

20-610

Supreme Court, U.S.

FILED

OCT 23 2020

OFFICE OF THE CLERK

In the Supreme Court of the United States

Linda Howland (petitioner)

V

Michael Kelly (Darweesh, Lewis, Kelly and VonDohlen) and
Hollice Creek (Howard Hannah Real Estate Service)

**ON PETITION FOR A WRIT OF
CERTIORARI
TO THE UNITED STATES COURT OF
APPEALS FOR THE SECOND
CIRCUIT**

Linda Howland (petitioner)
ProSe Petitioner
Von Dohlen
402 Holt Road
Webster, NY 14580

Michael Kelly (defendant)
Attorney Darweesh, Lewis , Kelly and
1081 Long Pond Rd #200
Rochester, NY 14626

Hollice Creek (defendant)
Howard Hanna Real Estate Services
2349 Monroe Avenue
Brighton, NY 14618

Questions Presented for Review

Under 18 U.S.C. § 371 a conspiracy to defraud the US. The crime is that of two or more persons who conspire to commit an offense against the United States, or to defraud the United States

Questions:

1. Did the Second Circuit Court of Appeals prematurely dismiss the case without viewing the facts proving violations to Federal Statutes that shows a finance scheme exists which funds operations designed to force bankruptcy of the United States and harm to citizens of the US?
2. The court in this case would only see one small portion of the fraud scheme with the defendants in this case. Harnessing the power of cash flows from illegal mortgage financing generates massive amounts of wealth which is being used to undermine the United States, our system of democracy and the soundness of our constitution. The financial crisis beginning 2008 was a replica of what is happening now due to COVID. I worked in the credit and housing counseling industry and know how the cash operations work supporting plans to bankrupt the United States. The defendants are part of larger scale organized crime that caused the housing crisis with help from credit counseling agencies. For the safety and soundness of the citizens of the United States, our system of democracy and preservation of our constitution, would the Court consider granting the writ and hearing the case to

understand how the cash flows generated from mortgage financing is used in investment fraud, tax evasion, drug and sex trafficking, anti-trust violations, voter fraud, and civil rights violations in a conspiracy against the United States?

3. Facts will show the actions of Hollice Creek and Michael Kelly were intentional and with the intention to defraud as they were compensated to help my X-husband hide the true value of our estate which was unbeknownst to me at the time of over \$12Trillion dollars. Their purpose was to undermine me and part of a scheme to defraud the US as part of a conspiracy for which their actions are federal offenses and violations of the laws under:

- 18 U.S.C. § 371 a conspiracy to defraud the US
- 18 USC 1014 False Statements in overvalue loan and loan applications
- 31 USC 3729 False Claims Act
- 18 U.S.C. 1344 Bank Fraud
- 18 U.S.C. 1343 Wire Fraud
- 18 U.S.C. 1961-1968 Racketeer influenced and corrupt organizations
- 18 USC 1956: Laundering of monetary instruments
- 15 USC 1637A(a), 1639(a-h): Truth in Lending and Real Estate Settlement Procedures Act
- 12 USC 2605: Servicing of mortgage loans and administration of escrow accounts

- Federal Fair Housing Act Sec. 805(42 U.S.C. 3605) Discrimination in Residential Real Estate-Related Transactions
- 18 USC 1028 Fraud and related activity in connection with identification documents, authentication features and information

4. The facts will prove the defendants committed violations of the law to hide the value of the estate owned by my Xhusband Daniel Howland. They presented misleading documents surrounding the real estate transaction and the divorce settlement to hide the true value of the estate at over \$12,624,737,335 for which I would have settled in this real estate transaction. Would the court order financial compensation for 1/2 that amount or \$6,312,268,662 which would have been divided by my X-husband and I if Mike and Holly presented a true picture and not set out to defraud me and the Federal Government.

List of Parties to Proceedings

Linda Howland (petitioner)

ProSe Petitioner

402 Holt Road

Webster, NY 14580

Michael Kelly (defendant)

Darweesh, Lewis , Kelly and Von Dohlen

1081 Long Pond Rd #200

Rochester, NY 14626

Hollice Creek (defendant)

Howard Hanna Real Estate Services

2349 Monroe Avenue

Brighton, NY 14618

Corporate Disclosure Statement

1. Darweesh, Lewis , Kelly and Von Dohlen

This is the law firm to which Michael Kelly is a partner and he represented me in my divorce, purchase of 402 Holt Road and sale of 1541 Fieldcrest Drive

2. Howard Hanna Real Estate Service aka Hanna Holdings

This is the firm to which Hollice Creek is a broker-realtor. Hollice was the real estate agent contracted to sell the property

