido of Pierce & Associates about the many foreclosures that had been put on hold.

12. On November 22, 2010, Judge Siegel recused himself from my case under Rule 63 (see Group Exhibit 1.5).

13. On February 29, 2012, Judge Siegel actively committed a Class 1 Felony:

- a. On April 5, 2012, I sent e-mails to Thomas P. James, Consumer Counsel, Consumer Fraud Bureau, Illinois Attorney General re: **WILL COUNTY JUDGE SIEGEL COMMITTED CLASS 1 FELONY ON 02/29/12** (see Group Exhibit 1.2 inclusive).
- b. On April 12, 2012, I sent the Judicial Inquiry Board (see Group Exhibit 1.1 inclusive) a **Request for an Immediate Investigation of Judge Richard J. Siegel for Commission of a Class 1 Felony and for Multiple Violations of the Judicial Code of Conduct** with signature →required confirmation of delivery (see Group Exhibit 1.1.d).

IX. VIOLATION OF MY RIGHT TO DUE PROCESS/TREASON

1. Judge Siegel denied the first Defendant Motion to Compel Production (see Group Exhibit 9 inclusive) of a routine discovery request, to produce the original Note, the original Mortgage, and the original Assignment from the lender to the Plaintiff. Judge Siegel blatantly violated my right to due process as TREASON against the Constitution.

2. Judge Rossi denied the second Defendant Motion to Compel Production (see Group Exhibit 14 inclusive) of another routine discover request to produce evidence that Plaintiff's two separate law firms were actually hired by the Plaintiff, not by the servicer on behalf of he Plaintiff. Judge Rossi blatantly violated my right to due process as TREASON against the Constitution.

3. With its alleged Order denying my Petition for Leave to Appeal Pursuant to Rule 315 or Appeal as a Matter of Right (see Group Exhibit 3 inclusive), the Justices of the Supreme Court blatantly violated my right to due process as TREASON against the Constitution, as well.

4. Violation of the oaths of office by the Justices of the Supreme Court is acting without subject matter jurisdictions, as a trespasser of the law, Von Kettler et.al. v. Johnson, 57 Ill. 109 (1870), Elliott v. Peirsol, 1 Pet. 328, 340, 26 U.S. 328, 340 (1828); In re TIP-PA-HANS Enterprises, Inc., 27 B.R. 780, 783 (1983), and acted in treason, U.S. v. Will, 449 U.S. 200, 216, 101 S.Ct. 471, 66 L.Ed.2d 392, 406 (1980), Cohens v. Virginia, 19 U.S. (6 Wheat) 264, 404, 5 L.Ed 257 (1821).

NOTE: Per the subscription I have had for many months to the Petitions for Leave to Appeal Dispositions PDF files, it appears that the Justices of the Supreme Court are blatantly violated the rights of many Petitioners to due process as TREASON against the Constitution.

X. FEEDBACK – PROPOSAL 1/AFFIDAVITS

1. How will the foreclosure proceedings be “improved” with either proposed affidavit?
2. The two proposed Affidavits version 1 (see Key Exhibit 3) and version 2 (see Key Exhibit 4) reference willingness of the Affiant to testify in a trial.
 - a. **QUESTION: Has a single foreclosure case gone to trial in Illinois? If not, why not?**
3. Two different affidavits were submitted to Judge Rossi by Shaun Callahan of Pierce & Associates, one as of September 1, 2010 (see Key Exhibit 5) and a different one as of January 20, 2011 (see Key Exhibit 6):
 - a. The affiant is an infamous robo-signer and his “title” changes.
 - b. In addition, the Affiant obviously has no personal knowledge that the Note in this case was discharged in a Chapter 7 Bankruptcy on May 5, 2009, so any additional mortgage interest is a violation of federal bankruptcy laws, as well as a violation of federal and state debt collection laws.
4. Per the existing Illinois Mortgage Foreclosure Law (see Key Exhibit 19.d.4)), the judge is required to submit a Certificate of Personal Knowledge of the Affiant.
 - a. Every foreclosure Order without such judicial certificates is VOID.
5. If the foreclosure judges had followed the Illinois laws that they swore to uphold, the “robo-signing” issue would have been inapplicable to Illinois. The two Affidavits of Prove-Up in my Will County Case (see Key Exhibit 5 and Key Exhibit 6), would/should never have been accepted by the Court.
6. Also, according to the Illinois Conveyances Act, property records require that the notary be licensed by the Illinois Secretary of State, so the proposed Version 1 Affidavit violates Illinois law, which the Mortgage Foreclosure Committee members should have known.

