# IN THE UNITED STATES DISTRICT COURT EASTERN DISTRICT OF VIRGINIA

#### Norfolk Division

UNITED STATES OF AMERICA \*

v. \* Case No. 2:25-cr-122-JKW-DEM

\*

LETITIA A. JAMES,

\*

Defendant.

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\* \* \* \* \* \* \*

# ATTORNEY GENERAL LETITIA A. JAMES'S MOTION TO DISMISS THE INDICTMENT FOR OUTRAGEOUS GOVERNMENT CONDUCT

Attorney General Letitia A. James, by and through undersigned counsel, moves this Court to dismiss the government's indictment pursuant to Federal Rule of Criminal Procedure 12(b). As explained further below, multiple government actors engaged in outrageous conduct to obtain the indictment, in violation of the Due Process Clause of the Fifth Amendment. Because this prosecution is patently unconstitutional, this Court should dismiss the indictment with prejudice.

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#### T. INTRODUCTION

Attorney General James has already moved to dismiss this indictment in response to the improper procedures and motives that led to its return. ECF Nos. 22, 53. This motion seeks dismissal on the independent ground that this indictment is the result of outrageous government conduct, starting with that of Federal Housing Finance Agency (FHFA) Director William Pulte, in violation of AG James's due process rights. Outrageous government conduct prohibited by the Due Process Clause is conduct that is "shocking," or 'offensive to traditional notions of fundamental fairness." United States v. Hasan, 718 F.3d 338, 343 (4th Cir. 2013) (quoting United States v. Osborne, 935 F.2d 32, 37 (4th Cir. 1991)). Perhaps in no case before this Court has there been a more shocking course of government conduct. The unprecedented, extensive, and outrageous misconduct in this case reached its apex when President Donald Trump, as part of his revenge campaign, decided that AG James needed to be indicted, no matter the cost. Years of relentlessly calling AG James a crook and a criminal reached a crescendo when President Trump posted on Truth Social: 1

Document 109



Pam: I have reviewed over 30 statements and posts saying that, essentially, "same old story as last time, all talk, no action. Nothing is being done. What about Comey, Adam "Shifty" Schiff, Leticia??? They're all quilty as hell, but nothing is going to be done." Then we almost put in a Democrat supported U.S. Attorney, in Virginia, with a really bad Republican past. A Woke RINO, who was never going to do his job. That's why two of the worst Dem Senators PUSHED him so hard. He even lied to the media and said he guit, and that we had no case. No, I fired him, and there is a GREAT CASE, and many lawyers, and legal pundits, say so. Lindsey Halligan is a really good lawyer, and likes you, a lot. We can't delay any longer, it's killing our reputation and credibility. They impeached me twice, and indicted me (5 times!), OVER NOTHING. JUSTICE MUST BE SERVED, NOW!!! President DJT

16k ReTruths 53k Likes

Sep 20, 2025, 6:44 PM

Donald (@realDonaldTrump), Trump Truth Social (Sept. 20. 2025), https://truthsocial.com/@realDonaldTrump/posts/115239044548033727.

This indictment is the product of months of illegal and unethical behavior by government officials, only made possible by the misuse of a federal agency, the disregard of exculpatory evidence, the systematic removal of ethics officials and career prosecutors who stood in the way, and the improper attempt to install an unqualified U.S. Attorney with nothing to offer except undying loyalty. If this brazen, continuous disregard for the law and the Constitution is not outrageous government conduct, nothing is.

#### II. BACKGROUND

#### A. Transforming the FHFA Into a Political Weapon.

In March 2025, William Pulte began his tenure as FHFA Director and quickly transformed the little-known agency into a weapon to be brandished against President Trump's political enemies. As FHFA Director, Pulte is tasked with regulating the Federal National Mortgage Association (known as Fannie Mae), the Federal Home Loan Mortgage Corporation (known as Freddie Mac), and the Federal Home Loan Banking System.<sup>2</sup> Although Fannie Mae and Freddie Mac remain private corporate entities, since the 2008 financial crisis, the FHFA has served as their conservator.<sup>3</sup> Mere days after being sworn in, on March 17, 2025, Director Pulte fired 14 members from the boards of Fannie Mae and Freddie Mac and appointed himself chairman of both entities.<sup>4</sup> No justification was given for the firings. This deeply troubling consolidation of power violates federal law and the FHFA's own regulations. Federal law prohibits the FHFA Director from holding any office, position, or employment in Fannie Mae and Freddie Mac.<sup>5</sup> According to

<sup>&</sup>lt;sup>2</sup> See FHFA at-a-Glace, U.S. Federal Housing (Mar. 8, 2024), https://www.fhfa.gov/about.

<sup>&</sup>lt;sup>3</sup> See Conservatorship, U.S. Federal Housing (Feb. 6, 2024), https://www.fhfa.gov/conservatorship.

<sup>&</sup>lt;sup>4</sup> See Katherine Hamilton & Connor Hart, FHFA Director To Head Fannie Mae, Freddie Mac Boards Amid Shake-Ups, Wall Street Journal (Mar. 17, 2025), https://www.wsj.com/finance/regulation/fhfa-director-to-head-fannie-mae-freddie-mac-boards-amid-shake-ups-0b8ef5a6.

<sup>&</sup>lt;sup>5</sup> 12 U.S.C. § 4512(g)(2).

FHFA's regulations, the chairperson of the Fannie Mae and Freddie Mac boards must be independent of FHFA.<sup>6</sup> As FHFA Director, Pulte is the furthest thing from independent.

On April 14, 2025, Director Pulte sent a criminal referral letter<sup>7</sup> to U.S. Attorney General Pamela Bondi, alleging AG James "falsified bank documents and property records to acquire government backed assistance and loans and more favorable loan terms" as related to properties in Brooklyn, New York, Queens, New York, and on Sterling Street in Norfolk, Virginia. Ex. A.<sup>8</sup> Just one day later, someone from inside the administration leaked Director Pulte's criminal referral letter to the *New York Post*.<sup>9</sup>

After the issuance of the referral letter, according to recently produced discovery, an expansive and fast-growing investigation into AG James's properties, and related mortgages, took off within FHFA and Fannie Mae. On April 17, 2025, Fannie Mae requested the "James loan file" from mortgage servicer Mr. Cooper. Ex. C. On April 18, FHFA Office of Inspector General sent a "Demand for Document Production" to the Federal National Mortgage Association director, seeking access to records, reports and documents concerning AG James's Peronne Property. Ex. D. Also on April 18, a Fannie Mae fraud investigator sent emails attaching social media posts by AG James's great-niece, Nakia Thompson. Ex. E. And on April 25, mortgage servicer Mr. Cooper received a request to investigate potential misrepresentation of occupancy concerning the Peronne

<sup>&</sup>lt;sup>6</sup> 12 CFR § 1239.20(a)(2).

<sup>&</sup>lt;sup>7</sup> The statute Director Pulte cites as his authority—the Federal Housing Enterprises Financial Safety and Soundness Act of 1992—provides no authority for the FHFA Director to make criminal referrals. *See* 12 U.S.C. §§ 4501 et seq.

<sup>&</sup>lt;sup>8</sup> Shortly after the criminal referral letter was leaked, counsel for AG James wrote to AG Bondi, refuting all of the allegations in the criminal referral letter. Ex. B. Notably, none of the crimes alleged, or even the properties referenced, in the referral letter were included in the indictment. Once those allegations were refuted, Trump administration officials had to find something else.

<sup>&</sup>lt;sup>9</sup> See Josh Christenson & Victor Nava, *Trump administration refers NY AG Letitia James for potential prosecution over alleged mortgage fraud*, N.Y. Post (Apr. 15, 2025), https://nypost.com/2025/04/15/us-news/trump-administration-refers-ny-ag-tish-james-for-prosecution.

property and AG James. Ex. F. Discovery reveals that the investigation continued unabated within FHFA and Fannie Mae throughout May, June, July and August 2025.

Despite the fact that the criminal referral purports to be based on "media reports," no credible media reports remotely related to the allegations predate the referral. The origin of the exhibits to the referral are equally suspect. The FHFA does not house individual mortgage documents in its own system, <sup>10</sup> but Fannie Mae does. <sup>11</sup> Many of the exhibits referenced in the referral were available from a single source (which also contains the only "reporting" on the allegations that predate the referral letter): the blog of a right-wing "investigator," Sam Antar, who has claimed credit for providing Director Pulte with the facts necessary for the criminal referral.

<sup>12</sup> Accordingly, in crafting the criminal referral letter and the attached exhibits, Director Pulte either (1) relied exclusively on a single fringe blogger's "evidence" that AG James committed fraud, (2) took it upon himself to purchase these documents from various county clerk offices, or (3) unlawfully accessed AG James's loan files from Fannie Mae's database. Any one of these three most likely possibilities constitutes outrageous government conduct by the FHFA Director.

Fannie Mae ethics and investigations groups were so concerned that Director Pulte may have improperly and illegally accessed mortgage documents that they launched a probe into how

<sup>&</sup>lt;sup>10</sup> The FHFA does collect *data* on mortgages for oversight and regulatory purposes. *See, e.g., National Mortgage Database Program*, U.S. Federal Housing (Oct. 24, 2025), https://www.fhfa.gov/programs/nmdb.

<sup>&</sup>lt;sup>11</sup> See, e.g., Selling Guide, Fannie Mae (Nov. 5, 2025), A2-4.1-02 (Ownership and Retention of Loan Files and Records); A2-4.1-01(Establishing Loan Files), A3-3-05 (Custody of Mortgage Documents), https://selling-guide.fanniemae.com.

<sup>&</sup>lt;sup>12</sup> See Sam Antar, When The Wall Street Journal Tries to Make Letitia James' Public Records Disappear, White Collar Fraud (Nov. 11, 2025), https://whitecollarfraud.com/2025/11/11/when-the-wall-street-journal-tries-to-make-letitia-james-public-records-disappear. However, for the Director of FHFA to go beyond his statutory mandate and send a criminal referral solely on the uncorroborated findings of an internet investigator, without conducting any due diligence of his own, is possibly more outrageous than his misuse of Fannie Mae databases.

he obtained AG James's mortgage documents. <sup>13</sup> According to reporting, "Fannie's ethics and investigations group had received internal complaints alleging senior officials had improperly directed staff to access the mortgage documents of James and others" and investigators had been

"probing to find out who had made the orders, whether Pulte had the authority to seek the

documents, and whether or not they had followed proper procedure."14

Intent on covering his tracks, instead of allowing the internal investigation to continue, Director Pulte fired about a dozen members of the ethics and investigations units. <sup>15</sup> According to reporting, the internal complaint alleging Director Pulte improperly obtained AG James's mortgage records was sent to prosecutors in the U.S. Attorney's Office in Norfolk by former FHFA acting Inspector General Joe Allen—who believed "[t]he information he turned over was constitutionally required" and/or "potentially relevant in discovery." <sup>16</sup> For doing so, the acting Inspector General was fired from the Agency by Director Pulte—presumably because the information could be material to AG James's defense. <sup>17</sup>

After making the referral to DOJ, Director Pulte continued to pursue his own investigation, even when employees of Fannie Mae themselves believed there was insufficient evidence of wrongdoing. On June 13, 2025, Sean Soward (Fannie Mae Director of Mortgage Fraud

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<sup>&</sup>lt;sup>13</sup> See Gina Heeb, Brian Schwartz, & C. Ryan Barber, Fannie Mae Watchdogs Probed How Pulte Obtained Mortgage Records of Key Democrats, Wall Street Journal (Nov. 11, 2025), https://www.wsj.com/finance/regulation/fannie-mae-watchdogs-probed-how-pulte-obtained-mortgage-records-of-key-democrats-07c5cc39?st=s1pWNM&reflink=article\_copyURL\_share. <sup>14</sup> Id.

<sup>&</sup>lt;sup>15</sup> See Gina Heeb, Josh Dawsey, & Rebecca Ballhaus, He's Called 'Little Trump' and His Tactics Are Rankling White House Top Brass, Wall Street Journal (Nov. 15, 2025), https://www.wsj.com/politics/policy/bill-pulte-profile-d000c844?st=QuC5th&reflink=desktopwebshare permalink.

<sup>&</sup>lt;sup>16</sup> Sarah N. Lynch, Chris Prentice & Marisa Taylor, *Exclusive: Trump ousts watchdog of US housing regulator involved in mortgage probes of his foes, sources say*, Reuters (Nov. 3, 2025), https://www.reuters.com/world/us/watchdog-being-ousted-us-housing-regulator-involved-trump-crackdown-sources-say-2025-11-03/.

<sup>&</sup>lt;sup>17</sup> See Heeb et al., supra note 13.

Investigations) told Jennifer Horne (Fannie Mae Vice President of Financial Crimes): "the LJ case is certainly not clear and convincing evidence" of fraud. Ex. G. Ms. Horne responds, "director asking how we know that the neice [sic] has lived there since oct 2020," clearly demonstrating Director Pulte's intimate and direct involvement in the investigation.

#### B. Outrageous Government Conduct at the Department of Justice.

#### 1. Ed Martin's Outrageous Conduct.

Ed Martin—who according to his letterhead, is U.S. Pardon Attorney/Special Attorney for Mortgage Fraud/Associate Deputy Attorney General/Director of the Weaponization Working Group—has engaged in a well-documented series of actions that cannot be described as anything but outrageous. On August 12, 2025, while a pending investigation was underway that Mr. Martin was supposed to be leading, he sent AG James's counsel a letter insisting that she "resign from office" because, in his view, it "would best serve the 'good of the state and nation" and "give the people of New York and America more peace than proceeding." Ex. H. Mr. Martin also stated that "[he] would take this as an act of good faith" if she were to resign from office. *Id.* at 1. The letter was not an attempt to investigate the facts, nor did it hide his plain intention to pressure the sitting Attorney General of New York to resign from office or face criminal prosecution. When he wrote that letter, Mr. Martin was acting in his official capacity as Special Attorney for Mortgage Fraud and Director of the Weaponization Working Group.

The letter, by itself, violated Justice Department rules, the Principles of Federal Prosecution, and various codes of professional responsibility and ethics. "Special Attorneys," like other DOJ attorneys, are supposed to be objective in seeking the facts and applying the correct law. *See, e.g., Berger v. United States*, 295 U.S. 78, 88 (1935) (U.S. Attorneys' "obligation to govern impartially is as compelling as its obligation to govern at all; and whose interest, therefore, in a criminal prosecution is not that it shall win a case, but that justice shall be done .... [W]hile he may

strike hard blows, he is not at liberty to strike foul ones. It is as much his duty to refrain from improper methods calculated to produce a wrongful conviction as it is to use every legitimate means to bring about a just one."). Yet Mr. Martin's first communication to AG James had neither a pretense of objectivity nor actual investigative goals. Instead, he twice commanded AG James to resign from office, under threat of federal prosecution. DOJ has firm policies against using investigations and prosecutorial power for achieving political ends such as forcing a public official to resign. <sup>18</sup> This is ever more the case when that demand is made to seek political revenge against a public official in the opposing party.

Just two days later, on August 14, Mr. Martin orchestrated a bizarre media stunt where he and a DOJ colleague traveled to Brooklyn, New York, to visit AG James's private home there and stage a photo opportunity in front of it for the New York Post. 19 The Post, with a photographer in tow, was there to capture the moment for Mr. Martin, adorned in an Inspector Gadget-inspired beige trenchcoat, in the middle of an August summer day. And in what could only reasonably be construed as an attempt to intimidate AG James, a few days later, Mr. Martin posted a photo of himself in front of her home on his official DOJ X account. 20 All this occurred while a federal

<sup>&</sup>lt;sup>18</sup> See, e.g., Criminal Justice Standards for the Prosecution Function, Standard 3-1.6(a) (Am. Bar. Ass'n 2017) ("A prosecutor should not use other improper considerations, such as partisan or political or personal considerations, in exercising prosecutorial discretion."); Justice Manual (JM) 1-8.600, Communication with the White House ("The Assistant Attorneys General, the United States Attorneys, the heads of the investigative agencies, and their subordinates have the primary responsibility to initiate and supervise law enforcement investigations and cases. In order to insulate them from inappropriate influences, initial communications between the Department and the White House concerning pending or contemplated law enforcement investigations or cases will involve only the Attorney General or Deputy Attorney General, and the Counsel or a Deputy Counsel to the President (or the President or Vice President)").

<sup>&</sup>lt;sup>19</sup> Miranda Devine, DOJ Special Attorney Ed Martin Checks Out Tish James' 'Mortgage Fraud' Being **Tapped** for Probes. N.Y. Post (Aug. 2025), https://nypost.com/2025/08/15/us-news/special-attorney-ed-martin-checks-out-tish-jamesmortgage-fraud-home/.

<sup>&</sup>lt;sup>20</sup> See Ed Martin (@EdMartinDOJ), X (Aug. 20, 2025), https://perma.cc/YEC2-BRZ6.

grand jury investigation concerning AG James was open and ongoing. It is clear Mr. Martin—a high-ranking official in the United States Department of Justice—undertook these strange antics to intimidate and prejudice AG James outside the bounds of DOJ and relevant ethics rules.