Table of Authorities

1. United States v Robert J Amico, Richard N Amico....

US Court of Appeals 2nd Circuit

US Western District Court of New York

00-cr-6155

08-1338-cr

2. US v Brown

US Western District Court of New York

16-CR-41-FPG

3. US v Snow

US Court of Appeals 10th Circuit

10-796

4. Howland v University of Rochester and Paychex

US Western District Court of New York

6:2019 cv 06532cjs

5. Hammerschmidt v. United States,

Supreme Court of the United States

265 US 182

Citations of Opinions

1. United States v Robert J Amico, Richard N Amico....

US Court of Appeals 2nd Circuit

Western District of New York

Case #08-1338-CR

Judges Sonia Sotomayor and Barrington D. Parker of the Second Circuit

Court of Appeals upheld the decision of the Western District of NY Judge

Siragusa on charges arising from mortgage fraud. Amico's were indicted on a mortgage fraud scheme identical to this case citing mail fraud, tax evasion and conspiracy to defraud banks. The defendants falsified mortgage loan applications and obtained mortgage financing on over 100 homes using false documentation. Some purchasers were willing participants while others had no idea their id's had been used for the loan applications. Mortgage financing was stolen and laundered through falsified closing documents with the intention the loans would never be paid back and go into default. Those loans were backed by the federal government and defaulted. They pleaded and were found guilty of participating in a continuing financial crimes enterprise in violation of 18 USC 225 and conspiracy to commit bank and mortgage fraud in violation of 18 USC 371. This case is almost identical and the loan documents, tax records, deeds and closing documents will prove it.

2. US v Brown

United States Western District of New York District Court

Case # 16-CR-41-FPG

Judges Frank Geraci found the defendant Tina Brown guilty of conspiracy to commit wire fraud in a mortgage fraud scheme impacting financial institutions in violation of 18 USC 1349. In this case the defendant and others worked to obtain federal backed mortgage loans for unqualified borrowers. Brown inflated property values and falsified documents to obtain the loan. Brown knew the loans would not be repaid resulting in default to the federal government. She knew the mortgage financing was inflated and in default would cause great losses to the banks and federal government. She prepared misleading documentation in the mortgage transactions to account for her theft of the mortgage financing. This case is exactly the same and the facts will support

3. US v Snow

US Court of Appeals 10th Circuit

10-7096

Mr. Snow, his son and his company Storybook Homes were found guilty in a mortgage fraud scheme. They recruited unqualified buyers to purchase houses for artificially high prices and provided them cash back from mortgage financing as incentive after originating false mortgage loan applications on their behalf. They knew the buyers could not pay the mortgages and had no intention of paying the federally backed mortgages

intending to defraud the banks and federal government. Mr. Snow formed supporting companies to control the mortgage process including closing on the loans and falsification of HUD1 closing documents to hide where the wired cash from the mortgage companies was distributed.

4. Howland v University of Rochester and Paychex

Western District of New York

6:2019 cv 06532cjs

This lawsuit is currently pending in the Western District of New York for a decision by Judge Siragusa. The case was brought by Me Linda Howland against the University of Rochester and Paychex Corporation. I allege as the petitioner that I was fired from the University of Rochester in retaliation for showing them the money laundering scheme using fake id's implanted in the data. I illustrated for them how work in conjunction with Paychex (one of their largest donors) using fake ID's at the University is used in conspiracy to defraud the US, civil rights violations targeted at minorities, seniors and children in drug and sex trafficking practices. I described how the University produced software I bought while working at the Credit Counseling agency. Unbeknownst to me the software was being used to profile groups of people to be targeted in crimes including the mortgage fraud, investment fraud sex and drug traffic. They told me I suddenly had a performance issue and fired me

5. Hammerschmidt v. United States, the Supreme Court of the United States, in an opinion authored by Chief Justice William Howard Taft, held that "To conspire to defraud the United States means primarily to cheat the government out of property or money, but it also means to interfere with or obstruct one of its lawful governmental functions by deceit, craft or trickery, or at least by means that are dishonest." Hollice Creek and Mike Kelly are a small example in this case of a larger scale crime which is laundering cash through non-profit Credit Counseling Agencies from mortgage financing. They knowingly and with intent to defraud the Federal Government by avoiding taxes and causing loan default will force bankruptcy in violating the law in a conspiracy and treasonous acts.