XI. FEEDBACK – PROPOSED AFFIDAVIT 2 FOOTNOTE

1. It was also “ironic” to see the footnote on proposed Affidavit 2 (see Key Exhibit 4) that is not on proposed Affidavit 1 (see Key Exhibit 3):

"This affidavit provides a form for establishing only the amounts due and owing on the borrower's loan. It is not intended to relieve the foreclosing party from establishing other evidentiary requirements in connection with proving the allegations contained in its complaint as appropriate, including but not limited to the party's right to enforce the instrument of indebtedness if applicable"

2. What does the Mortgage Foreclosure Committee consider “evidentiary requirements”?
- Production of the original note and the original mortgage in open court is already required by the Illinois Mortgage Foreclosure Law, yet no original mortgage was produced in either of my cases.
 - Proof of a valid chain of title relative to the right to enforce a security is already required by the Illinois Commercial Code and the Illinois Conveyances Act.
 - The Statute of Frauds requires “wet ink” signatures on contracts.

3. It is the footnote that is the critical failure in the foreclosure courts in Illinois and the entire country.

4. Any changes in foreclosure proceedings must address the “footnote”, particularly in relation to the more than 65 million securitized Notes registered in the Mortgage Electronic Registration System and the Notes in the Mortgage-Backed Security trusts have permanently clouded in the property records in Illinois and across the country.

XII. FEEDBACK – PROPOSAL 2/PAYMENT HISTORY

1. Each and every penny specified in an Affidavit of Prove-Up is money taken from the Mortgagor.

- a. If there is a surplus after the foreclosure sale, each penny of the Affidavit of Prove-Up decreases the amount of the surplus.
- b. If the foreclosure sale does not cover all amounts due (e.g., property is “under water”), each penny of the Affidavit of Prove-Up increases the amount of the personal deficiency.

2. QUESTION: How can a Judgment for Foreclosure and Sale be granted with NO COMPETENT EVIDENCE submitted to the Court supporting the amounts due, particularly with default judgments?

- a. On February 29, 2012, Judge Siegel explicitly committed a Class 1 Felony (see Group Exhibit 1.1 inclusive and Group Exhibit 1.2 inclusive) with his Order granting a Personal Deficiency of \$231,200 with NO EVIDENCE, NOT EVEN AN AFFIDAVIT OF PROVE-UP, submitted for the Order that granted the Judgment for Foreclosure and Sale.
- b. Two different Affidavits of Prove-Up were submitted to Judge Rossi by Shaun Callahan of Pierce & Associates, one as of September 1, 2010 (see Key Exhibit 5) and a different one as of January 20, 2011 (see Key Exhibit 6):
 - 1) The affiant is an infamous robo-signer and his “title” changes.
 - 2) In addition, the Affiant obviously has no personal knowledge that the Note in this case was discharged in a Chapter 7 Bankruptcy on May 5, 2009, so any additional mortgage interest is a violation of federal bankruptcy laws, as well as a violation of federal and state debt collection laws.

XIII. FEEDBACK – PROPOSAL 3/CHAIN OF (FRAUDULENT) ASSIGNMENTS

1. On February 2, 2012, the Illinois Attorney General filed a Complaint, Case 12CH03602, **The People of the State of Illinois, Plaintiff, v. Nationwide Title Clearing, Inc., a Florida corporation, Defendants** (see Group Exhibit 2.1).

2. Previously, on May 25, 2011, a Subpoena had been issued to Nationwide Title Clearing, Inc (see Group Exhibit 2.2). It was not until February 22, 2012 that I was able to access that Subpoena via a Freedom of Information request.

3. The Exhibits included in support of the Subpoena were:

- a. **Exhibit A, relative to ILSC Case 113313** (see Group Exhibit 2.2.c) includes the same competent evidence I have submitted under Section 1 109 certification to Judge Siegel and Judge Rossi in the 12th Judicial Circuit Court and to the Justices of the 3rd Appellate Court and
- b. **Exhibit B, relative to ILSC Case 113039** (see Group Exhibit 2.2.d) includes the same competent evidence I have submitted to under Section 1 109 certification to Associate Judge Cerne and to Judge Gibson in the 18th Judicial Circuit Court and to the Justices of the 2nd Appellate Court.