There is no conceivable legitimate reason for Mr. Martin to stalk AG James's home. After telling neighbors that day he was "just happy to be on a block looking at houses . . . just looking at houses, interesting houses,"21 he told Fox News just the opposite two days later: "I'm a prosecutor . . . I wanted to lay eyes on it. . . . I wanted to see the property."<sup>22</sup> DOJ rules and policies, as well as rules of professional conduct, squarely address prosecutors seeking to harass or even speak with a represented person such as AG James, or use media to announce investigations.<sup>23</sup> Likewise, the Local Criminal Rules of this District dictate that, with respect to grand jury proceedings or pending criminal investigations, "a lawyer participating in or associated with the investigation shall refrain from making any extrajudicial statement which a reasonable person would expect to be disseminated, by any means of public communication, that goes beyond the public record or that is not necessary to inform the public that the investigation is underway, to describe the general scope of the investigation . . . or otherwise to aid in the investigation." Loc. Crim. R. 57.1(B) (emphasis added). Local Criminal Rule 57.1(D) also prohibits prosecutors from releasing "any extrajudicial statement or interview relating to the trial or the parties or issues in the trial" if such a statement "will interfere with a fair trial." Loc. Crim. R. 57.1(D). Additionally, the District of Columbia Bar—of which Mr. Martin is a member—has clear rules of professional

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<sup>&</sup>lt;sup>21</sup> *Id*.

<sup>&</sup>lt;sup>22</sup> DOJ weaponization group outlines criminal referral targeting Letitia James, others, Fox News (Aug. 17, 2025), https://www.foxnews.com/video/6377014112112.

<sup>&</sup>lt;sup>23</sup> See DOJ Justice Manual (JM) 1-7.400 (prohibiting public disclosure of information concerning ongoing criminal investigations); JM 1-7.310 (requiring prosecutors to coordinate news media contacts with DOJ's Office of Public Affairs); JM 9-13.200 (rule governing communications with represented persons); 28 U.S.C § 530B (Ethical Standards for Attorneys for the Government); ABA Model R. Prof'l Conduct 4.2 (Communication with Person Represented by Counsel).

conduct, including Rule 3.8, which outlines the special responsibilities of a prosecutor, prohibiting the kinds of improper and prejudicial actions in which he deliberately engaged with respect to AG James.<sup>24</sup> Mr. Martin deliberately flouted those rules to create unfavorable pre-indictment publicity.

# 2. Lindsey Halligan, Whose Only Credential is Loyalty, is Installed as U.S. Attorney.

The government engaged in a series of illegal and extraordinary maneuvers to install Lindsey Halligan as the purported U.S. Attorney for the Eastern District of Virgina when no one else would bring the indictment against AG James. After the Senate-confirmed U.S. Attorney for the Eastern District of Virginia resigned in January 2025, AG Bondi appointed Erik Siebert as interim U.S. Attorney pursuant to 28 U.S.C. § 546. On May 6, 2025, President Trump submitted Mr. Siebert's nomination to the Senate. When Mr. Siebert's interim appointment expired on May 21, 2025, the district court judges of the Eastern District of Virginia exercised their appointment authority under Subsection 546(d) and unanimously selected Mr. Siebert as interim U.S. Attorney.<sup>25</sup>

Reports indicate that Mr. Siebert and other prosecutors within the U.S. Attorney's Office were "unable to find incriminating evidence of mortgage fraud against [AG James.]" <sup>26</sup> But

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<sup>&</sup>lt;sup>24</sup> See, e.g., D.C. R. of Prof'l Conduct 8.4(c) ("Engag[ing] in conduct involving dishonesty, fraud, deceit, or misrepresentation"); Rule 8.4(d) ("Engag[ing] in conduct that seriously interferes with the administration of justice"); Rule 8.4(g) ("threaten[ing] to seek criminal charges or disciplinary charges solely to obtain an advantage in a civil matter"); Rule 3.8(a) (Special Responsibilities of a Prosecutor, prohibiting a prosecutor from improperly favoring or invidiously discriminating against a person).

<sup>&</sup>lt;sup>25</sup> In re Appointment of Erik S. Siebert as United States Attorney, Order of Appointment, United States District Court for the Eastern District of Virginia (May 9, 2025), https://perma.cc/2UM3-LX2X.

<sup>&</sup>lt;sup>26</sup> Katherine Faulders, Peter Charalambous, & Alexander Mallin, *Trump poised to fire US attorney for resisting effort to charge NY AG Letitia James: Sources*, ABC News (Sept. 19, 2025), https://abcnews.go.com/US/trump-poised-fire-us-attorney-resisting-effort-charge/story?id=125700904.

Director Pulte was not willing to let the lack of evidence—or the judgment of career prosecutors—stand in the way of his ambitions to please President Trump. In September 2025, Director Pulte reportedly lobbied the President to fire Mr. Siebert in order to resurrect the failed case against AG James. President that in the Oval Office dining room, Director Pulte told the President that Mr. Siebert had been picked for the U.S. Attorney position by Democrats and was "blocking charges against James." President Trump was persuaded by Director Pulte and ordered aides to remove Mr. Siebert. On September 19, 2025, President Trump told reporters in the Oval Office that he wanted Siebert "out." President Trump stated that he believed AG James was "very guilty of something," an assessment that reportedly contradicted the views of both Mr. Siebert and Deputy Attorney General Todd Blanche. Mr. Siebert resigned hours after President Trump called for his ouster.

On September 20, 2025, President Trump posted a statement on social media urging AG Bondi to appoint Lindsey Halligan and prosecute AG James, as well as former FBI Director James Comey and Senator Adam Schiff. The post read:

Pam: I have reviewed over 30 statements and posts saying that, essentially, "same old story as last time, all talk, no action. Nothing is being done. What about Comey, Adam "Shifty" Schiff, Leticia??? They're all guilty as hell, but nothing is going to be done." Then we almost put in a Democrat supported U.S. Attorney, in Virginia, with a really bad Republican past. A Woke RINO, who was never going to do his job. That's why two of the worst Dem Senators PUSHED him so hard. He even lied to the media and said he quit, and that we had no case. No, I fired him, and there is a GREAT CASE, and many lawyers, and legal pundits, say so. Lindsey Halligan is a really good lawyer, and likes you, a lot. We can't delay any longer,

<sup>&</sup>lt;sup>27</sup> Heeb et al., *supra* note 13.

<sup>&</sup>lt;sup>28</sup> *Id*.

<sup>&</sup>lt;sup>29</sup> *Id*.

<sup>&</sup>lt;sup>30</sup> Salvador Rizzo et al., *Top Virginia prosecutor resigns amid criticism over Letitia James investigation*, Wash. Post (Sept. 20, 2025), https://www.washingtonpost.com/national-security/2025/09/19/trump-letitia-james-erik-siebert-virginia.

<sup>&</sup>lt;sup>31</sup> Glenn Thrush et al., *U.S. Attorney Investigating Two Trump Foes Departs Amid Pressure From President*, N.Y. Times (Sept. 19. 2025), https://www.nytimes.com/2025/09/19/us/politics/erik-siebert-comey-letitia-james.html.

it's killing our reputation and credibility. They impeached me twice, and indicted me (5 times!), OVER NOTHING. JUSTICE MUST BE SERVED, NOW!!! President DJT.<sup>32</sup>

At the White House that same evening, President Trump spoke to reporters about the social media post and stated, "I just want people to act. They have to act," adding, "We have to act fast." 33

Less than 48 hours after President Trump's post, AG Bondi purported to appoint Ms. Halligan as interim U.S. Attorney pursuant to 28 U.S.C. § 546. In early October 2025, Elizabeth Yusi, a high-ranking career prosecutor in Norfolk's U.S. Attorney's Office who had been part of the team leading the investigation into AG James, reportedly informed colleagues she would decline to seek charges against AG James and authored a non-prosecution memo. Ms. Yusi, who had been with DOJ since 2007 and was serving as the Norfolk Division's Criminal Chief, "confided to co-workers that she [saw] no probable cause to believe James engaged in mortgage fraud" and intended to present her conclusion to Ms. Halligan, the District's new interim U.S. attorney. *Id.* Ms. Yusi then suffered the same fate as Mr. Siebert a few weeks later: she was fired, along with another supervisory Norfolk prosecutor, Kristin Bird, for declining to bring charges. *Id.* Ms. Halligan also fired First Assistant U.S. Attorney Maggie Cleary, who briefly led the Norfolk Office after Mr. Siebert resigned. *Id.* 

<sup>&</sup>lt;sup>32</sup> See Trump, supra note 1.

<sup>&</sup>lt;sup>33</sup> Jeremy Roebuck, *Trump's new demands on Justice Department raise alarm among prosecutors*, Wash. Post (Sept. 22, 2025), https://www.washingtonpost.com/national-security/2025/09/22/trump-justice-department-prosecutions/.

<sup>&</sup>lt;sup>34</sup> Carol Leonnig & Ken Dilanian, *Top prosecutor is rejecting Trump pressure to charge New York AG*, MSNBC (Oct. 6, 2025), https://www.ms.now/news/top-prosecutor-trump-pressure-charge-new-york-ag-rcna235922; Katherine Faulders et al., *Evidence appears to undercut claims against Letitia James, prosecutors found: Sources*, ABC News (Oct. 23, 2025), https://abcnews.go.com/US/evidence-appears-undercut-claims-letitia-james-prosecutors-found/story?id=126723989.

# C. After Ignoring the Evidence and Removing Resistance, an Indictment is Returned.

Despite the overwhelming lack of evidence or support from career prosecutors, the Trumpdirected quartet of Director Pulte, Mr. Martin, AG Bondi, and Ms. Halligan set out to do what they had been ordered to do: indict AG James. Director Pulte offered information and aid to Mr. Martin and Ms. Halligan, including on October 6, 2025, when he sent a private letter to Ms. Halligan providing a summary of information and financial calculations on the Peronne Property, including "additional information from Fannie Mae's Financial Crimes Investigation Team regarding the prior Criminal Referral" of AG James. See Ex. I. On X, Mr. Martin posted photos of himself at FHFA, 35 and, on October 8, with Ms. Halligan reviewing papers. 36 The morning of October 9, Mr. Martin posted a photo of an eagle flying over the Brooklyn Bridge—an obvious reference to the New York Attorney General, who lives in Brooklyn.<sup>37</sup> Just a few hours later, Ms. Halligan alone went before a grand jury in Alexandria, Virginia—not in Norfolk, where grand jurors had heard evidence and witnesses for months—and left with a two-count indictment against AG James bearing the exact calculations Director Pulte had sent to Ms. Halligan just a few days prior. "Minutes after James was indicted, Pulte came into the Oval Office to boast that he and Halligan had pulled it off on their own," according to the Wall Street Journal. 38 That evening, Mr. Martin posted on X, "Promises made, Promises kept." 39

<sup>&</sup>lt;sup>35</sup> See Ed Martin (@EdMartinDOJ), X (Aug. 19, 2025), https://perma.cc/N4BD-DA5G.

<sup>&</sup>lt;sup>36</sup> See Ed Martin (@EdMartinDOJ), X (Oct. 8, 2025), https://perma.cc/HC6G-DL7B; Ed Martin (@EdMartinDOJ), X (Oct. 8, 2025), https://perma.cc/X3GT-K6JX.

<sup>&</sup>lt;sup>37</sup> See Ed Martin (@EdMartinDOJ), X (Oct. 9, 2025), https://perma.cc/Q4GF-UHUM.

<sup>&</sup>lt;sup>38</sup> Heeb et al., *supra* note 13.

<sup>&</sup>lt;sup>39</sup> Ed Martin (@EagleEdMartin), X (Oct. 9, 2025), https://perma.cc/KK2Q-RXSB.

#### III. ARGUMENT

# A. The Indictment Against AG James Should Be Dismissed Because This Prosecution Arises from Outrageous Government Conduct.

"Decency, security, and liberty alike demand that government officials shall be subjected to the same rules of conduct that are commands to the citizen," and where "the Government becomes a lawbreaker, it breeds contempt for law." *Olmstead v. United States*, 277 U.S. 438, 471–85 (1928) (Brandeis, J. dissenting). For this reason, the Due Process Clause of the Fifth Amendment prohibits prosecutions arising from government conduct that is "shocking," or 'offensive to traditional notions of fundamental fairness." *Hasan*, 718 F.3d at 343 (quoting *Osborne*, 935 F.2d at 37). This type of conduct "do[es] more than offend some fastidious squeamishness or private sentimentalism about combatting crime too energetically," *Rochin v. California*, 342 U.S. 165, 172 (1952), but rather violates the very foundations of justice and fairness. Thus, where the government's actions are "so outrageous that due process principles would absolutely bar the government from invoking judicial processes to obtain a conviction," *United States v. Russell*, 411 U.S. 423, 431–32 (1973), an indictment must be dismissed.

Dismissal of indictments for outrageous government conduct typically occur where the government has participated in or caused the criminal act underlying an indictment or resorted to pure brutality to gain access to information. *See, e.g., Hampton v. United States*, 425 U.S. 484 (1976) (plurality opinion); *United States v. Twigg*, 588 F.2d 373 (3d Cir. 1978). No doubt, the government will point to these cases to claim, erroneously, that only crimes and torture meet the

<sup>&</sup>lt;sup>40</sup> The outrageous government conduct defense is distinct from an entrapment defense. As the Fourth Circuit has explained, "[u]nlike the constitutional defense of outrageous government conduct, where the focus is on the action taken by the government, the statutory defense of entrapment centers inquiry on the issue of the defendant's predisposition to commit the crime in question." *Osborne*, 935 F.2d at 37. While the entrapment defense is raised at trial for the jury, a due process challenge is made before trial, focusing on the government's actions.

"shocks the conscious" threshold. But it is axiomatic that due process is not subject to rigid rules, particularly in unprecedented circumstances. *See Cnty. of Sacramento v. Lewis*, 523 U.S. 833, 850 (1998) ("Rules of due process are not . . . subject to mechanical application in unfamiliar territory."). Whether the government's willingness to abuse its power and break its own rules and systems to obtain this indictment can sufficiently "shock the conscience" to require dismissal of an indictment is an issue of first impression.

"[T]he measure of what is conscience shocking is no calibrated yard stick," *Lewis*, 523 U.S. at 847, but "conduct intended to injure in some way unjustifiable by any government interest is the sort of official action most likely to rise to the conscience-shocking level." *Id.* at 849. And "the higher the official and the more that the official is charged with the responsibility of furthering justice, the more shocking certain conduct becomes and the greater are its risks to the rudimentary demands of justice and any concept of ordered liberty." *Herndon v. Johnson*, 1992 WL 152713, at \*21 (E.D. Mich. Apr. 7, 1992).

As the facts illustrate, Director Pulte, Mr. Martin, AG Bondi, and Ms. Halligan do not believe themselves bound by the Constitution, federal statutes, or fundamental ethical norms. They intend to punish AG James for daring to take a stand against the President—both in this Court and by making the investigation of her so public and intrusive that the pre-trial process itself serves as punishment. Director Pulte abused his position as FHFA Director to direct an investigation of AG James, outside of the normal processes and rules governing the agency, despite being told repeatedly that there was no evidence of wrongdoing. Mr. Martin, fearing that the investigation would not result in an indictment, went on a campaign to "name and shame" AG James, and threatened her with prosecution in a last-ditch attempt to force her resignation. And AG Bondi and Ms. Halligan usurped an office that Ms. Halligan was statutorily prohibited from claiming and

fired career prosecutors in order to secure this indictment. Each of these actors worked in concert to morph a threadbare theory into a federal prosecution. Their actions have demonstrated a "complete lack of respect for the constitutional rights of the defendant [] and an utter disregard for the government's ethical obligations," *United States v. Marshank*, 777 F. Supp. 1507, 1524 (N.D. Cal. 1991), and are therefore sufficiently "outrageous" as to require dismissal of the indictment for violation of AG James's Fifth Amendment rights.

# B. This Court Should Exercise Its Supervisory Powers to Dismiss the Indictment.

Federal courts' supervisory powers exist "to implement a remedy for violation of recognized rights, to preserve judicial integrity by ensuring that a conviction rests on appropriate considerations validly before the jury, and finally, as a remedy designed to deter illegal conduct." *United States v. Hasting*, 461 U.S. 499, 505 (1983) (internal citations omitted). They "can be utilized whenever the administration of justice is tainted." *United States v. Banks*, 383 F. Supp. 389, 392 (D.S.D. 1974). Courts use their supervisory powers to dismiss indictments with prejudice where "there is '(1) flagrant misbehavior and (2) substantial prejudice," and where there is "no lesser remedial action' available." *United States v. Bundy*, 968 F.3d 1019, 1031 (9th Cir. 2020). "A court may exercise its supervisory powers to dismiss an indictment in response to outrageous government conduct that falls short of a due process violation." *United States v. Ross*, 372 F.3d 1097, 1109 (9th Cir. 2004).

Here, the government's conduct has offended the very core of due process principles by completely reshaping a government agency (without any legal authority) to investigate AG James, flouting ethical rules and norms of investigation, threatening AG James with indictment to force her resignation, and violating federal statutes and Constitutional separation of powers principles. The charges she now faces are inextricably linked to the government's illegal and unethical

investigatory techniques. It is true that these violations do not fit neatly within pre-existing "outrageous government conduct" jurisprudence, or within other clear categories of due process violations. But the administration of justice in this case has been irreparably tainted. The only remedy sufficient to vindicate AG James's rights is dismissal with prejudice, as "egregious government conduct may violate due process and prevent the reprosecution of a defendant." *United States v. Dyess*, 478 F.3d 224, 234 (4th Cir. 2007).