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- Appendix B Decision of US Second Circuit Court of Appeals
- Appendix C Town Foil Report document proving Alan Krautwurst was the subdivider not owner or builder of the property and did not have right to grant title
- Appendix D Town Foil Report Abstract document showing Ontario Housing as landowner of 1541 Fieldcrest Drive and subdivision Crystalbrook estates
- Appendix E Town Foil report showing Grundman as property owner. No where in the history of the records do the Grundman's appear as owners of the land. MLB Engineering made up a deed and the name to support the finance fraud. The notary signed the fake deed one year after the "Grundmans" signed the deed.
- Appendix F Fake Deed filed by Alan Krautwurst granting property to Dan Howland and myself. Krautwurst did not have ownership to grant title
- Appendix G Purchase offer by Rowley on 1541 Fieldcrest Drive
- Appendix H HUD 1 prepared by Mike Kelly 402 Holt Road – no HUD1 exists for 1541 Fieldcrest Drive because he didn't provide one
- Appendix I Sirva Mortgage filed with clerk
- Appendix J Sirva Systems from SEC filings

- Appendix ~~K~~ Sirva (Steadfast Hedge Fund) SEC filing stock valued at \$12Trillion dollars and owned by 6 people.(Howland)
- Appendix ~~L~~ Sample of Linda Howland Bankruptcy filings
- Appendix ~~M~~ Howland Business Operations , Foundations and Investment firms
- Appendix ~~N~~ Tax report provided by the town proving taxes on property were paid by an account at Chase and Wells Fargo owned by my X-husband even after the staged sale of the property.

Statement of the Basis for the Jurisdiction

The Judgment of the Court of Appeals was entered on 8/12/20 notice issued 9/2/20 .

Deadline to file per Supreme Court Ruling dated 3/19/20 due to Covid is 150 days after lower court ruling which is well within the guidelines

Under -US Constitution, Article III, Section 2

- The judicial Power shall extend to:
 - all Cases, in Law and Equity, arising under this Constitution, the Laws of the United States, and Treaties made, or which shall be made, under their Authority
 - Controversies to which the United States shall be a Party

In this case, jurisdiction extends to all cases arising under the laws of the United States as facts will show the defendant's actions were in violation of

US Code of Law and the mortgage financing scheme is undermining the US who is a party to the case.

Under US Constitution, Article III, Section 3

- Treason against the United States, shall consist only in levying War against them, or in adhering to their Enemies, giving them Aid and Comfort. No Person shall be convicted of Treason unless on the Testimony of two Witnesses to the same overt Act, or on Confession in open Court.

Facts will show the defendants actions in violation of US Code of Law purposefully and with the intent to defraud the United States in treasonous acts where profits generated support terrorism and bankruptcy of the US

Constitutional Provisions and Statutes

Constitutional Provisions

US Constitution, Article III, Section 2

US Constitution, Article III, Section 3

Statutes

- 18 U.S.C. § 371 a conspiracy to defraud the US
- 18 USC 1014 False Statements in overvalue loan and loan applications
- 31 USC 3729 False Claims Act
- 18 U.S.C. 1344 Bank Fraud
- 18 U.S.C. 1343 Wire Fraud
- 18 U.S.C. 1961-1968 Racketeer influenced and corrupt organizations
- 18 USC 1956: Laundering of monetary instruments
- 15 USC 1637A(a), 1639(a-h): Truth in Lending and Real Estate Settlement Procedures Act
- 12 USC 2605: Servicing of mortgage loans and administration of escrow accounts
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STATEMENT OF CASE

In this real estate fraud scheme a builder builds a home in a tract where he already owns the land free and clear. He takes out a federally secured mortgage to build a house which includes the price of the land and the house (even though he owns the land). He inflates the price of the house, knowing he is going to take the cash proceeds from the mortgage and pocket the balance after building the house. There is now an outstanding federally secured mortgage on the house with an inflated value. He does not have the intention of paying the loan back which will cause default to the Federal Government and the bank. He does this all across the country and overseas and with the massive cash profits he sets up and buys many businesses to support his ongoing scheme. Some of the businesses include non-profit credit counseling organizations which give the opportunity to get Federal dollars for mortgage and bankruptcy counseling as additional funds that drain federal resources as part of the conspiracy. The non profit counseling agency launders cash profits from real estate finance and creates a mechanism to mass file bankruptcy of his multiple mortgages.

His efforts will cause bankruptcy of the Federal Government and bailouts just like the housing crisis was caused in 2008. He sets up lobbying firms to ensure he gets a continuous cash flow from the Federal Government stimulus and create laws which allow his crimes to go undetected. As he plots to bankrupt the US and the banking system.(ex - AIG failure, claims larger

than the reserves could cover caused failure). The lobbyists don't realize the larger agenda and work diligently to influence for funding which sounds to the public like it's for the good of the people when in fact it lines the pockets of radicals who are plotting to overthrow the US. This is by design as part of the craft of this homebuilder's larger political and economic agenda and a plan I worked on with the criminals called the Evergreen Plan and C4S.