4. In addition, I have submitted competent evidence from the Will County and DuPage County property records to Thomas P. James, Consumer Counsel, Consumer Fraud Bureau, Illinois Attorney General that Plaintiff attorneys are fabricating/ recording fraudulent assignments in the Illinois property records:

- a. Jill Rein, Managing Partner at Pierce & Associates, as "Certifying Officer" for the Mortgage Electronic Registration System
- b. William McAlister of Codilis & Associates, as "Signator" for the Mortgage Electronic Registration System

5. QUESTION: What kind of competent evidence is required relevant to assignments recorded in the Illinois property records?

- a. **Would the Court grant an Order for Foreclosure and Sale to Santa Claus based on upon a "humorous" assignment (see Key Exhibit 23)?**
- b. **Why are any of the fraudulent assignments any more valid, when the Illinois Records of Deeds are required to accept anything submitted with no verification, whatsoever?**

6. QUESTION: How can Mandatory Mediation be required, if the Plaintiffs are not even required to prove legal standing to agree to any loan modifications, principal reductions, or refinances:

- a. **If the Plaintiffs know they do not have legally enforceable standing, if/when the Mortgagors sign loan modifications, principal reductions, or refinances, FRAUDULENT DOCUMENTATION has been replaced with legally enforceable documentation.**
- b. **Do the legal fees associated with those Mandatory Mediation meetings get billed to the Mortgagor?**

6. QUESTION: How can Mandatory Mediation be required, if the Plaintiffs are not even required to prove legal standing to agree to any loan modifications, principal reductions, or refinances (con't.):

c. If the Mortgagor makes the requisite monthly payments for a "trial" modification, but a final modification is denied, then the Mortgagor effectively has been conned out of all of those monies that will be needed for moving costs upon an Order for Possession after the Plaintiff forecloses, anyway.

d. It appears that Mandatory Mediation meetings are a "win-win" for the Plaintiffs.

NOTE: In the 12th Judicial Circuit Court of Will County, those mandatory mediations are not digitally recorded and there is no Order signed by the presiding judge, so there is no witness to any "alleged" agreements made by the Plaintiff's counsel.

7. When I called a Title Search company to ask about "Sheriff's Certificate of Sale" vs. "Sheriff's Deed", I mentioned that Illinois attorneys were fabricating assignments. The person casually mentioned, "Oh, there are a lot of those."

8. Again, Illinois attorneys are violating the Code of Professional Standards:

a. Violation of conflict of interest by acting on behalf of both the Assignor and the Assignee

b. How do they have signing authority for the Assignor

c. Commission of a Class X Felony against a financial institution under Public Act 096-1551, AN ACT CONCERNING CRIMINAL LAW see Key Exhibit 19.a inclusive) for intentionally assigning a Note in default to a financial institution.

8. Per media reports, reputable Title Insurance companies will no longer insure titles for any properties that have been foreclosed in Florida.

a. **QUESTION: Will only disreputable Title Insurance companies, as now being specified to Mortgagors to use by foreclosure Plaintiffs, insure my two properties?**

XIV. FEEDBACK – PROPOSAL 6/DEFENDANT NOTIFICATIONS

1. Regarding submission of any Motions to Vacate, based on my cases, it would appear to be a total waste of the little money foreclosure defendants have:

- a. On May 7, 2011, I filed the Defendant Motion to Vacate Judgment for Foreclosure and Sale (see Group Exhibit 13.1 inclusive).
- b. On June 22, 2011, Judge Rossi signed an Order denying the Motion to Vacate Judgment for Foreclosure and Sale (see Group Exhibit 13.2)
- c. On March 6, 2012, I filed the Motion to Vacate Void Orders due to Lack of Jurisdiction Pursuant to Section 2-619 with the Supreme Court of Illinois (see Group Exhibit 5 inclusive)
- d. On March 20, 2012, I received a "Notification Letter" that stated "Motion Denied", but no such order was included (see Group Exhibit 5.2).

2. Per its April 6, 2012 ruling in case No. 5-10-0483 (see Key Exhibit 10), the same Appellate Court of Illinois, Fifth District, No. 5-10-0483 ruled that foreclosure Defendants cannot appeal any foreclosures for any reason unless a final order to approve the sale of their homes has been granted, even if the sale was based on fraud, which means that no Order can ever be considered "final".