# C. In the Alternative, Attorney General James is Entitled to Discovery to Further Demonstrate the Illegal Basis for the Charges Against Her.

The current record of "outrageous conduct" is more than sufficient to dismiss this indictment. But even if this Court finds that AG James should be required to point to more to meet her burden to prove outrageous government conduct, the basis for discovery and an evidentiary hearing has been well established. The facts outlined above merit, at the very least, fulsome discovery into the government's conduct in bringing this case, including all communications among and between President Trump, AG Bondi, Ms. Halligan, Mr. Martin, Director Pulte, and their staffs regarding AG James.

Additionally, the government is likely already in possession of discovery relating to Director Pulte's conduct that has not been produced to AG James. Specifically, there is reason to believe that documents reportedly turned over by former FHFA Acting Inspector General, including the internal complaint about Director Pulte's access to AG James's loan file, have not been produced. Based on metadata (including filename/file path) and the presence of an additional Bates stamp (FM\_EDVA\_122\_), over 100 pages of discovery likely turned over by the former FHFA Acting Inspector General has not been produced.

Accordingly, in addition to the communications listed above, AG James specifically requests that the government be ordered to produce:

- Any internal complaints filed against Director Pulte related to AG James.
- All documents bearing a "FM\_EDVA\_122\_" Bates stamp, including:
  - o FM EDVA 122 0000015-FM EDVA 122 0000023
  - o FM EDVA 122 0000042–FM EDVA 122 0000055
  - o FM EDVA 122 0000099–FM EDVA 122 0000107
  - o FM EDVA 122 0000113–FM EDVA 122 0000125
  - o FM EDVA 122 0000144–FM EDVA 122 0000155
  - o FM\_EDVA\_122\_0000574-FM\_EDVA\_122\_0000579

#### IV. CONCLUSION

AG James respectfully requests that the Court issue an order dismissing the indictment with prejudice for outrageous government conduct, or, in the alternative, issue an order granting discovery concerning the government's outrageous government conduct, and an evidentiary hearing regarding the same.

Dated: November 17, 2025

/s/ Abbe David Lowell

Abbe David Lowell (admitted pro hac vice)
David A. Kolansky (admitted pro hac vice)
Isabella M. Oishi (admitted pro hac vice)
Schuyler J. Standley (admitted pro hac vice)
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Tel: 202-964-6110 Fax: 202-964-6116

ALowellpublicoutreach@lowellandassociates.com

Respectfully submitted,

<u>/s/ Andrew Bosse</u>

Andrew Bosse (VSB No. 98616) BAUGHMAN KROUP BOSSE PLLC 500 E. Main Street, Suite 1400 Norfolk, VA 23510 Tel: (757) 916-5771 ABosse@bkbfirm.com DKolansky@lowellandassociates.com IOishi@lowellandassociates.com

Attorneys for Letitia A. James

# Exhibit A

## U.S. FEDERAL HOUSING FHFA

Constitution Center 400 7<sup>th</sup> Street, S.W. Washington, D.C. 20219 Telephone: (202) 649-3800 Facsimile: (202) 649-1071 www.fhfa.gov



April 14, 2025

The Honorable Pamela J. Bondi The Honorable Todd Blanche Department of Justice 950 Pennsylvania Avenue, NW Washington, D.C. 20530

#### **KE:** CKIWINYT KEŁEKKYT

Dear Attorney General Bondi and Deputy Attorney General Todd Blanche:

Pursuant to my authority as Director of the U.S. Federal Housing Finance Agency ("U.S. Federal Housing" or "FHFA"), I am referring the matter below. As regulator of Fannie Mae, Freddie Mac, and the Federal Home Loan Banks, we take very seriously allegations of mortgage fraud or other criminal activity. Such misconduct jeopardizes the safety and soundness of FHFA's regulated entities and the security and stability of the U.S. mortgage market.

In the course of exercising U.S. Federal Housing's authorities under the Federal Housing matters Financial Safety and Soundness Act of 1992, U.S. Federal Housing has identified matters that are appropriate for referral to the U.S. Department of Justice for consideration of criminal prosecution.

Based on media reports, Ms. Leitita James has, in multiple instances, falsified bank documents and property records to acquire government backed assistance and loans and more favorable loan terms. This has potentially included 1) falsifying residence status for a Norfolk, Virginia-based home in order to secure a lower mortgage rate and 2) misrepresenting property descriptions to meet stringent requirements for government backed loans and government assistance.

#### Background:

Sterling Street, Norfolk, VA 23505

On August 17, 2023, Ms. James granted Ms. Shamice Thompson-Hairston power of attorney to make a Virginia property her "principal residence." See Exhibit A. And on August 30 and 31, 2023, through her attorney, Ms. James purchased this property in Norfolk, VA. In a Fannie Mae/Freddie Mac Form 3047 and in mortgage documents, she reaffirmed this would be her primary residence, despite being a statewide public office holder in the state of New York at that same time and primarily residing in the state of New York. See Exhibit B.

In fact, a building permit issued on her New York property on July 15, 2024 lists her New York property as the "JAMES RESIDENCE" and states "Remain Occupied":

Own	ier's l	Information	
		Name: LETITIA JAMES	
R	elatio	onship to Owner: SELF	
		Business Name: JAMES RESIDENCE	Business Phone:
	Bu	isiness Address:	Business Fax:
		E-Mail:	Owner Type: INDIVIDUAL
		Non Profit: ☐ Yes 🛛 No	
Yes	No		
Y		Owner's Certification Regarding Occupied Housin	g (Remain Occupied)
	N	Owner's Certification Regarding Occupied Housin	g (Rent Control / Stabilization)
		Owner DHCR Notification	
		Owner's Certification for Adult Establishment	
		Owner's Certification for Directive 14 (if applicable	e)
	R Yes	Relation  Bu  Yes No  Y	Relationship to Owner: SELF Business Name: JAMES RESIDENCE Business Address: E-Mail: Non Profit:

Primary residence mortgages receive more favorable loan terms, including lower interest rates, than secondary residence mortgages. Lenders view secondary residence mortgages as significantly riskier, as a borrower is more likely to continue paying off a primary residence mortgage during any financial hardship. Interest rates on secondary residence mortgages are typically between 0.25-0.50% higher than their primary residence counterparts; however, this gap can widen depending on the lender. At the time of the 2023 Norfolk, VA property purchase and mortgage, Ms. James was the siting Attorney General of New York and is required by law to have her primary residence in the state of New York—even though her mortgage applications list her intent to have the Norfolk, VA property as her primary home. It appears Ms. James' property and mortgage-related misrepresentations may have continued to her recent 2023 Norfolk, VA property purchase in order to secure a lower interest rate and more favorable loan terms.

#### Lafayette Avenue, Brooklyn, NY 11238

A January 26, 2001 certificate of occupancy lists this property as having five units. See Exhibit C. On February 14, 2001, Ms. Letitia James purchased this five-family dwelling. Ms. James secured a conforming loan through the Fannie Mae/Freddie Mac Form 3033. Conforming loans are only available on 4 unit or less structures. Spanning the last two decades, Ms. James has consistently misrepresented the same property as only having four units in both building permit applications and numerous mortgage documents and applications. This even includes a 2011 application for the Home Affordable Modification Program ("HAMP"). See Exhibit D. And most recently a 2019 mortgage refinancing through a Fannie Mae and Freddie Mac lender. See Exhibit E.

Conforming loans, or Fannie Mae and Freddie Mac-backed mortgages, have favorable rates and terms to traditional private market mortgages for the explicit purpose of availability to lower and middle-income borrowers. Conforming single-family loans are subject to a cap of four dwellings per property. A building that exceeds four units must be treated as a multifamily property, and typically has larger down payment requirements and higher interest rates terms—with interest rates being between 0.75-1 percent higher—due to lenders viewing multifamily loans as significantly riskier. Additionally, the government's Home Assistance Modification Program ("HAMP") was started in 2008 to provide homeowners at risk of foreclosure with reduced monthly mortgage payments, and recipients had to have properties with four dwellings or less. It appears

that Ms. James may have listed the Brooklyn, NY property as four units instead of five units in order to meet the conforming loan requirements, and thus receive better interest rates. Ms. James also appears to have used this same falsification in order to receive mortgage assistance through HAMP.

#### **Analysis:**

Ms. James, for both properties listed above, appears to have falsified records in order to meet certain lending requirements and receive favorable loan terms.

U.S. Federal Housing FHFA believes this and other alleged misconduct could be violations of the criminal code under 18 U.S.C. § 1343 (wire fraud), 18 U.S.C. § 1341 (mail fraud), 18 U.S.C. § 1344 (bank fraud), 18 U.S.C. § 1014 (false statements to a financial institution), and/or other relevant state and federal laws.

For your reference, I have also attached documentation which shows in 1983 that Ms. James and her father signed mortgage documents that stated that they were husband and wife in order to secure a home mortgage. See Exhibit F. Then, on May 4, 2000, Ms. James was listed again as "husband and wife" in documents. See Exhibit G. While this was a long time ago, it raises serious concerns about the validity of Ms. James representations on mortgage applications.

There are unfortunately too many examples of individuals who commit fraud or mortgage fraud. Just last year, a federal jury convicted Marilyn J. Mosby of Baltimore, Maryland, on the federal charge of making a false mortgage application when she was Baltimore City State's Attorney, relating to the purchase of her property in Florida. Just last week, after the hard work of our agency's IG and the DOJ, a St. Louis man plead guilty to fraudulently obtaining home mortgages.

As always, we look forward to cooperating with the Department of Justice to support any actions that the Department of Justice finds appropriate. U.S. Federal Housing FHFA appreciates the Department of Justice's support in ensuring the protection of American homebuyers and taxpayers from mortgage fraud and other financial misconduct.

Respectfully submitted,

William J. Pulte Director, U.S. Federal Housing FHFA

#### **EXHIBIT A**

### SPECIFIC POWER OF ATTORNEY (Purchase of Real Estate)

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, LETTTIA A. JAMES, does hereby constitute and appoint SHAMICE THOMPSON-HAIRSTON of the City of Hair Altorney-in-Fact for her in ter name, place, and stead, to undertake and to do all acts necessary to complete the purchase of the Property known as Sterling Street, Norfolk, Virginia 23505.

- Execution of the Deed of Trust in a loan amount not to exceed \$225,000.00
- (2) Execution of Real Estate Settlement Procedures Act Forms;
- (3) Execution of Note; miscellaneous loan closing documents in a loan amount not to exceed \$225,000.00; and
- (4) Execution of Purchase Agreements and Addendums with a sales price not to exceed 250,000.00

I HEREBY DECLARE that I intend to occupy this property as my principal residence

I HEREBY DECLARE that any act or thing done hereunder, by my said Attorney-in-Fact shall be binding on myself, my heirs, my legal and personal representatives, and assigns only insofar as they are consistent with the powers granted herein.

I HEREBY RATIFY all that my said Attorney-in-Fact shall lawfully do or cause to be done by

THIS POWER OF ATTORNEY shall not be affected by the subsequent disability or incompetence of said principal.

THIS POWER OF ATTORNEY CAN BE REVOKED OR TERMINATED ONLY BY A WRITING COMMUNICATED TO AND RECEIVED BY MY ATTORNEY-IN-FACT PRIOR TO MY ATTORNEY-IN-FACT EXERCISING SUCH POWER.

THIS POWER OF ATTORNEY SHALL EXPIRE: August 7, 2024

TAX ID#:

Prepared by: John M. McCormick (VSB#80676) McCormick Law & Consulting 101 Granby Street, Suite 200 Norfolk, VA 23510

Return to: TitleQuest of Hampton Roads, LLC 828 Greenbrier Pkwy, Suite 100 Chesapeake, VA 23320

Page 1 of 2

13th day of August tha A. Jans STATE OF: NEW YORK CITY/COUNTY OF: New York day of Avgust , 2023, by Letitia A. James. In addition, Letitia A. James is personally known to me or has produced appropriate identification. JULIUS CROCKWELL
NOTARY PUBLIC, STATE OF NEW YORK
NO. 01CR0105203.
QUALIFIED IN QUEENS GOUNTY
MY COMMISSION EXPIRES APR 14, 7(2) Notary Public: My Commission Expires: April 14, 2024 My Registration No.: 016 R6185293

On the date last above written, declared to us, the undersigned, that the foregoing instrument was On the clate last above written, occurate to us, the undersigned, that the foregoing institution was ber Specific Power of Attorney and requested us to act as witnesses to it. That to the best of our knowledge, Leitita A. James was of eighteen years of age or over, of sound mind, and under no constraint or undue influence. Leitita A. James thereupon signed this Specific Power of Attorney in our presence, all of us being present at the same time. We now, at her request, in her presence and in the presence of each other, subscribe our names as witnesses.

Executed on August 17, 2023 in New york County, NOS

We declare under penalty of perjury that the foregoing is true and correct.

There \_ please print name under this line]

Broklyn No 11226

Sharma Parchmunt [signature - please print name under this line]

Staten Island NY 10301 [address]

Parkside the

Page 2 of 2

#### EXHIBIT B

5046 Corporate Woods Dr Suite 101 Virginia Beach, VA 23452 757-904-5749 This Deed of Trust is given by SHAMICE THOMPSON-HAIRSTON AND LETITIA A JAMES, as Borrower (trustor), to Alexander Title Agency, Incorporated, as Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc. as beneficiary. DEFINITIONS
Worst used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 21. Certain rules regarding the usage of words used in this occument are (A) "Security installment" manners had document, which is data. August 31, 2023.

together with all views to this document.

Together with document. Borrower is the trustor under this Security Instrument.

(R) "Secretary" means the Secretary of the United States Department of Housing and Ultran Development on Seigment (S) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not hart party has assumed Borrower's coligiations under the Note and/or this Secretive Instrument.

The beneficiary of this Security institution is NEBS (polety as pointed by Lender and Lander's accessions and easigned and the autoressions are assigned as MERS. This Security Institution are considered in the superior of the Loan, and all renewals, extensions and modifications of the Nete, and (i) the parformance of Benrower's coverants, and agreements under this Security institutional and the Nete, for this purpose, Berrower invocably grants and conveys to Trustee, in trust, with power of color for following described properly located or the City. [Type of Trusteing strictlicity]

TRANSFER OF RIGHTS IN THE PROPERTY

See Attached Legal Description

which currently has the address of STERLING STREET, NORFOLK,

Virginia 23505 ("Property Address"):

TOGETHER WITH all the improvements new or hereafter erected on the property, and all assements, apputremences, and fitures new or hereafter a pert of the property. All replacements and additions shatlable be covered by this Security instrument. All of the terepring is reserved to in this Security instrument as the "Property" for rower understands and agrees that MEHS holds only legal title to the interest granted by Bernower in this Security instrument on the property is the custom. MEHS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to tenciose and set the Property, and to take any action required of Lender including, but not imited to releasing and canceling this Security instrument.

BORROWER COVENANTS that Borrower is lawfully selsad of the estate hereby conveyed and has the right to grant and convey the Proporty and that the Proporty is unencumbored, except for oncum-terances of record. Borrower warrant and wild defend generally the title to the Proporty egainst at claims and demands, subject to any encumbrances of record.

Newmont Covernous S, bottower and Caroler covariant and agele as follows:

A: Payment of Principal, interest, Electow Blems, and Late Charges, formover shall pay when
the principal of, and interest on, the debt evidenced by the Note and late charges due under the
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in upon an Institution whose deposits are insured by a federal agency, instrumentally, or entity, or
control of Terretor.

Certified Terretor.

VACEHATISDE 1950 VAEDEED (CLS) 08/31/26/23 11:65 AM PST

Lender is a Limited Liability Company, coloting under the leas of Delaware. Lander's address is 700 East Gate Drive, Suite 400, Mt. Laurei, NJ 68654.

Trustee (whether one or more persona) is a Virginia resident and/or a United States-or Virginia-charte corporation whose principal office is located in Virginia. Trustee's address is: 5875 Trinity Parkway, Suite 210, Centerville, VA 20120.

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(4) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, continuous and administration trade and orders (that have the effect of two) as well as all applicable from (K). "Community Association Dues, Fees, and Assessments" among all dues, fees, as descending and other charges that are imposed on florrower or the Property by a condominium association, homeowness association or smits originations.

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make any accommediations with segard to the forms of this Sequirity Instrument or the Note without the consigner's consent.

Subject to the provisions of Section 17, any Successor in interest of Borrower who assumes Socious's obligations under this Security Instrument in writing, and is approved by Lander, shall obtain all of Borrower's eights and benefits under this Security Instrument. Borrower shall not be indexed from the security Instrument, Borrower shall not be indexed from the interest of the Security Instrument and Borrower shall not be indexed from the writing. The coverants and agreements of this Security Instrument all bind (except as provided in Section 19) and benefit the successors and essigns of Lender.

12. Lean Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under fine Lander may consider these and charges authorized by the Secretary. Lender may not charge see that expressly prohibited by this Security Instrument or by Applicable Law.

If the Lean is subject to a law which setemaximum ion charges, and that law is finally interpreted so that the interest or other lean charges collected or to be collected in connection with the Lean exceed the content of this, then to go my such loan drange slattle or exceed in connection with the Lean exceed permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the



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Page 6 of 11



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one or more changes of the Loan Servicer unrelated to a sale of the Note. If here is a change of the Loan Servicer, Botrowerwill be given written notice of the change which will state the names and addiese of the new Loan Servicer, the addiese to which payments should be made and any other information. HESPA requires in commodors with a notice of transfer of servicing. In the Note is said and therestrethe the RESPA requires in commodors with a notice of transfer of servicing. In the Note is such and therestrethe obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and era not assumed by the Note purchaser unless otherwise provided by the Note purchaser. So Betrower is the Note purchaser unless otherwise provided by the Note purchaser. So Betrower is convenient unless otherwise provided by the Note purchaser. So Betrower is convenient to the note of the purchaser of the note of

ful, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent words.

(d) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Lander's rights, in the case of payment defaults, to require immediate payment in full and payment in the case of payment defaults, to require immediate payment in full and permitted by regulations of the Secretary.

(e) Mortage Not insured. Borrower agrees that if the Security instrument and he Note are not determined to be eligible for insurance under the National Housing Activation 18 days from the Security instrument. A written of the Case of the Case



If the fee is paid to a third party for services rendered and the charging of the fee is parmitted un Applicable Law.

26. Substitute Trustee. Lander, at its apten, more from time to the control of the fee. Applicable Law.

26. Substitute Truetee. Lender, at its option, may from time to time remove Truetee and appoin successor truetee to stry Truetee appointed hereunder. Without conveyance of the Property, the success thrustee shall successit to all the title, power and duries confirmed upon "truetee herein and by Applicable Li

NOTICE: THE DEBT SECURED HEREBY IS SUBJECT TO CALL IN FULL ON THE YERNS THEREOF BEING MODIFIED IN THE EVENT OF SALE OR CONVEYANCE OF THE PROPERTY CONVEYED.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Manice Thompson-Hairston Howton to Attorney in Control of the Cont

Commonwealth of VIRGINIA City/County of NORFOLK

The foregoing instrument was acknowledged before me this AUGUST 31, 2023 (date) by SHAMICE THOMPSON-HAIRSTON AND SHAMICE THOMPSON-HAIRSTON, AS ATTORNEY-IN-FACT FOR LETITIA A JAMES.

Michella Meffect Notary registration number: 30/934 My commission expires: 4(30)2025

Lender: American Neighborhood Mortgage Acceptance Company LLC. NMLS ID: 338923 Loan Originator: Mike Vool NMLS ID: 1380990

Page 11 of 11



(c) Londer shall be antified to collect and receive all of the revise of the Property, and (c) each the Property shall pay all rests due and unpaid Londer or Londer's again on Londer's written to the Browner's shall pay all rests due and unpaid Londer or Londer's again on Londer's written to the Browner's control of the Rest of

the time and place and under the terms designabled in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property with special warranty of title. The recitals in the Trustee's deed shall be prima facile evidence of the trust of the statements made therein. Trustee shall apply the proceeded of the sale in the following older: (a) in extractive the sale that the trustee's deed shall be prima facile evidence of the trust of the statements made therein. Trustee shall apply the proceeded of the sale in the following older: (a) in discharge at taxes, buties, and assessment, with costs and interest if these costs have priority your this lies of this Security intertument, including the due per crist althereof for the current year; (c) to discharge in the order of their priority, if any, the remaining debts and obligations secured by sale is made, with lawful interest; and, (d) the recidue of the proceedes shall be paid to Bornower or Bornower's assigns. Trustee shall not be required to take possession of the Property prior to the sale thereof or to deliver possession of the Property to the purchaser at the sale. Secretary requires immediate payment in full under Section 22, the Secretary may invoke the nonjudicial power of also provided in the Single Family Mortage Procedurary and in the precedurary er and by rights chanvilse available to a Lender under this Section 23.

or applicable law.

25. Release, Upon payment of all sums secured by this Security Instrument, Lender shall request
25. Release, Upon payment of all sums secured by this Security Instrument and shall surrender all noise evidencing dobt secured by this
Security Instrument to Truebes. Trustee all release this Security Instrument. Berower shall pay any
recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only

Page 10 of 11



#### **EXHIBIT C**

It Kermi let tilden, dallake

THE CITY OF NEW YORK



## DEPARTMENT OF BUILDINGS CERTIFICATE OF OCCUPANCY

BOROUGHBROOKLYN

DATE: !/AAI 2 6 200 NO. ZONING DISTRICT R-6 This certificate supersedes C.O. NO
THIS CERTIFIES that the new—altered—existing—building—premises located at

LAFAYETTE AVENUE Block 1947 Lot 21 CONFORMS SUBSTANTIALLY TO THE APPROVED PLANS AND SPECIFICATIONS AND TO THE REQUIREMENTS OF ALL APPLICABLE LAWS, RULES, AND REGULATIONS FOR THE USES AND OCCUPANCIES SPECIFIED HEREIN.

#### PERMISSIBLE USE AND OCCUPANCY

STOWY	LINE LOAD LBS. PER SO. FT.	NO. OF PERSONS PERSONS PERSONS	DIVISION DIVISIONI DIV	CODE HABITABLE PRODUS	, USE GROUP	DOLPHICY GROUP	DESIGNALISM OR 1986
CELLAR	og						ORDINARY USE, BOILER ROOM
BASEMENT	40		1	3	2	RES.	ONE FAMILY
FIRST	40		1	2	2	RES.	ONE FAMILY
SECOND	40		1	2	2		ONE FAMILY
THIRD	, 40		2	2	2	RES.	TWO PAMILY
							TOTAL:FIVE(5) FAMILY DWELLIN
				-	J.	5 F y	
					17%		

	LIMITATIONS, CONDITIONS AND
SPECIFICATIONS NOTED ON THE REVERSE SIDE	Dissioner BKLN-

#### EXHIBIT D

#### NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER

This page is part of the instrument. The City Register will rely on the information provided by you on this page for purposes of indexing this instrument. The information on this page will control for indexing purposes in the event of any conflict with the rest of the document.



RECORDING AND ENDORSEMENT COVER PAGE

PAGE 1 OF 11

Document ID:

Document Date: 08-23-2011

Preparation Date: 10-19-2011

Document Type: MORTGAGE AND CONSOLIDATION

Document Page Count: 9

PRESENTER:

INTRACOASTAL ABSTRACT CO., INC.

31 STEWART STREET CO -PICK UP USTA FLORAL PARK, NY 11001

516-358-0505

1273

RETURN TO:

OCWEN LOAN SERVICING, LLC

1661 WORTHINGTON ROAD - SUITE 100

ATTN: LINDA KAY ESTEP WEST PALM BEACH, FL 33409

561-682-8835

PROPERTY DATA

Borough Block Lot Address

BROOKLYN 1947 21 Entire Lot LAFAYETTE AVENUE

Property Type: DWELLING ONLY - 4 FAMILY

CROSS REFERENCE DATA

CRFN:

x Additional Cross References on Continuation Page

MORTGAGOR:

LETITIA JAMES

LAFAYETTE AVENUE

BROOKLYN, NY 11238

PARTIES

MORTGAGEE:

US BANK NA, AS TRUSTEE C/O OCWEN LOAN SERVICING, LLC, 1661

WORTHINGTON ROAD - SUITE 100 WEST PALM BEACH, FL 33409

		FEES	AND TAXES	
Mortgage			Filing Fee:	
Mortgage Amount:	S	585,929.55	\$	0.00
Faxable Mortgage Amount:	S	29,033.17	NYC Real Property Transfer Tax:	
Exemption:		255	S	0.00
FAXES: County (Basic):	S	145,00	NYS Real Estate Transfer Tax:	
City (Additional):	S	290.00	\$	0.00
Spec (Additional):	S	0.00	RECORDED OR FILED	IN THE OFFICE
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MTA:	\$	87.00	CITY OF NEW	
NYCTA:	S	0.00	Recorded/Filed	12-07-2011 15:31
Additional MRT:	S	0.00	City Register File No	o.(CRFN):
TOTAL:	S	594.50		2011000427870
Recording Fee:	S	82.00	1625	11
Affidavit Fee:		8.00	Cinnette M	4411

### **EXHIBIT E**

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## **EXHIBIT F**

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who reside(s) at			rance seems		REEL 15:3	9 PAGE 1110
who reside(s) at	1,5	2ND ST.	, RICHMOND H	ILL, NEW Y	ORK	
and	KADILAC FUN	DING IM			the	MORTGAGOR
a corporation org	panited and existing un incipal place of busines	der the laws o	f the State of New Yo	ck RY ROAD. B	OX 34. CARTA	PLACE NEW
The MORTGAG					on only united	rance, nen
THIRT	T THOUSAND T	HREE HUN	debtedness in the prins NDRED AND NO, ing to a certain bond of	100	Dollars (\$	30,300,000
			e building and impro			
AND D	ESCRIBED AS	FOLLOWS:	JEENS, CITY /	AND STATE	OF NEW YORK,	BOUNDED
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IN WITNESS V	HEREOF, this	mortgage has been duly exec	uted by the Mortgagor.		
			Robert ROBERT	Janes SAMES	(1.8.)
			LETITI	A JAMES	(L.S.)
			-		(L.S.)
In presence of	Jack	Blever	( <del>)                                   </del>		(L.S.)
STATE OF NEW Y	V	7			
COUNTY OF	NASSA	.u ss			
11.					
				0	
On the	20TH	day of MAY before me personally cr	nineteen hundred and		
ROBERT			/	o me personally kn	own and known to me
to be the individual	describe	ND LETITIA JAM!	pregoing instrument and	6	
acknowledged that		executed the same	//	n	

#### EXHIBIT G

REEL 5580 PG 1798

24221520

NEW YORK DISCHARGE

KNOW ALL MEN BY THESE PRESENTS,

THAT

HomeSide Lending, Inc.

McAllister Frwy San Antonio, TX 78216

Does hereby certify that the following Mortgage is paid, and does hereby consent that the same be discharged of record,

Mortgage dated the 20TH day of MAY, 1983, made by ROBERT JAMES AND LETITIA JAMES, HIS WIFE

to KADILAC FUNDING LTD. in the principal sum of \$30300.00 and recorded on the 7TH day of JUNE, 1983 in Book/Reel 1539 of Mortgages, Page 1110, in the office of the Clerk of the County of NEW YORK CITY D, State of New York, Lot 7, Block 11975, Section 52

ASSIGNED FROM KADILAC FUNDING LTD. TO THE RICHARD GILL COMPANY ON 6/7/83, REC 6/27/83, RL 1545, PG 878; ASSIGNED FROM THE RICHARD GILL COMPANY TO BANCPLUS MORTGAGE CORP. ON 9/23/87, REC 11/12/87, RL 2491, PG 0502.

Property Address: INWOOD STREET JAMAICA, NY 11420 Which Mortgage has not been further assigned of record.

Dated APRIL 17, 2000 In presence of:

SANTELLAN

ASSISTANT SECRETARY

HomeSide Lending, Inc. successor by merger to BancPLUS Mortgage Corp.

PRESIDENT

STATE OF Texas

COUNTY OF Bexar

88:

# **Exhibit B**

### LOWELL & ASSOCIATES, PLLC

1701 RHODE ISLAND AVENUE WASHINGTON, DC 20036

Abbe David Lowell, Esq.

April 24, 2025

The Honorable Pamela J. Bondi Attorney General of the United States Department of Justice 950 Pennsylvania Avenue, NW Washington, DC 20530

### Dear Attorney General Bondi:

I represent New York State Attorney General Letitia James and have reviewed U.S. Federal Housing Director William Pulte's April 14, 2025 letter titled (in bold and italics), "Criminal Referral." I write to address the latest act of improper political retribution—this time directed at Ms. James—publicly instigated and endorsed by President Trump. The stunning hypocrisy of President Trump's complaint that the Justice Department had been "politicized" and "weaponized" against him is laid bare as he and others in his Administration are now asking you to undertake the very same practice. This so-called "Criminal Referral," which recycles long-disproven allegations and is "[b]ased on media reports" lacks any credible foundation. Having one of the President's aides shout to reporters that "[s]he is guilty of multiple, significant, serial criminal violations" is no substitute for the facts.

### Political Retribution

During the 2024 campaign for president and since taking office, President Trump has made clear that he will use the power of the Executive Branch to seek revenge on those he deems to have done him wrong or been his perceived enemies. Here are just some of his past remarks:

"I am your warrior. I am your justice. . . . I am your retribution.";<sup>2</sup>

"IF YOU GO AFTER ME, I'M COMING AFTER YOU!"<sup>3</sup>

<sup>&</sup>lt;sup>1</sup> Statement of Stephen Miller, White House Homeland Security Adviser and Deputy Chief of Staff for Policy, to Reporters outside the White House (April 18, 2025), available on youtube.com.

<sup>&</sup>lt;sup>2</sup> Donald Trump Remarks at CPAC (March 4, 2023), available at https://www.c-span.org/clip/campaign-2024/formerpres-trump-i-am-your-justicei-am-your-retribution/5060238.

<sup>&</sup>lt;sup>3</sup> @realDonaldTrump, Truth Social (Aug. 4, 2023, 4:16 PM), available at truthsocial.com.

In fact, Mr. Trump has singled out Attorney General James dating back to her campaign in 2018, and ever more so during and after the trial and verdict in New York in which Mr. Trump and the Trump Organization were found liable for financial fraud and assessed a \$454 million judgment. For instance:

"How do I get a fair trial with a monster like 'Attorney General' Peekaboo James, who is willing to break every law in the book? This is not a legitimate trial . . ."<sup>4</sup>

". . . A bond of the size set by the Democrat Club-controlled Judge, in Corrupt, Racist Letitia James' unlawful Witch Hunt, is unConstitutional, un-American, unprecedented, and practically impossible for ANY Company, including one as successful as mine." 5

Calling for Attorney General James to be "placed under citizens arrest" for "blatant election interference and harassment."

As President, he even directed the heads of Executive Departments and Agencies to revoke the security clearance and any access to classified information from Attorney General James and others of Mr. Trump's perceived political opponents.<sup>7</sup>

U.S. Federal Housing Director William Pulte is the latest administration officer to carry out the all-too-familiar playbook of the President: praise the judicial system and those who serve it when he wins; criticize it when he loses, and attack those—attorneys and judges, alike —who are doing their jobs to protect and uphold the rule of law.

To your great credit, during your confirmation process, you addressed this issue and assured the Senate and all Americans when you said:

"Yes, I believe that the Justice Department must be independent and must act independently. . . . Politics will not play a part. I've demonstrated that my entire career as a prosecutor, as attorney general, and I will continue to do that if you confirm me[.]"

"I wouldn't work at a law firm, I wouldn't be a prosecutor, I wouldn't be Attorney General if anyone asked me to do something improper and I felt I had to carry that out. Of course I would not do that."

Your assurances give us confidence that you will not allow anyone to politicize your Department.

<sup>&</sup>lt;sup>4</sup> @realDonaldTrump, Truth Social (Oct. 14, 2023, 7:48 PM), available at truthsocial.com.

<sup>&</sup>lt;sup>5</sup> @realDonaldTrump, Truth Social (Mar. 18, 2024 7:05 PM), available at truthsocial.com.

<sup>&</sup>lt;sup>6</sup> Alex Woodward, *Trump Shares Call For 'Citizen's Arrest' Of Letitia James And His Fraud Trial Judge*, The Independent (Nov. 14, 2023), *available at* the-independent.com.

<sup>&</sup>lt;sup>7</sup> The White House, Presidential Memoranda, *Rescinding Security Clearances and Access to Classified Information from Specified Individuals* (Mar. 22, 2025), *available at* whitehouse.gov.

<sup>&</sup>lt;sup>8</sup> Transcript, The Nomination of the Honorable Pamela Jo Bondi to be Attorney General of the United States, U.S. Senate Comm. on the Judiciary (Jan. 15, 2025), *available at* judiciary.senate.gov.

#### Weaponization

Another of candidate Trump's frequent rebukes was against the Justice Department and the FBI, during the previous administration, for having been "weaponized" against him and his businesses and associates.

"The Biden regime's weaponization of our system of justice is straight out of the Stalinist Russia horror show."9

In fact, one of his first Executive Orders on January 20, 2025 was actually titled, "Ending The Weaponization Of The Federal Government." President Trump reiterated that commitment when he spoke at the Justice Department on March 14, 2025, and said: "We're turning the page on four years of corruption, weaponization . . . and we're restoring fair, equal and impartial justice under the constitutional rule of law." We had hoped he meant that, but Director Pulte's letter seeking to revive baseless allegations raised by Attorney General James' online critics or those in the media amplifying them with the stunning admission that his "referral" is "[b]ased on media reports" is the definition of "hypocrisy." <sup>12</sup>

The issue of weaponizing law enforcement and the Justice Department in particular was raised during your confirmation hearings and again you appropriately responded:

"If confirmed, I will fight every day to restore confidence and integrity to the Department of Justice and each of its components. The partisanship, the weaponization will be gone."

"I will not politicize that office, I will not target people simply because of their political affiliation. Justice will be administered even-handedly throughout this country."13

What Director Pulte is attempting now is the opposite.