3. The Background and Analysis in that No. 5-10-0483 ruling (see Key Exhibit 10) clearly document that the Defendant-Appellant did everything that Proposal 6 recommends (see Key Exhibit 2), but the Appellate Court, Fifth District cited a 1989 Supreme Court ruling to dismiss the Appeal. **That ruling is basically saying that no foreclosure defendants can appeal until after the criminal sale of home is approved by the court.**

4. Yet, that ruling clearly violates the same Appellate Court's prior Bayview ruling No. 5-06-0664 on May 21, 2008 (see Key Exhibit 9) relative to a Summary Judgment, which is not a final order.

5. **QUESTION: Why would any judge admit prior judicial error by vacating his own prior order?**

XV. FEEDBACK – PROPOSAL 9/PLAINTIFF ATTORNEY AFFIDAVIT

1. Rule 137 already applies to the Plaintiff alleged attorneys:
 - a. Per my entire Fraud Upon the Court section relative to Will County, particularly the two Motions for Sanctions (see Group Exhibit 1.4 inclusive) and Group Exhibit 1.8 inclusive), the attorneys from Pierce & Associates (Denis Pierce, Robert Deisinger, and Shaun Callahan) and the attorneys from Dykema Gossett (Patrick Stanton and Amy Jonker) committed blatant Fraud Upon the Court.
 - b. Robert J. Emanuel, as a principal attorney for Deutsch, Levy & Engel, but then as a principal attorney for Much, Shelist et al, also blatantly violated Rule 137.

2. I have submitted competent evidence from the Will County and DuPage County property records to Thomas P. James, Consumer Counsel, Consumer Fraud Bureau, Illinois Attorney General that Plaintiff attorneys are fabricating/ recording fraudulent assignments in the Illinois property records:

- a. Jill Rein, Managing Partner at Pierce & Associates, as "Certifying Officer" for the Mortgage Electronic Registration System
- b. William McAlister of Codilis & Associates, as "Signator" for the Mortgage Electronic Registration System

3. Will such recommended attorney "affidavits" require Section 1 109 Certification/ penalty of perjury?

4. QUESTION: How can independent law firms, Pierce & Associates/Dykema Gossett in Will County and Pierce & Associates/Deutsch, Levy & Engel/Much Shelist in DuPage County allegedly represent the same Plaintiff client, with no Motions to Withdraw filed by Pierce & Associates in either case?

XVI. FEEDBACK - NO ENFORCEMENT

1. In the proposals to “improve” foreclosure proceedings (see Key Exhibit 2), there is no mention of enforcement.

2. The Plaintiffs have already violated HARP, HAMP, and a multitude of Consent Orders from federal regulatory agencies with impunity.

3. Just like the ~~Ameriquest Settlement of January 23, 2006, the alleged National Mortgage Settlement of 2012~~ effectively has changed nothing relative to criminal foreclosure processes like the criminal sale of my Naperville home on July 20, 2011.

4. In fact, neither the National Mortgage Settlement nor the Independent Foreclosure Review process covers either of my two foreclosures:

- a. The foreclosure Complaint for my primary residence was not filed by the servicer, American Home Mortgage Servicing, Inc. Even if it were, that servicer is not included as a servicer in the “National Mortgage Settlement”.
- b. The ~~foreclosure Complaint for my Aurora property is not my primary residence.~~

5. QUESTION: How does a federal judge have jurisdiction over state foreclosure fraud? If the federal courts have jurisdiction, then why aren't the State Attorneys General filing federal racketeering/RICO or Ponzi scheme Complaints?