#### Baseless Allegations

Director Pulte's letter, itself "[b]ased on media reports," raises three issues: one reference out of an entire file of documents to a property in Virginia being Ms. James' "principal residence"; one 24-year-old document among a pile of others defining a Brooklyn property as having five dwellings when a loan in question called for only four; and two decades-old references (one 42

<sup>&</sup>lt;sup>9</sup> Michael Schmidt et al., Trump Says the Justice System Has Been Weaponized. He Would Know., N.Y. Times (Mar. 29, 2023), available at nytimes.com.

<sup>10</sup> https://www.whitehouse.gov/presidential-actions/2025/01/ending-the-weaponization-of-the-federal-government/.

<sup>&</sup>lt;sup>11</sup> Remarks by President Trump, Address to the Staff at the Department of Justice (Mar. 14, 2025).

<sup>&</sup>lt;sup>12</sup> Hypocrisy ("behavior that contradicts what one claims to believe or feel"), Merriam-Webster's Online Dictionary, available at merriam-webster.com. A snapshot of Director Pulte's letter should be inserted as an example.

<sup>&</sup>lt;sup>13</sup> Transcript, The Nomination of the Honorable Pamela Jo Bondi to be Attorney General of the United States, U.S. Senate Comm. on the Judiciary (Jan. 15, 2025), available at judiciary.senate.gov.

years old and the other 24 years old) to documents filled out by Ms. James' deceased father where he either checked a wrong box or misstated his relationship with Ms. James to be spousal rather than parental. I will address each one in turn.

#### i. Norfolk, Virginia Property

In 2023, Ms. James assisted her niece, Shamice Thompson-Hairston, who needed financial support, with the down payment to purchase a home in Norfolk, Virginia. The mortgage application required only one individual to live at the property. Director Pulte cherry-picked an August 17, 2023 power of attorney that mistakenly stated the property to be Ms. James' principal residence and at the same time absolutely ignored her very clear and all caps statement two weeks earlier to the mortgage loan broker that "[t]his property WILL NOT be my primary residence[.] It will be Shamice's primary residence." Exhibit A. The broker understood this, and that Ms. James was not a Virginia resident, and replied, "Section 4 indicates that the property will be occupied as a primary residence for Shamice. . . . Your declaration is marked as a non-occupying co-borrower." Id.

Furthermore, after the erroneous power of attorney (given to the person who would be the principal resident), Ms. James filled out a Uniform Residential Loan Application, including property "occupancy" information for the loan, in which she again made clear that the Norfolk property was not her "primary residence." Section 5 of the Loan Application, titled 'Declarations,' asks, "Will you occupy the property as your primary residence?" and Ms. James marked "NO." Id. And yet, in the hundreds of pages that comprise the Norfolk loan application and other mortgage documents, Director Pulte points to a two-page power of attorney that was clearly mistaken and failed to reference Ms. James' clear and repeated accurate statements.

If Ms. James' declaration in her loan application from the time of the purchase was not enough, I hope this letter (and its exhibits) put this stale claim to rest.

#### ii. Brooklyn, New York Property

In 2001, Ms. James purchased her Brooklyn, New York home with her savings to facilitate supporting her mother (sick at the time) and give other family members a place to live. Ms. James and her family members have lived there since 2001. The co-occupancy dwelling has four floors and, for as long as Ms. James has lived there, the property has always functioned as a four-person residence. Initially, Ms. James' mother lived on the first floor; Ms. James occupied the second floor; a close family friend occupied the third floor; and her brother occupied the fourth floor. The basement did not have any unit. After Ms. James' mother died, and to this day, Ms. James has occupied the first and second floor units for herself, while her close family friend and brother occupy units on the top two floors.

Director Pulte points to a 24-year-old certificate of occupancy listing the property as having five units, despite that the property has functioned as a four-unit residence for the past 24 years since Ms. James bought it. In fact, a document he is well aware of, the August 23, 2011 Home Affordable Modification Program application, confirms it as being a four-unit property. Worse yet, Director Pulte ignores altogether the other New York City records that list the Brooklyn

property as a four-unit property, including the NYC Department of Finance property record listing the Brooklyn property's Building Class as "C3 – Four Families" for tax purposes (e.g., 4 residential units). <sup>14</sup> **Exhibit B**. In addition, the NYC Department of Housing Preservation and Development (HPD) lists the Brooklyn property as having "4" "A Units" and "0" "B Units"—demonstrating, again, that Ms. James' Brooklyn residence has been used as a four-unit residence since 2001. <sup>15</sup> **Exhibit C**. Simply put, cherry-picking a 24-year-old certificate of occupancy and ignoring the many times the City's records say the opposite is what happens when a so-called "criminal referral" is "[b]ased on media reports."

#### iii. Queens, New York Property

In 1983, Ms. James' father, Robert James sought to buy a home for his family in the Jamaica neighborhood of Queens, New York. He asked his daughter (then a few years out of school) to help by allowing him to add her name to the mortgage application. Mr. James filled out the mortgage material (wherein he described their relationship as being "spouses") and purchased the home without his daughter's involvement. Yet, in a predictable pattern here, Director Pulte cites a mistaken May 20, 1983 document Mr. James filled out to cast his baseless allegation while again *ignoring* the other supporting documentation, one on the same exact date that correctly describes Ms. James as being his daughter. The actual May 20, 1983 property deed for the Jamaica, Queens residence lists Robert James "and Letitia James, *his daughter*." Exhibit D (emphasis added).

\* \* \*

As I have set forth, the exhibits Director Pulte included with his letter are notable for the fact that he omitted numerous other records (some of which we have included) which refute the allegations of impropriety or make clear that a mistake on one line had no significance. Look at the entire file of each event, the haste in which one document has one line filled out in error, and the clear fact that, with the exception of attending school, Attorney General James has only lived in Brooklyn, and the "criminal referral" becomes three pages of stale, threadbare allegations with no reason to proceed other than they are "[b]ased on media reports" and are the next salvo in President Trump's revenge tour against Attorney General James.

In your position as Florida's 37<sup>th</sup> Attorney General and now the nation's top prosecutor, you brought or will bring cases as part of your oath to support and defend the Constitution of the United States and faithfully discharge the duties of the office. When you do so based on probable cause in a criminal case or an initial finding of civil liability, you are not "weaponizing," you are carrying out your sworn duty. No one is better than you to recognize that Attorney General James is being targeted for having done the same things in her work, including the case against Mr. Trump and his companies.

 $<sup>^{14}\</sup> NYC\ Department\ of\ Finance\ property\ records\ available\ at\ https://propertyinformationportal.nyc.gov/parcels.$ 

<sup>&</sup>lt;sup>15</sup> NYC Department of HPD building information available at https://hpdonline.nyc.gov/hpdonline/.

If there is anything that you believe I have not addressed in the real facts and documents provided, please let me know. Otherwise, we would expect a quick response confirming that this referral matter has been closed by the Department.

Sincerely,

Abbe David Lowell

Counsel for Attorney General Letitia James

## **ATTACHMENTS**

## Exhibit A



Fwd: Than	k you from	Michael Voci

From LETITIA JAMES

Date

To

[EXTERNAL]

Begin forwarded message:

From: Mike Voci

Date: August 3, 2023
To: LETITIA JAMES <

Subject: RE: Thank you from Michael Voci

Good morning Letitia!

1.
Section 4 indicates that the property will be occupied as a primary residence for Shamice. The loan is originated as a primary residence. Your declaration is marked as a non-occupying co-borrower. The file is set up correctly and rate is locked as a primary residence.

## Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

### 5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence?

If YES, have you had an ownership interest in another property in the last three years?

If YES, complete (1) and (2) below:

(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?

(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

● NO ○ YES
○ NO ● YES

PR

2

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Employee ID: Department: Location:

03009

Office of the Attorney General

Job Title: Pay Rate: ATTORNEY GENERAL

I will get with Jason how and if it is included in the contract as a credit, PICRA repair, or on an addendum outside of the purchase agreement sent to lender.



Mike Voci

Mortgage Loan Originator - NMLS# 1380990

**OVM** with AnnieMac Home Mortgage 5040 Corporate Woods Drive, Suite 101, Virginia Beach, VA, 23462

Email:

Cell: Fax:

Web: https://MichaelVoci.annie-mac.com



NMLS# 338923

**APPLY NOW** 

Warning - please read! WIRE FRAUD IS ON THE RISE.

Please note, AnnieMac Home Mortgage will NEVER send money, wire, transfer or disbursement instructions as part of your loan application process. You should receive such instructions from your Closing Agent. Contact the Closing Agent directly for confirmation.

If you receive such instructions from what appears to be an AnnieMac email account, please contact incident@annie-mac.com.

At American Neighborhood Mortgage Acceptance Company LLC (DBA AnnieMac Home Mortgage), our goal is Document 109-2 exceeding your expectations by delivering world-class customer service. We would appreciate any regarding Page 12 of 34

\_\_\_\_\_\_

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your experience with American Neighborhood Mortgage Acceptance Company LLC by contacting us at this cannie-mac.com

Company NMLS# 338923

Complete license information disclosed at: https://www.annie-mac.com/licensing www.nmlsconsumeraccess.org

From: LETITIA JAMES

Sent: Wednesday. August 2, 2023 7:59 PM

To: Mike Voci

Subject: Re: Thank you from Michael Voci

Section 4 - indicate primary occupancy. Please correct. 2) credit that owner is paying for roof. Roof will not pass FHA approval. 3) I need to know the

Sent from my iPhone

On Aug 2, 2023, at 1:22 PM, Mike Voci

wrote:

It's on form 1003 (universal residential loan application). I attached it for your records. Your part starts on page 9 and the declaration for occupancy status is on page 12 section 5. If you see anything that needs to be edited please let me know and we can change it before it is submitted to be processed.





Mike Voci

Emall:

Mortgage Loan Originator - NMLS# 1380990

**OVM with AnnieMac Home Mortgage** 

5040 Corporate Woods Drive, Suite 101, Virginia Beach, VA, 23462

NMLS# 338923

Cell: Fax:

Web: https://MichaelVoci.annie-mac.com

**APPLY NOW** 

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From: LETITIA JAMES
Sent: Wednesday. August 2, 2023 1, 16 PM
To: Mike Voci < >
Subject: Re: Thank you from Michael Voci

Where is form that indicates that propert is not my prime residence? I cannot find it

Sent from my iPhone

On Aug 2, 2023, at 1:13 PM, LETITIA JAMES wrote:

Sent from my iPhone

On Aug 2, 2023, at 1:10 PM, Mike Voci

Yes you will receive a copy but to be safe it is a good idea to waive your right to the 3 day seasoning period to close after receipt.

<image002.png>

<image003.png>

### **Mike Voci**

Emall:

Mortgage Loan Originator - NMLS# 1380990

OVM with AnnieMac Home Mortgage

5040 Corporate Woods Drive, Suite 101, Virginia Beach, VA, 23462

NMLS# 338923

Cell: Fax:

Web: https://MichaelVoci.annie-mac.com

<image005.png>

<image006.png>

### Warning - please read!

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Company NMLS# 338923

Complete license information disclosed at: https://www.annie-mac.com/licensing www.nmlsconsumeraccess.org

From: LETITIA JAMES

Sent: Wednesday. August 2. 2023 1:09 PM

To: Mike Voci

Subject: Re: Thank you from Michael Voci

And we need copy of appraisal report

Sent from my iPhone

On Aug 2, 2023, at 1:06 PM, LETITIA JAMES wrote:

This property WILL NOT be my primary residence. It will be Shamice's primary residence.

Sent from my iPhone

<image004.png>

<image002.png>

<image003.png>

<image005.png>

<image006.png>

## Warning – please read! WIRE FRAUD IS ON THE RISE.

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#### 

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class customer service. We would appreciate any feedback regarding

your experience with American Neighborhood Mortgage Acceptance Company LLC by contacting us at info@anniemac.com

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strictly forbidden.

#### Company NMLS# 338923

Complete license information disclosed at: https://www.annie-mac.com/licensing www.nmlsconsumeraccess.org

From: LETITIA JAMES

Sent: Wednesday. August 2. 2023 12.05 PW

To: Mike Voci

Subject: Re: Thank you from Michael voci

I could not open

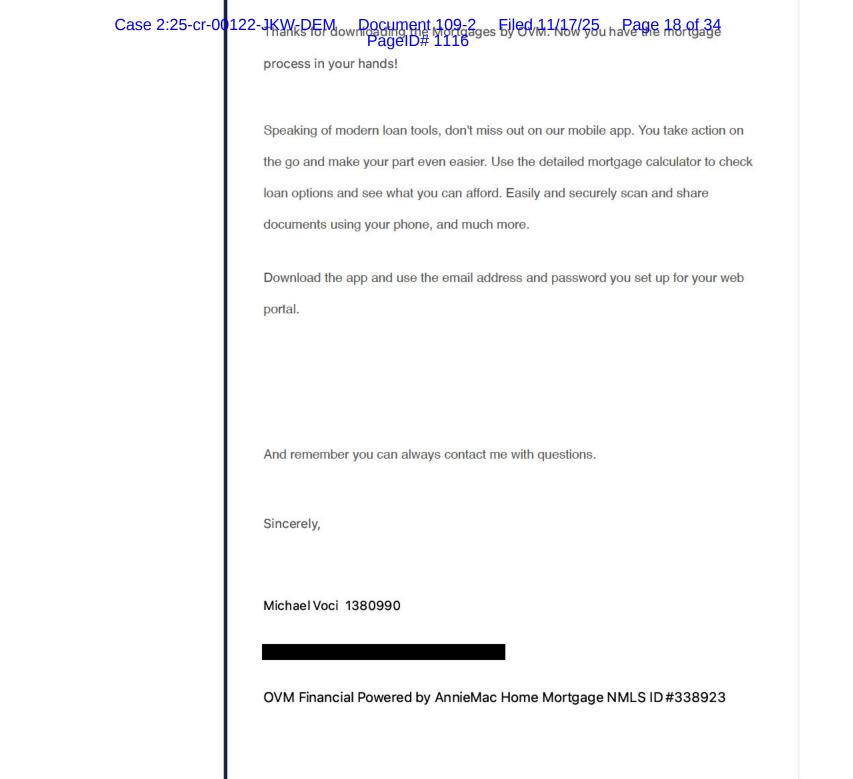
Sent from my iPhone

On Aug 2, 2023, at 11:38 AM. Michael Voci < > wrote:



company logo

Letitia James,



Document 109-2 PageID# 1117

Filed 11/17/25 Page 19 of 34

#### **ACCOUNT LOGIN**

If you need help please contact <a href="mailto:notifications@simplenexus.com">notifications@simplenexus.com</a>

This email was sent to you because you have an account with Michael's mobile app. 5040 Corporate Woods Drive Suite 101, Virginia Beach, VA 23462

Page 20 of 34

## **Exhibit B**

, 11238

#### Printable page

Borough: BROOKLYN Block: 1947 Lot: 21

Property Owner(s)

JAMES, LETITIA

**Property Data** 

Tax Year Lot Grouping Property Address Tax Class

Building Class

Condo Development Condo Suffix 2024/25

٨

C3 - FOUR FAMILIES

Notes

This account history is for informational purposes only. The amounts below do not include interest due through today. Visit our <a href="https://www.nycepay.com/nycepay">NYCePay</a> or <a href="https://www.nycepay.com/nyce

Profile

Building Class Tax Class

Unused SCRIE Credit

Unused DRIE Credit

Refund Available Overpayment amount

**Account History Summary** 

C3 - FOUR FAMILIES

2A

Year	Period	Charge Type	Original Due Date	Interest Begin/Process Date	Charge	Paid	Balance
2025	4	TAX	04/01/2025		4,813.02	-4,813.02	0.00
2025	3	TAX	01/01/2025		4,813.02	-4,813.02	0.00
2025	2	TAX	10/01/2024		4,814.56	-4,814.56	0.00
2025	1	TAX	07/01/2024		4,814.56	-4,814.56	0.00
2025	1	CHARGES	07/01/2024		13.00	-13.00	0.00
2024	4	TAX	04/01/2024		4,543.41	-4,543.41	0.00
2024	3	TAX	01/01/2024		4,543.41	-4,543.41	0.00
2024	2	TAX	10/01/2023		4,375.77	-4,375.77	0.00
2024	1	TAX	07/01/2023		4,375.77	-4,375.77	0.00
2024	1	CHARGES	07/01/2023		13.00	-13.00	0.00
2023	4	TAX	04/01/2023		4,063.10	-4,063.10	0.00
2023	3	TAX	01/01/2023		4,063.10	-4,063.10	0.00
2023	2	TAX	10/01/2022		4,041.96	-4,041.96	0.00
2023	1	TAX	07/01/2022		4,041.96	-4,041.96	0.00
2023	1	CHARGES	07/01/2022		13.00	-13.00	0.00
2022	4	TAX	04/01/2022		3,732.78	-3,732.78	0.00
2022	3	TAX	01/01/2022		3,732.78	-3,732.78	0.00
2022	2	TAX	10/01/2021		3,752.36	-3,752.36	0.00
2022	1	TAX	07/01/2021		3,752.36	-3,752.36	0.00
2022	1	CHARGES	07/01/2021		13.00	-13.00	0.00
2021	4	TAX	04/01/2021		3,602.04	-3,602.04	0.00
2021	3	TAX	01/01/2021		3,602.04	-3,602.04	0.00
2021	2	TAX	10/01/2020		3,725.10	-3,725.10	0.00
2021	1	TAX	07/01/2020		3,725.10	-3,725.10	0.00
2021	1	CHARGES	07/01/2020		13.00	-13.00	0.00
2020	4	TAX	04/01/2020		3,653.73	-3,653.73	0.00
2020	3	TAX	01/01/2020		3,653.73	-3,653.73	0.00
2020	2	TAX	10/01/2019		3,736.09	-3,736.09	0.00
2020	1	TAX	07/01/2019		3,736.09	-3,736.09	0.00
2020	1	CHARGES	07/01/2019		13.00	-13.00	0.00
Accour	nt History	Details					

#### Click here for the Account History Details

Notes

This account history is for informational purposes only. The amounts below do not include interest due through today. Visit our <a href="NYCePay">NYCePay</a> or <a href="CityPay">CityPay</a> payment sites for today's balance. Payments made today will be visible the next business day.

Profile

Building Class C3 - FOUR FAMILIES
Tax Class 2A
Unused SCRIE Credit

Unused DRIE Credit Refund Available Overpayment amount

Accou	nt His	tory Detai	ils								
Year P	eriod	Charge Type	Account	Original Due Date	Interest Begin/Process Date		Action Type	Reason	Payment # Cre	Payment edited/Process Date	Amount Due
									Total Due		0.00
2025	4	TAX		04/01/2025	04/01/2025						
						TAX	ORG			06/01/2024	4,814.56
						TAX	ADJ	MID YEAR RATE CHANGE		01/01/2025	-1.54
						CHG	PAY		159231308	04/01/2025	-4,813.02
								Balance			0.00
2025	3	TAX		01/01/2025	01/01/2025						
						TAX	ORG			06/01/2024	4,814.56
						TAX	ADJ	MID YEAR RATE CHANGE		01/01/2025	-1.54
						CHG	PAY		158227621	01/01/2025	-4,813.02
								Balance			0.00
2025	2	TAX		10/01/2024	10/01/2024						
						TAX	ORG			06/01/2024	4,814.56
						CHG	PAY		157017145	10/01/2024	4,814.56
						CHG	PAY		157017145		-4,814.56
						CHG	PAY	Delenes	157017145	10/01/2024	-4,814.56
								Balance			0.00
2025	1	TAX		07/01/2024	07/01/2024						
						TAX	ORG			06/01/2024	4,814.56
						CHG	PAY		155691901		-4,814.56
						CHG	PAY		155691901	07/01/2024	4,814.56
						CHG	PAY	Balance	155691901	07/01/2024	-4,814.56 <b>0.00</b>
								Dalance			0.00
2025	1	REG FEE	349610	07/01/2024	07/01/2024						40.00
						SAE		SA NEW/ADJ	156227200	05/11/2024	13.00
						SAF SAE	PAY		156337288 156337288	10/01/2024 10/01/2024	13.00 -13.00
						SAF	PAY		156337288	10/01/2024	-13.00
						0711		Balance	100001200	10/01/2021	0.00
								Balance for year	2025		0.00
								Balance for year	2020		0.00
2024	4	TAX		04/01/2024	04/01/2024	TAV	OBC			06/02/2022	A 275 77
						TAX TAX	ORG	MID YEAR RATE CHANGE		06/03/2023 01/01/2024	4,375.77 167.64
						CHG	PAY	WILD TEAK NATE CHANGE	153751187		-4,543.41
						0.10		Balance	,30101101	O NO ILLUCT	0.00
2024	3	TAX		01/01/2024	01/01/2024						

		Case 2:25-cr-0	)0122-JKV	V-DEM	Pag TAX	ADJ	Firance2 PrinTable dade1/17 1121 MID YEAR RATE CHANGE		e 23 of 34 06/03/2023 01/01/2024	4,375.77 167.64
					CHG	PAY	Balance	152505077	01/01/2024	-4,543.41 <b>0.00</b>
2024	2	TAX	10/01/2023	10/01/2023	TAX CHG	ORG PAY	Balance	151921805	06/03/2023 10/01/2023	4,375.77 -4,375.77 <b>0.00</b>
2024	1	TAX	07/01/2023	07/01/2023	TAX CHG	ORG PAY	Balance	150308925	06/03/2023 07/01/2023	4,375.77 -4,375.77 <b>0.00</b>
2024	1	REG FEE 349610	07/01/2023	07/01/2023	SAE SAE	ADJ PAY	SA NEW/ADJ  Balance	151049416	05/12/2023 07/24/2023	13.00 -13.00 <b>0.00</b>
							Balance for year	2024		0.00
2023	4	TAX	04/01/2023	04/01/2023	TAX TAX CHG	ORG ADJ PAY	MID YR RATE CHG  Balance	149317234	06/04/2022 01/01/2023 04/01/2023	4,041.96 21.14 -4,063.10 <b>0.00</b>
2023	3	TAX	01/01/2023	01/01/2023	TAX TAX CHG	ORG ADJ PAY	MID YR RATE CHG  Balance	147796964	06/04/2022 01/01/2023 01/01/2023	4,041.96 21.14 -4,063.10 <b>0.00</b>
2023	2	TAX	10/01/2022	10/01/2022	TAX CHG	ORG PAY	Balance	147188219	06/04/2022 10/01/2022	4,041.96 -4,041.96 <b>0.00</b>
2023	1	TAX	07/01/2022	07/01/2022	TAX CHG	ORG PAY	Balance	145301513	06/04/2022 07/01/2022	4,041.96 -4,041.96 <b>0.00</b>
2023	1	REG FEE 349610	07/01/2022	07/01/2022	SAF SAE	ORG PAY	Balance	144985610	06/04/2022 07/01/2022	13.00 -13.00 <b>0.00</b>
							Balance for year	2023		0.00
2022	4	TAX	04/01/2022	04/01/2022	IAX TAX CHG	ORG ADJ PAY	MID YR RATE CHG  Balance	144030493	06/05/2021 01/01/2022 04/01/2022	3,752.36 -19.58 -3,732.78 0.00
2022	3	TAX	01/01/2022	01/01/2022	TAX TAX CHG	ORG ADJ PAY	MID YR RATE CHG  Balance	143371635	06/05/2021 01/01/2022 01/01/2022	3,752.36 -19.58 -3,732.78 <b>0.00</b>

		Case 2:25-cr-0					FirQQce2 PrinTable@dage1/17 1122	7/25 Paç	ge 24 of 34	
2022	2	TAX	10/01/2021	10/01/2021	TAX CHG CHG CHG	ORG PAY PAY PAY	Balance	142593266 142593266 142593266	06/05/2021 10/01/2021 10/01/2021 10/01/2021	3,752.36 3,752.36 -3,752.36 -3,752.36 <b>0.00</b>
2022	1	TAX	07/01/2021	07/01/2021	TAX CHG CHG CHG	ORG PAY PAY PAY	Balance	140943151 140943151 140943151	06/05/2021 07/01/2021 07/01/2021 07/01/2021	3,752.36 -3,752.36 -3,752.36 3,752.36 <b>0.00</b>
2022	1	REG FEE 349610	07/01/2021	07/01/2021	SAF SAF	ORG PAY	Balance	144985610	06/05/2021 07/01/2022	13.00 -13.00 <b>0.00</b>
							Balance for year	2022		0.00
2021	4	TAX	04/01/2021	04/01/2021	TAX TAX CHG	ORG ADJ PAY	MID YEAR RATE CHANGE  Balance	: 139711858	06/06/2020 01/01/2021 04/01/2021	3,725.10 -123.06 -3,602.04 <b>0.00</b>
2021	3	TAX	01/01/2021	01/01/2021	TAX TAX CHG	ORG ADJ PAY	MID YEAR RATE CHANGE	138799352	06/06/2020 01/01/2021 01/01/2021	3,725.10 -123.06 -3,602.04 <b>0.00</b>
2021	2	TAX	10/01/2020	10/01/2020	TAX CHG CHG CHG	ORG PAY PAY PAY	Balance	137822905 137822905 137822905	06/06/2020 10/01/2020 10/01/2020 10/01/2020	3,725.10 -3,725.10 -3,725.10 3,725.10 <b>0.00</b>
2021	1	TAX	07/01/2020	07/01/2020	IAX CHG CHG CHG CHG CHG	ORG PAY PAY PAY PAY PAY	Balance	136790279 136336353 136790279 136336353 136336353 136790279	06/06/2020 07/01/2020 07/01/2020 07/01/2020 07/01/2020 07/01/2020 07/01/2020	3,725.10 -3,712.10 -13.00 3,712.10 13.00 -13.00 -3,712.10 <b>0.00</b>
2021	1	REG FEE 349610	07/01/2020	07/01/2020	SAE SAE SAE SAE	ORG PAY PAY PAY	Balance Balance for year	137598389 137598389 137598389	06/06/2020 10/01/2020 10/01/2020 10/01/2020	13.00 13.00 -13.00 -13.00 0.00
2020	4	TAX	04/01/2020	04/01/2020	TAX	ORG			06/01/2019	3,736.09

		Case 2:25-cr-0	)0122-JK\	W-DEM			FIrabe2 Printable dade1/1	7/25 Pag	je 25 of 34	
					HARO!	e MAH	14123 EAR TAX CHG		01/01/2020	-82.36
					CHG	PAY		135220907	04/01/2020	-3,653.73
							Balance			0.00
2020	3	TAX	01/01/2020	01/01/2020						
					TAX	ORG			06/01/2019	3,736.09
					TAX	ADJ	MID YEAR TAX CHG		01/01/2020	-82.36
					CHG	PAY		134609039	01/01/2020	-3,653.73
							Balance			0.00
2020	2	TAX	10/01/2019	10/01/2019						20000 20
					TAX	ORG			06/01/2019	3,736.09
					CHG	PAY		133266765	10/01/2019	-3,723.09
					CHG	PAY		132840325	07/26/2019	-13.00
					CHG	PAY		132840325	07/26/2019	-13.00
					CHG	PAY		133266765	10/01/2019	-3,723.09
					CHG	PAY		132840325	07/26/2019	13.00
					CHG	PAY		133266765	10/01/2019	3,723.09
							Balance			0.00
0000	4	TAV	07/04/0040	07/04/0040						
2020	1	TAX	07/01/2019	07/01/2019	TAV	ODC			06/04/2040	2.726.00
					TAX	ORG		424025002	06/01/2019	3,736.09
					CHG CHG	PAY		131835903 131835903	07/01/2019 07/01/2019	3,736.09
										-3,736.09
					CHG	PAY	Balance	131835903	07/01/2019	-3,736.09 <b>0.00</b>
							Balance			0.00
2020	1	REG FEE 349610	07/01/2010	07/01/2019						
2020		REGIEL 349010	07/01/2019	07/01/2019	SAE	ORG			06/01/2019	13.00
					SAF	PAY		131979831	07/01/2019	-13.00
					SAF	PAY		131979831	07/01/2019	13.00
					SAF	PAY		131979831	07/01/2019	-13.00
					OAI	IAI	Balance	131313031	01/01/2019	0.00
							Dalance			0.00
							Balance for year	2020		0.00

#### Click here to return to the Account History Summary

#### Notes

Mailed to you each January, the Notice of Property Value (NOPV) will tell you our determination of your property's market and assessed values. It will also list the tax exemptions you currently receive and will provide you with a formula to estimate your property tax amount for the coming year.

The NOPV is not a bill and does not require payment.

For help reading and understanding your NOPV, refer to the property tax guides available at <a href="http://nyc.gov/assessments">http://nyc.gov/assessments</a>.

For information about challenging the amount of your assessed value, visit the New York City Tax Commission <a href="https://www.nyc.gov/site/taxcommission/">https://www.nyc.gov/site/taxcommission/</a>.

#### Notices of Property Value

**Account History Summary** 

2025 - 2026	January 15, 2025
2024 - 2025	January 15, 2024
2023 - 2024	January 15, 2023
2022 - 2023	January 15, 2022
2021 - 2022	January 15, 2021
2020 - 2021	January 15, 2020
2019 - 2020	January 15, 2019
2018 - 2019	January 15, 2018
2017 - 2018	January 15, 2017
2016 - 2017	January 15, 2016

Case 2:25-c	r-00122-JK	W-DEM Docum <b>rent flago:</b> Printable date1/17/25 Page 26 of 34
2015 - 2016		January 15, 20 15 ageID# 1124
2014 - 2015		<u>January 15, 2014</u>
2013 - 2014		<u>January 15, 2013</u>
2012 - 2013		<u>January 15, 2012</u>
2011 - 2012		<u>January 15, 2011</u>
2010 - 2011		<u>January 15, 2010</u>
Property Tax Bills		
	2024-2025	Q4; February 15, 2025
	2024-2025	Q3: November 16, 2024
	2024-2025	Q2: August 24, 2024
	2024-2025	Q1: June 01, 2024
	2023-2024	Q4: February 17, 2024
	2023-2024	Q3: November 18, 2023
	2023-2024	Q2: August 19, 2023
	2023-2024	Q1: June 03, 2023
	2022-2023	Q4: February 18, 2023
	2022-2023	Q3: November 19, 2022
	2022-2023	Q2: August 20, 2022
	2022-2023	Q1: June 04, 2022
	2021-2022	Q4: February 19, 2022
	2021-2022	Q3: November 20, 2021
	2021-2022	Q2: August 28, 2021
	2021-2022	Q1: June 05, 2021
	2020-2021	Q4: February 27, 2021
	2020-2021	Q3: November 21, 2020
	2020-2021	Q2: August 29, 2020
	2020-2021	Q1: June 06, 2020
	2019-2020	Q4: February 22, 2020
	2019-2020	Q3: November 19, 2019
	2019-2020	Q2: August 29, 2019
	2019-2020	Q1: June 05, 2019
	2018-2019	Q4: February 01, 2019
	2018-2019	Q3: November 16, 2018
	2018-2019	Q2: August 24, 2018
	2018-2019	Q1: June 01, 2018
	2017-2018	Q4: February 23, 2018
	2017-2018	Q3: November 17, 2017
	2017-2018	Q2: August 25, 2017
	2017-2018	Q1: June 02, 2017
	2016-2017	Q4: February 24, 2017
	2016-2017	Q3: November 18, 2016
	2016-2017	Q2: August 26, 2016
	2016-2017	Q1: June 03, 2016
	2015-2016	Q4: February 19, 2016
	2015-2016	Q3: November 20, 2015
	2015-2016	Q2: August 21, 2015
	2015-2016	Q1: June 05, 2015
	2014-2015	Q4: February 20, 2015
	2014-2015	Q3: November 21, 2014
	2014-2015	Q2: August 22, 2014
	2014-2015	O1: June 06, 2014

Q1: June 06, 2014

2014-2015

## Case 2:25-cr-00122-JKW-DEM Document finalce2 Printable dade1/17/25 Page 27 of 34 Page ID# 1125

2013-2014	Q4; February 21, 2014
2013-2014	Q3; November 22, 2013
2013-2014	Q2; August 23, 2013
2013-2014	Q1; June 07, 2013
2012-2013	Q4: February 22, 2013
2012-2013	Q3: November 30, 2012
2012-2013	Q2: August 17, 2012
2012-2013	Q1: June 08, 2012
2011-2012	Q4: February 24, 2012
2011-2012	Q3: November 18, 2011
2011-2012	Q2: August 26, 2011
2011-2012	Q1: June 10, 2011
2010-2011	Q4: February 18, 2011
2010-2011	Q3: November 19, 2010
2010-2011	Q2: August 27, 2010
2010-2011	Q1: June 11, 2010
2009-2010	Q4: February 26, 2010
2009-2010	Q3: November 20, 2009
2009-2010	Q2: August 28, 2009
2009-2010	Q1: June 06, 2009

#### Notes

Exemptions lower the amount of tax you owe by reducing your property's assessed value. Abatements reduce your taxes by applying credits to the amount of taxes you owe.

#### Notes

Exemptions lower the amount of tax you owe by reducing your property's assessed value. Abatements reduce your taxes by applying credits to the amount of taxes you owe.

#### Notes

Exemptions lower the amount of tax you owe by reducing your property's assessed value. Abatements reduce your taxes by applying credits to the amount of taxes you owe.

#### 2024 - 2025 Final Assessment

Final Assessment Roll for 2024-2025 | City of New York

Taxable Status Date January 5, 2024

EXPLANATION OF ASSESSMENT ROLL

Owner Name JAMES, LETITIA

**Property Address** 

Billing Name and Address WELLS FARGO BANK 936

3001 HACKBERRY RD IRVING TX 75063-0001

Tax Class

Building Class C3 - FOUR FAMILIES

Property Owner(s)

#### JAMES, LETITIA

#### Land Information

Lot Size

Frontage (feet) 19.42
Depth (feet) 100.00
Land Area (sqft) 1,942
Regular / Irregular Regular

Corner

Number of Buildings 1

#### Case 2:25-cr-00122-JKW-DEM

Document Analoge Printable dade1/17/25 Page 28 of 34

PageID# 1126

**Building Size** 19.42 Frontage (feet) 45.00 Depth (feet) Stories 3 Extension N

**Assessment Information** 

Total	Land	Description
1,219,200	271,000	ESTIMATED MARKET VALUE
548,640	121,950	MARKET AV
0		MARKET EX
154,041	34,240	8-30% limitation - AV
0		EXEMPT VALUE

Taxable/Billable Assessed Value

Assessed Value Subject To Adjustments, Your 2024/25 Taxes Will Be Based On 154,041

Market Value History

Tax Year	Market Value			
2024 - 2025	1,219,200			
2023 - 2024	1,016,000			
2022 - 2023	1,014,000			
2021 - 2022	975,000			
2020 - 2021	1,055,000			

Note

For more information about how your property taxes are calculated, visit http://nyc.gov/assessments.