XVII. CONCLUSION

1. **Even a cursory review of this submission with its several hundred pages of Exhibits that have been previously submitted under Section 1 109 Certification clearly documents a GROSS MISCARRIAGE OF JUSTICE relative to the CRIMINAL SALE OF MY HOME.**

2. **It is also blatantly obvious that the RULE OF LAW DOES NOT EXIST AT ANY LEVEL OF THE ILLINOIS JUDICIARY SYSTEM.**

3. **It is also blatantly obvious that there is ZERO INTEGRITY at any level of the Illinois Judiciary System, by attorneys or by judges/Justices.**

4. The proposals (see Key Exhibit 2) to “improve” foreclosure procedures will not change a thing:

a. They totally fail to address any accountability for Plaintiff foreclosure attorneys for the **Commission of a Class X Felony against a financial institution under Public Act 096-1551, AN ACT CONCERNING CRIMINAL LAW see Key Exhibit 19.a inclusive) for intentionally assigning a Note in default to a financial institution.**

b. They totally fail to address any accountability for foreclosure judges who are accessories to ongoing criminal enterprises, like Judge Siegel’s explicit commission of a Class 1 Felony as reported to the Judicial Inquiry Board on April 12, 2012.

c. They totally fail to address the criminal foreclosures like mine where Fraud Upon the Court was committed at every step in the foreclosure process.

d. **Per the pleadings, Amy Jonker of Dykema, Gossett, one of the two “alleged” law firms representing the Plaintiff, could not even keep track of which Deutsche Bank National Trust this was in, R2004-R1 or R2004-R2. NOTE: The April 12, 2012 submission to the Judicial Inquiry Board was a prerequisite to this “term paper” Written Submission to Supreme Court Mortgage Foreclosure Committee under Misprision of Felony.**

5. By my Defendant/Appellant Certifications under Section 1 109 Certification, I verified everything I submitted in both of my foreclosure cases from the District Courts to the Appellate Courts, and to the Illinois Supreme Court:

a. Yet, the Plaintiff’s alleged law firms never verified a thing.

b. No attorney or law firm filed an Appearance in either Case 113313 or Case 113039 with the Supreme Court of Illinois, because doing so would be perjury, since the several law firms were hired by the servicers in both cases, not directly by the Plaintiffs.

6. *The foreclosure improvements needed are to enforce the Illinois Mortgage Foreclosure Law that notes securitized into Mortgage-Backed Security trusts and registered in the Mortgage Electronic Registration System cannot elect to enforce those securities under the Illinois Mortgage Foreclosure Law AT ALL (see Group Exhibit 6 inclusive):*

a. Any/ all foreclosures based on securitized notes are VOID, even if chain of title were verified.

7. The “Do – Did” changes (see Key Exhibit 20) violate the Illinois Conveyances Act, the Illinois Mortgage Foreclosure Law, and the Illinois Statute of Frauds.

8. Per my Request for an Immediate Investigation of Judge Richard J. Siegel for Commission of a Class 1 Felony and for Multiple Violations of the Judicial Code of Conduct (see Group Exhibit 1.1 inclusive) served upon the Judicial Inquiry Board on April 12, 2012, all prior foreclosure rulings by Judge Siegel on behalf of Plaintiffs are now suspect, as well.

8. The “foreclosure mill” law firms in my two cases (Pierce & Associates; Dykema, Gossett; Deutsch, Levy & Engel; Much, Shelist et al; and Dunn, Martin et al) and in other cases I have researched and reported (Codilis & Associates and Freedman, Anselmo et al) qualify as organizers of an ongoing criminal financial enterprises.

9. All judges/Justices and the many attorneys who have failed to report the judges/Justices and attorneys for investigation have become accessories to the felonies.

10. The many judges/Justices have all violated their oaths of office and have committed TREASON against the Constitution. As a direct result, all judicial immunity is waived.

11. Any Judge, Justice, or attorney who reads this submission, with copies of the extensive documentation which has been submitted under Section 1109 certification to the District Courts, to the 2nd/3rd Appellate Courts, and to the Supreme Court of Illinois is required to take action on this carefully documented competent evidence by:

- a. Rule 63 for judges/justices and
- b. Rule 8.4 as attorneys.

12. CRITICAL: Both the 12th and the 18th Judicial Circuit Courts digitally record all foreclosure hearings.

13. Per those digital recordings, as well as the Plaintiff filings/pleadings, provide extensive evidence that the foreclosure courtrooms of the 12th and the 18th Judicial Circuit Courts meet the definition of ongoing criminal financial enterprises.

14. With two Illinois governors in a row who have been convicted of corruption and are now in prison, I have requested that the Illinois Attorney General investigate the many District Court judges, the 2nd/3rd Appellate Court Justices, and each of the Illinois Supreme Court Justices for TREASON against the Constitution for violating my right to Due Process under the Constitution.

Respectfully submitted,



Lauren L. Scheffers