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## **Exhibit C**

### Overview

STATUS	REG#	RANGE	BIN
	STATUS	STATUS REG#	STATUS REG# RANGE

JKBY-DEMlyn-Porungat 109-2 Page1D# 1128

No other PHN's retrieved for Active 349610 296-296 3055539

this building.

<b>BLOCK</b>	LOT	CENSUS	<b>STORIES</b>	A UNITS	<b>B UNITS</b>	CD
--------------	-----	--------	----------------	---------	----------------	----

TRACT

1947 21 197 3 4 0 2

CLASS **OWNERSHIP BUILDING ID** 

G **PVT** 322099

## **Building Statistics**

COMPLAINTS	VIOLATIONS	BUILDING CHARGES/FEES	LITIGATION
2	0 (A:0, B:0, C:0, I:0)	12	0

HISTORICALLY **ACTIVE LEAD BED BUGS REPORT** HISTORICAL IMAGE RENT **EXEMPTIONS FILED** CARDS REGULATED

No Yes Yes

No

**FIREPROOF ACTIVE VACATE TENANT CERTIFICATION OF NO ORDER HARASSMENT** HARASSMENT PILOT

**FINDINGS PROGRAM** 

No No No No

ALTERNATE UNDERLYING **HEAT SENSOR ENFORCEMENT** CONDITIONS **PROGRAM** PROGRAM (AEP) PROGRAM (UC)

No No No



## **Property Owner Registration Information**

Last Registration Date - 10/18/2024 Registration Expiration Date - 09/01/2025

JKBY-DEKlyn, Pocunget 109-2 Pageid# 1129

S.No. OWNER NAME **ORGANIZATION ADDRESS LETITIA** 1 Premisys Individual **JAMES** Owner Brooklyn, 11238

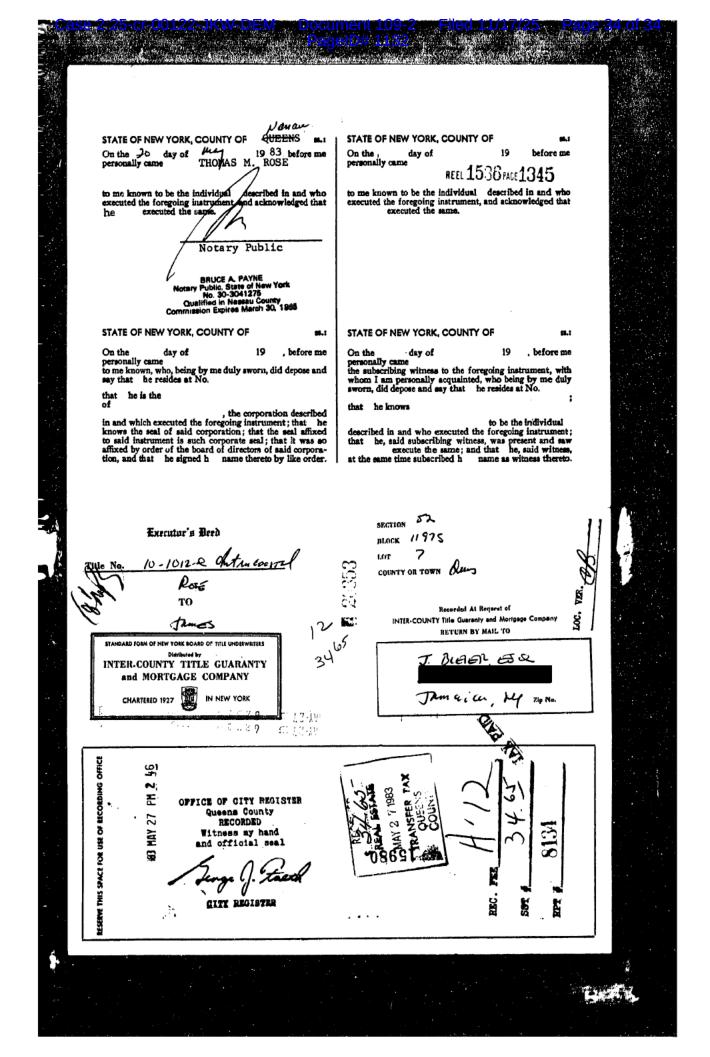
## **Exhibit D**

Page 32 of 34

PF 35-A (6-67) Standard N.Y.B.T.U. Form 8005 - Executor's Deed - Individual or Corporation (Single Sheet) CONSULT YOUR LAWYER BEFORE SIGNING THIS INSTRUMENT.—THIS INSTRUMENT SHOULD BE USED BY LAWYERS ONLY. THIS INDENTURE, made the 20 day of NO-, nineteen hundred and eightv-three BETWEEN THOMAS M. ROSE, as Administrator of the Estate of MARIE E. ROSE, late of Queens County, Richmond Hill, N.Y. 11420 thesiask wildenskienismontrik XXXXXXX assessmentance or stark party of the first part, and ROBERT JAMES and LETITIA MED JAMES, his daughter REEL 1536 PAGE 1344 Richmond Hill, N.Y. 11420 party of the second part, WITNESSETH, that the party of the first part, by virtue of the power and authority given in and by said last will and testament, and in consideration of Thirty-One Thousand Four Hundred and 00/100 (\$31,400.00) paid by the party of the second part, does hereby grant and release unto the party of the second part, the heirs or successors and assigns of the party of the second part forever, ALL that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Borough and County of Queens, City and State of New York, bounded and described as follows: BEGINNING at a point on the westerly side of Inwood Street, distant eighteen (18) feet southerly from the corner formed by the intersection of the westerly side of Inwood Street with the southerly side of 114th Avenue; RUNNING THENCE westerly parallel with 114th Avenue and part of the distance through a party wall one hundred (100) feet; THENCE southerly parallel with Inwood Street sixteen (16) feet: THENCE easterly again parallel with 114th Avenue and part of the distance through another party wall one hundred (100) feet to the westerly side of Inwood Street; and THENCE northerly along the westerly side of Inwood Street sixteen (16) feet to the point or place of BEGINNING. TOGETHER with the benefits and subject to the burdens of a Certain Right of Way in 11ber 3034 page 120.

TOGETHER with all right, title and interest, if any, of the party of the first part in and to any streets and roads abutting the above described premises to the center lines thereof; TOGETHER with the appurtenances, and also all the estate which the said decodent had at the time of decedent's death in said premises, and also the estate therein, which the party of the first part has or has power to convey or dispose of, whether individually, or by virtue of said will or otherwise; TO HAVE AND TO HOLD the premises herein granted unto the party of the second part, the heirs or successors and assigns of the party of the second part forever. AND the party of the first part covenants that the party of the first part has not done or suffered anything whereby the said premises have been incumbered in any way whatever, except as aforesaid. whereby the said premises have been inclinatered in any way whatever, except as a foresaid.

AND the party of the first part, in compliance with Section 13 of the Lien Law, covenants that the party of the first part will receive the consideration for this coveyance and will hold the right to receive such consideration as a trust fund to be applied first for the purpose of paying the cost of the improvement and will apply the same first to the payment of the cost of the improvement before using any part of the total of the same for The word "party" shall be construed as if it read "parties" whenver the sense of this indenture so requires. IN WITNESS WHEREOF, the party of the first part has duly executed this deed the day and year first above IN PRESENCE OF: Thomas M. Rose Voma Religion



# Exhibit C

From: SERG Borrower <cpm\_inquiry\_management@fanniemae.com>

To: "hamp.solutions@mrcooper.com" < hamp.solutions@mrcooper.com>

Cc:

Subject: Second Attempt: RE: URGENT- Servicing Records Request -

thread::MFTU9We6faGN4p6WPpV7bhI:: ]

Date: Wed, 23 Apr 2025 10:07:34 -0400

#### This Email Originated From Outside of the Organization

Do not click links or open attachments unless you recognize the sender and know the content is safe.

Report Suspicious

Good morning,

Can you please provide a status of this request?

Thank you,

Jeremy

Consumer and Servicer Resource Center (CSRC)

Case #: 02864485

Phone: 1-800-2FANNIE,

------ Original Message -----

From: HAMP Solutions [hamp.solutions@mrcooper.com]

**Sent:** 4/17/2025, 5:44 PM

To: cpm inquiry management@fanniemae.com

Cc:

**Subject:** RE: URGENT- Servicing Records Request -

[thread::MFTU9We6faGN4p6WPpV7bhI::]

Hello Good afternoon,

Thank you for contacting Mr. Cooper Customer Relations. Your request has been assigned to a team member for research and response.

For any escalations, please contact:

		.3011 - 1135	Filed 11/17/25	Page 3 of 4 PageID#
2. F	Roddrey Gegory (Vice President):	4963 –		
3. 0	– Casey Chennankara (Vice Presiden	t): 6601 –		
4. E	Brittnie Goodman (Manager):	5352 -		
5. E	Eric Lacy (Manager): 6704	-		
Expected	date of resolution is 04-23-2025.			
Thank you	ou,			
-	per Customer Relations Team			
памр.б	olutions@mrcooper.com			
From: Tar Received To: HAMP	mi < <u>cpm_inquiry_management@fann</u> I: Thu Apr 17 2025 11:50:05 GMT-050  Solutions < <u>hamp.solutions@mrcoope</u> URGENT- Servicing Records Request	<u>liemae.com</u> >; 00 (Central Daylight Til <u>er.com</u> >; CR Hamp Sol		
Hello,				
	lae is in receipt of a FHFA Criminal your assistance. Please respond w	_		
Nature of	of Inquiry: Servicing records reques	st		
Informati	tion Needed to Resolve Case:			
• Ple	ease provide all servicing and paym	nent records associat	ed with this loan si	nce origination, including al

Please provide any details about the home insurance coverage as well

comments and payment details

Our goal is to connect you, the servicer, with the borrower to address their concerns.

Feel free to reach out to me if additional clarification is needed on this case.

Thank you,

Jeremy Denney
Consumer and Servicer Resource Center (CSRC)

Case #: 02864485

Phone: 1-800-2FANNIE,



thread::MFTU9We6faGN4p6WPpV7bhI::

This e-mail communication and any attachments may contain confidential, copyrighted, and legally privileged information for use solely by the designated recipients to which this e-mail is addressed. If you are not the intended recipient, you are hereby notified that you have received this communication in error, and that any review, disclosure, dissemination, distribution, or copying of this message or its contents is prohibited and may be subject to governing laws protecting its disclosure. If you have received this communication in error, please notify Mr. Cooper immediately by e-mail at postmaster@mrcooper.com and destroy all copies of this communication and any attachments.

## Exhibit C



#### OFFICE OF INSPECTOR GENERAL

Federal Housing Finance Agency

400 7th Street SW, Washington, DC 20219

**DATE:** 4/18/2025

T0: FNMA, Melinda Connor, Director, Regulatory Affairs

CASE NO.: P-25-0108

CASE CATEGORY: Origination

FROM: SA Paul Conlon

SUBJECT: Demand for Document Production

#### To Whom It May Concern:

The Federal Housing Finance Agency Office of Inspector General (FHFA-OIG) is conducting an investigation pertaining to the subject referenced above. This letter constitutes a demand for materials relevant to this inquiry, under section 6(a)(1) of the Inspector General Act of 1978, 5 U.S.C. App. 3 § 6(a)(1), which authorizes FHFA-OIG to "access all records, reports, audits, reviews, documents, papers, recommendations, or other material available to" FHFA. Since FHFA's duties as Fannie Mae's/Freddie Mac's regulator and conservator require complete access to all materials which may bear upon Fannie Mae's/Freddie Mac's safety and soundness, FHFA-OIG's right to access these materials is equally comprehensive.

FHFA-OIG requires access at this time to any and all materials in Fannie Mae's/Freddie Mac's possession, custody, or control that relate to the following.



#### **Synopsis**

Loan file and status of loan for Peronne Ave, Norfolk, VA 23509

Production

Subject/Property 1: Peronne Ave, Norfolk, VA 23509

Subject/Property 2:

If more than two subjects/properties, an Excel spreadsheet is attached.

OI Doc Demand (April 2025) Save Print Reset Form

#### Demand for Document Production Page 2

- 1. Provide any/all documents pertaining to:
  - a. subject name, SSN, DOB
  - b. company name, address
  - c. address
- 2. Provide a working Excel spreadsheet that identifies the loan level details to include, but not limited to:
  - a. Fannie Mae/Freddie Mac Ioan number
  - b. Address
  - c. Borrower information, i.e., name, SSN, DOB
  - d. Current UPB
  - e. Acquisition UPB
  - f. Origination date
  - g. Disposition date, if applicable
  - h. Loan status, i.e., liquidated default, Active Current, repurchase, etc.
  - i. Current servicer
  - j. Selling institution
  - k. Any industry professional(s), i.e., broker, appraiser, title agent/company, if the information is captured in Fannie Mae/Freddie Mac system
- Loss figures, if applicable.
- 4. Please identify any and all loan files that Fannie Mae/Freddie Mac has in its possession that may be requested at a later date after review of the spreadsheet. NOTE: the files do not need to be immediately produced at this time if it will delay the production of the spreadsheet.

The materials sought include any and all official records, copies of official records, memoranda, correspondence, correspondence logs, communications, electronic mail messages, telephone messages, telephone message logs, calendars, drafts, and any other data, documentation, and information, whether in paper form or stored on audiotape, videotape, floppy discs, or on computer, electronic, magnetic, or other media. If the material is stored electronically, please provide the material in the same electronic form in which it is stored. This demand applies to all such materials in Fannie Mae's/Freddie Mac's possession, custody or control, regardless of where they are currently stored. This demand includes all responsive documents and records maintained for Fannie Mae's/Freddie Mac's benefit by any agent.

FHFA-OIG will accept certified U.S. mail, UPS, FedEx or electronic delivery of all materials indicated above on or before TBD . If sent via mail, please mail to:

Agent Name: Paul Conlon Phone: -4752

Address: Email:

Digital Signature of FHFA-OIG Agent/Analyst:

**PAUL** CONLON

Digitally signed by PAUL CONLON Date: 2025.04.18 14:55:00 -04'00'

## Exhibit E

#### Merchant, Grant

From: Hoelscher, Michelle

**Sent:** Friday, April 18, 2025 11:27 AM

To: Merchant, Grant

Subject: FW: [EXTERNAL] Social Media Post

**dummymailid:** 00000000163B96CB531EDA4192EFC255CD3623D007000543E0A006674349A9B1970FC

31F83C20002444E902500009A198E84615FA148B434CC8A68125A75000699E4BC86000

0

Please add this to case which shows the relationship

#### Michelle Hoelscher

Sr. Manager | Financial Crimes Investigations

Fannie Mae

6276 (direct)

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#### Fannie Mae Confidential

From: Michelle Hoelscher

Sent: Friday, April 18, 2025 11:26 AM

To: Hoelscher, Michelle

Subject: [EXTERNAL] Social Media Post

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# Exhibit F

### **Lender Self Report**

Report Type Reported By

Seller/Servicer

Reason Reported to Fannie Mae

Fannie Mae Loan Number

Seller/Servicer Loan Number

Borrower Last Name

Note Date

Description

Self-Report of Lender QC Findings

Kamaraj Velayutham

Nationstar Mortgage LLC -

MisrepresentationOrFraudulentActivity



James

08/17/2020

On April 25, 2025, Nationstar Mortgage LLC, dba Mr.Cooper ("MRC"), a mortgage loan servicer, received a request to investigate potential misrepresentation of occupancy in relation to MRC customer, Letitia James ("James"). The subject loan was a purchase money transaction originated on 08/17/2020 ("Subject Loan"). The Subject Loan was originated as a secondary residence for \$109,600, securing the property address located at Peronne Ave, Norfolk, VA 23509 ("Subject Property").

MRC was not the mortgage loan originator. The Subject Loan was originated by OVM Financial Inc, who sold the loan to Fannie Mae (FNMA). Servicing was transferred to MRC on or around 12/07/2023.

As noted, the Subject Loan was originated as a secondary residence. According to the FNMA Seller Guide in effect at the time of origination, secondary residences are allowed under the following circumstances:

- · Must be occupied by the borrower for some portion of the year
- Must be one-unit dwellings
- · Must be suitable for year-round occupancy
- The borrower must have exclusive control over the property
- · Must not be a rental property or timeshare
- Cannot be subject to any agreements that give a management firm control over the occupancy of the property

To determine whether the subject loan contained evidence of misrepresentation of occupancy, the following loan attributes were considered:

- · Property characteristics of a secondary residence
- · Current and past occupants
- Evidence suggesting intent to circumvent seller guidelines for favorable loan terms, pricing, LTV or Mortgage Insurance
- · Source of mortgage payments

the loan servicer in early 2023.

· Homeowners insurance

Upon review of the characteristics of the subject property, it was confirmed, the Subject Property was a single-family dwelling, and contained characteristics of a secondary residence, specifically its location to Lafayette River (i.e. vacation home or resort area) which is four minutes from the Subject Property. However, a review of the past and present occupants revealed only one occupant since October of 2020, Nakia Moni Thompson ("Thompson"). Additionally, from October 2015 to May 2017, research shows Thompson resided at Lafayette , Brooklyn, NY 11238. This is the same residence in the original loan application for the Subject Loan, where James purportedly lived for 16 years. Regarding rental history, there was no evidence to suggest the subject property was publicly listed for rent. At the time of origination, the Homeowner's Insurance Policy was with Universal Property, Policy number established as an owner-occupied residence. However, a review of the Homeowner's Insurance Declaration page from Allstate Insurance, policy , shows that it maintained a Landlord's Policy. According to Allstate Insurance, the Landlord's Policy was established on 01/30/2024 however, Allstate would not provide any further information since MRC was not

MRC reviewed FNMA's Seller guide dating back to 2019, prior to loan execution date, and there was no evidence to suggest James received favorable pricing or Loan To Value (LTV) for a second home compared to an investment property since the subject loan LTV was 80%.

MRC reviewed the mortgage payment history to determine whether mortgage payments were submitted by Thompson or another third party. The payments appeared to be from the same checking account utilized by James at time loan origination for asset verification; Citibank account number. Thus, James appeared to be the only person making payments to MRC.

As a result, MRC is reporting James for suspicion of misrepresentation of occupancy in connection with the subject loan. However, given the date of loan origination from 2020 and limited access to utilities associated with the subject property, this cannot be unconfirmed.

Individual believed to be involved,

Letitia James

Lafayette Avenue, Brooklyn, NY 11238 8227

DOB

Social Security number

Drivers License number

Employer NY State Liberty Street, NY 10005

800-771-7755

Deficiency Issue	Category	Sub Category	gory Defect		
	Fraud	Origination Fraud	Occupancy Fraud - Second Home		
Documents Uploaded	Туре	Name	Date Uploaded		

The lender must notify Fannie Mae within 30 days of confirmation that one or more defects identified through the QC file review process results in the loan being ineligible as delivered to Fannie Mae.

When making the self-report to Fannie Mae, the lender must provide Fannie Mae with a written report of its findings and copies of any relevant documentation that support the reason for the finding. For example, if tax return transcripts reveal that qualifying income was inaccurate such that the borrower was not qualified for the loan on the terms and pricing offered, the lender should provide copies of the original income documentation and the tax return transcripts with its notification to Fannie Mae.

## Exhibit G

### "Horne, Jennifer" 6/13/2025 12:28 PM

GM - Malloy asked me if it is our normal process to place a defect on the loan once we finish our work. I said yes, that is normal process. that is correct, right?

"Sowards, Sean" 6/13/2025 12:28 PM Correct

"Sowards, Sean" 6/13/2025 12:28 PM

We put a fraud defect on the loan

Horne, Jennifer

In LQCS

Horne, Jennifer

"Horne, Jennifer" 6/13/2025 12:32 PM

do we coordinate at all w/ LQC if they need to do a full file review for rep and warrant purposes

"Sowards, Sean" 6/13/2025 12:33 PM

LQC consumes our findings in LQC to review for credit risk and remediation

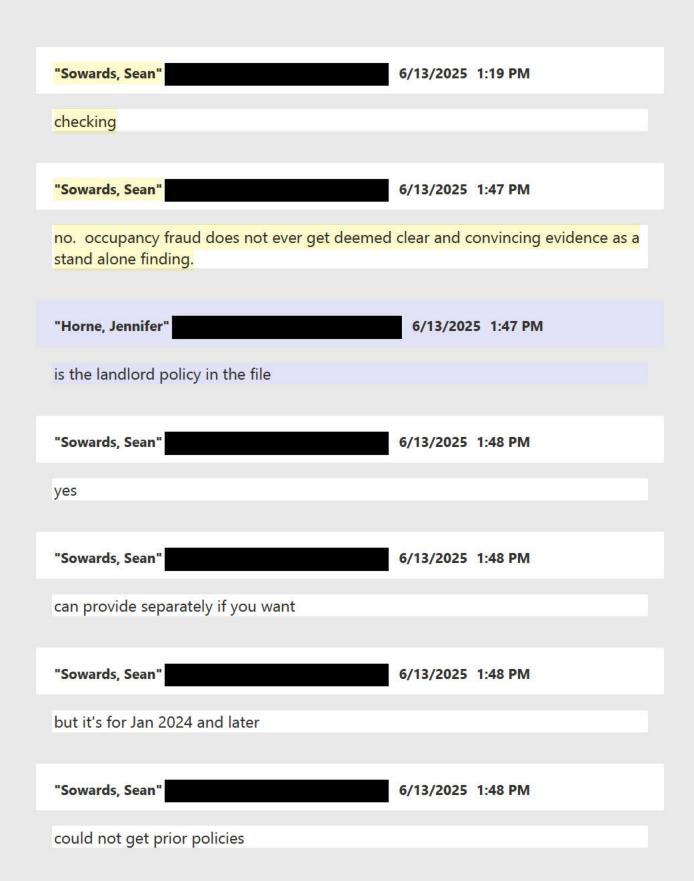
+like 6/13/2025 12:33 PM

"Sowards, Sean" 6/13/2025 12:33 PM

"Horne, Jennifer" 6/13/2025 1:19 PM

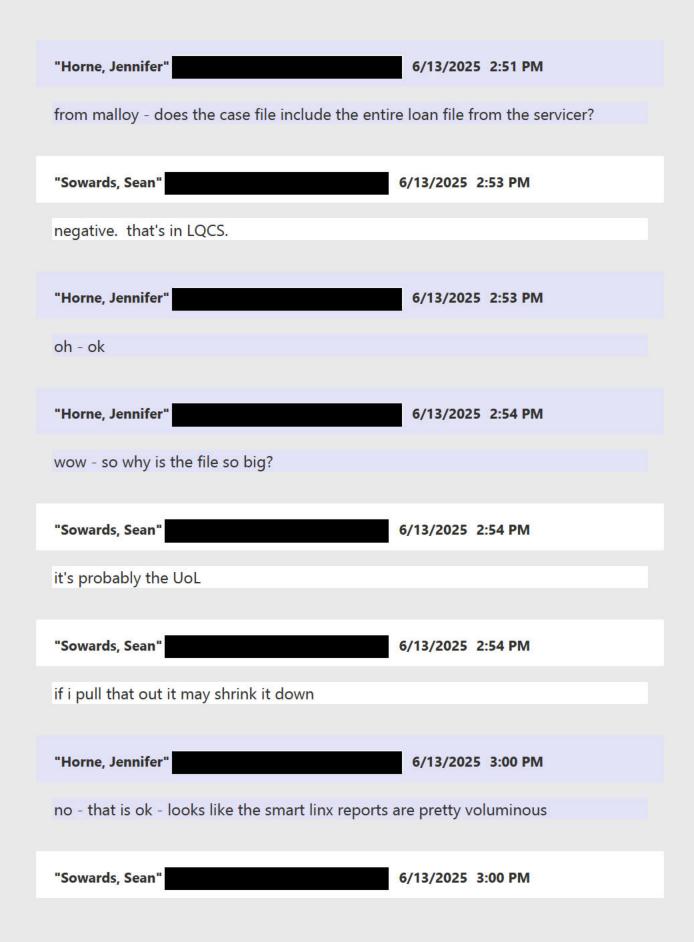
for the clear and convincing carve out for fraud - do occupancy cases ever get deemed clear and convincing evidence?

+like 6/13/2025 12:34 PM





they will research redaction tools, but it appears as though it would be a laborious, manual process. can outsource, but that would take a lot of time.



yes, those are as well.

"Sowards, Sean" 6/13/2025 3:02 PM

I also want to clarify occupancy and clear and convincing evidence. We used to deem stand alone occupancy as clear and convincing in certain circumstances, but Marcus gave us updated guidance that it wasn't appropriate so we ceased doing that.

"Sowards, Sean" 6/13/2025 3:02 PM

a couple years ago

"Horne, Jennifer" 6/13/2025 3:03 PM

that makes sense - occupancy is really tricky

"Sowards, Sean" 6/13/2025 3:06 PM

yes. and the LJ case is certainly not clear and convincing evidence

Horne, Jennifer +like 6/13/2025 3:06 PM

"Horne, Jennifer" 6/13/2025 8:33 PM

director asking how we know that the neice has lived there since oct 2020

"Horne, Jennifer" 6/13/2025 8:33 PM

looks like that was in the lender self report - but did we independently verify?

6/13/2025 8:37 PM "Sowards, Sean"

Stand by. I think it's from our research of public records.

"Sowards, Sean" 6/13/2025 8:39 PM

Yes. From Lexis and lender self report.

"Horne, Jennifer" 6/13/2025 8:40 PM

ok - so the lexis report will show her occupancy over the whole time period?

"Horne, Jennifer" 6/13/2025 8:41 PM

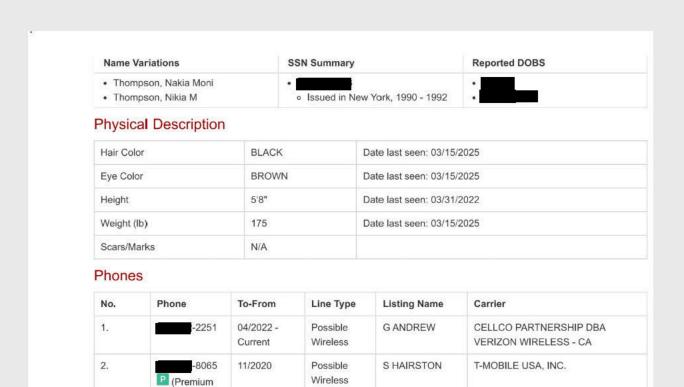
can you show me a screen shot or something that shows that?

"Sowards, Sean" 6/13/2025 8:41 PM

Checking

"Sowards, Sean" 6/13/2025 8:43 PM

T-MOBILE USA, INC.



Possible

Wireless

#### Address Summary (1 current, 16 prior)

-4829

01/2022 -

03/2025

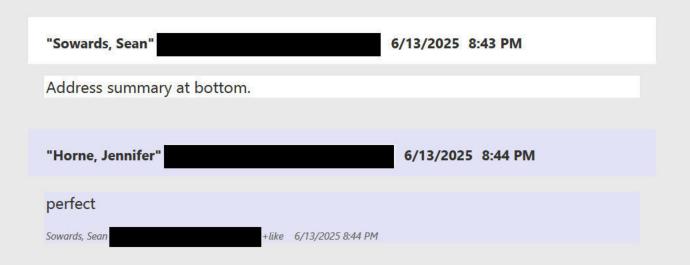
Phone)

3.

No.	Address	Status	To-From	Phone
1.	Peronne Ave Norfolk, VA 23509 Norfolk County (Residential)	Current	10/2020 - 03/2025 (Current Residence)	

NAKIA M

THOMPSON



## Exhibit H



United States Department of Justice

Edward R. Martin, Jr.

United States Pardon Attorney
Special Attorney for Mortgage Fraud
Associate Deputy Attorney General
Director of the Weaponization Working Group

Robert F. Kennedy Federal Building 950 Pennsylvania Avenue NW Washington, DC 20530

August 12, 2025

Mr. Abbe David Lowell, Esq. Lowell & Associates, PLLC 1 701 Rhode Island Avenue Washington, DC 20036

VIA EMAIL: inquiries@lowellandassociates.com

#### Dear Sir,

I imagine you were mortified to read – online and publicly - your recent letter to U.S. Attorney General Pam Bondi (April 24, 2025). On page 4, you make admissions about your client Letitia James' conduct that are stunning to me.

I am Special Attorney investigating many matters including the criminal referral to which you refer in the Bondi letter.

I believe that your admission regarding Letitita James' conduct indicates that she is serious about addressing the problems presented in the referral. After all, her approval of your letter includes the admission although she likely did not expect it to be published.

At this time, Letitia James would best serve the "good of the state and nation" by resigning from office to address the issues in the referral. Her resignation from office would give the people of New York and America more peace than proceeding. I would take this as an act of good faith.

Because of your reputation for using the media to argue your points, I prefer that we communicate by letter. I find leaks like your Bondi letter professionally unacceptable and personally insulting. To that end, I specifically ask that you redouble your efforts to not leak this confidential letter. I prefer not to have to move in court to stop you or your client from leaking.

Thank you for considering this and alerting your client to this letter.

All the best.

Edward R. Martin, Jr.

Ednal P. Martin, J.

6623

## Exhibit I



### U.S. FEDERAL HOUSING FHFA

**Constitution Center** 

400 7th Street, S.W. Washington, D.C. 20219

Telephone: (202) 649-3800 Facsimile: (202) 649-1071 www.fhfa.gov

October 6, 2025

Lindsey Halligan U.S. Attorney EDVA Department of Justice 2100 Jamieson Ave Alexandria, VA 22314

**Summary of Information Regarding Criminal Referral** 

Dear U.S. Attorney Halligan:

Pursuant to my authority as the Director of the U.S. Federal Housing Finance Agency ("U.S. Federal Housing"), I am providing additional information from Fannie Mae's Financial Crimes Investigation Team regarding the prior Criminal Referral in the matter of Ms. Letitia James.

Please see below:

Secondary Hon	ne	Investment Property		
Monthly Interest Payment:	\$274.00	Monthly Interest Payment:	\$348.44	
Interest Rate:	3%	Interest Rate:	3.815%	
Interest Expense:	\$56,748.09	Interest Expense:	\$74,585.21	
Seller Credits:	\$3,288.00	Seller Credits:	\$2,192.00	

Total Fraudulent Savings = \$18,933.12

Additionally, please see Exhibit A for full calculations and details.

Respectfully submitted,

William J. Pulte

Director, U.S. Federal Housing FHFA



### U.S. FEDERAL HOUSING FHFA

### **Constitution Center**

400 7th Street, S.W. Washington, D.C. 20219 Telephone: (202) 649-3800 Facsimile: (202) 649-1071 www.fhfa.gov

#### Exhibit A

Mortgage Fraud Report: Peronne Avenue Norfolk, VA

#### Letitia James

Property Address:	Peronne Avenue Norfolk, VA 23509
Purchase Date:	August 17, 2020
Purchase Price:	\$137,000
Borrowed Amount:	\$109,600
Lender:	Old Virginia Mortgage / AnnieMac
Guarantor:	Fannie Mae
Claimed Occupancy Type:	Second Home (fraudulent misrepresentation)
Actual Occupancy Type:	Investment Property
Note Rate:	3.00%
Average Secondary Residence Rate:	$3.059\%^{1}$
Average Investment Property Interest Rate:	$3.89\%^{2}$
Comparable Investment Property Rate:	$3.815\%^3$
Interest Rate Gain:	Avoided a 0.815% higher interest rate = \$17,837
Seller Credit for Secondary Residences:	\$3,288
Seller Credit for Investment Properties:	\$2,192
Seller Credit Excess:	\$1,096

#### Estimated Ill-gotten Gains Over Life of Loan:

\$17,837 Rate: Excess Seller Credit: \$1,096 Total: \$18,933

163 loans meet the same criteria as the referenced secondary residence mortgage. The average interest rate of these loans was 3.059%.

<sup>&</sup>lt;sup>2</sup> 60 loans meet the same criteria as the referenced investment property mortgage. The average interest rate of these loans was 3.890%.

<sup>&</sup>lt;sup>3</sup> Comparable Interest Rate determined by a calculation comparing the note rate with the average interest rate for second home mortgages meeting the same criteria as the note rate and the average interest rate for investment mortgages meeting the same criteria as the note rate. (Calculation: 3.89/3.059 = 1,2717 \* 3.00%=3.815%)

### IN THE UNITED STATES DISTRICT COURT EASTERN DISTRICT OF VIRGINIA

#### Norfolk Division

UN	TED ST	TATES O	FAM	ERICA		*	
	V.					*	Case No. 2:25-cr-122-JKW-DEM
LETITIA A. JAMES,  Defendant.				*			
				*			
*	*	*	*	*	*	*	
							DEFENDANT'S MOTION TO DISMISS AGEOUS GOVERNMENT CONDUCT
	THI	S MATT	ER ha	aving be	een bro	ught	before this Court by Defendant Letitia A. James for
an (	Order dis	smissing	the in	dictmer	nt for o	utrag	geous government conduct in violation of the Fifth
Am	endment	t, pursuan	t to Fe	ederal R	ule of C	rimi	nal Procedure 12(b), and the Court having reviewed
and	conside	red the si	ıbmis	sions of	f the pa	rties	and finding good cause for the entry of the within
Ord	er;						
	IT IS	S on this	(	day of _	,	202	5;
	ORI	DERED 1	hat th	e Defen	ıdant's ]	Moti	on be and hereby is GRANTED, and it is further;
	ORI	DERED 1	hat th	e indict	ment be	e and	hereby is dismissed with prejudice.
Date	e:						
	folk, Vir	ginia					Hon. Jamar K. Walker United States District Court Judge