The "builder" contracts a realtor and attorney to fake the sale of the house. Using a fake ID or participant as the buyer, they apply for another mortgage from a wholesale mortgage company. There are now 2 outstanding federally secured loans on the same property (one in his name and one in the fake buyer's name).

The lawyer and realtor fake the closing and prepare fraudulent closing documents. The mortgage company wires the mortgage cash to the attorney who takes the money and splits the proceeds with the realtor, himself and the homebuilder.

They do not pay off the two outstanding federally secured mortgages on inflated priced property which will go into bankruptcy. They do not file required documents with the county clerk or pay taxes on the stolen cash from the mortgage financing.

No payments are made on that federally backed loan and both loans will go into bankruptcy as part of a conspiracy to undermine the financial security of

the United States and banks from the strain of bad debt, unpaid property and income taxes on the laundered money.

On 8/21/2015 Hollice Creek, real estate broker for Howard Hanna (Hanna Holdings) submitted a purchase offer on the sale of my marital residence at 1541 Fieldcrest Drive Webster NY 14580 on behalf of buyers Mr. and Mrs. Rowley of Missouri.

Unbeknownst to me at the time, all the land in the development Crytalbrook Estates including the house at 1541 Fieldcrest was owned by me and my x-husband under the name Ontario Housing CA. My X-husband invested in reverse osmosis technology using money I gave him in the startup. He told me the investment was worthless but in fact resulted in trillions of dollars as the technology for water treatment was sold to many companies. He and his father Tim used the profits to incorporate the Tim Hortons and Wendy's franchise, set up oil and energy companies, real estate firms, title companies, investment firms, housing corporations to name a few. The value of the estate was over \$12T. He lied and told me nothing came from the Investment so I never knew about it. In the divorce he made arrangements through the proceeds from the mortgage financing to pay the attorney and realtor to fake the sale of the property and create a divorce settlement agreement that would hide the true value of the estate. I discovered during the divorce some of this and the illegal mortgage financing on a larger scale and asked y

attorney Mike Kelly about it. He told me there was nothing I could do and I should keep researching. Which I did and which has brought me to court today as I have uncovered a widescale effort to bankrupt the US through the illegal mortgage finance activity.

I researched the history of the land to discover that the builder Alan Krautwurst was not actually the builder but a "subdivider" as documented by the Town of Webster in a Foil report.

I discovered from the Foil report that the land was owned by Ontario Housing CA which was the name my X set up to keep ownership of the property. He and his father were the builders as I discovered Howland Construction and construction subsidiaries.

I discovered from the foil report that several other names were made up by MLB engineering as owners of the property including Mr. and Mrs. Grundman. Deeds were made up by participants in the real estate fraud to be used as a front to hide that Howland(Ontario Housing retained ownership). The reasoning so that using fake id's and addresses in the neighborhood, they could obtain multi mortgages on the same property over and over. Their intention was to default on mortgages they transferred to banks they intended to cause failure and default to the Federal Government in their conspiracy to defraud the US.

They would use the cooperation of banks and agencies set up in the credit counseling industry to launder cash from the mortgage financing, use ID's on

the program to constitute the names in illegal trading, opening of fraudulent bank accounts, originate mortgages, open lines of credit, and wire money between banks. I worked the credit counseling organization and unbeknownst to me at the time they were accessing the financial and personal data on the debt management program and money at the banks to support the highly illegal activity. Later their business expanded to sex and drug trafficking where they profited enormously and hide the cash payments for services on credit cards listed on the debt management program. The credit counseling service (CCCS) is a front for the illegal operations.

In 1999 when my X husband Daniel Howland and I contracted to build a home in Crystalbrook Estates, I had no idea we already owned the land and construction companies. Alan Krautwurst created a fake deed filed with the clerk granting ownership to Daniel and myself. The deed was worthless and Krautwurst did not have title to grant ownership of the property we already owned

As Executive Director of Consumer Credit Counseling Services of Rochester (CCCS) I participated in strategic planning exercises with like agencies from throughout the US, UK and Canada. Efforts were in place to harness the power of the wealth amassed from agency operations to undermine the US and certain groups of the population including minorities, children and seniors. The plan was entitled Evergreen and an international conglomerate

C4S would be created to manipulate cash flows to banks in order to "gain the upper hand" I discovered the Board of Directors participation in this illegal activity and reported them to the Securities and Exchange Commission. The Board forced me to resign. I learned my X-husband and his family were involved which is why I asked for divorce. My X-husband knew I had no idea of the wealth that had been amassed as a result of the investment I gave him the money for or the illegal profits he made from accessing the operations where I worked.

I went to work for the University of Rochester and learned my x-husband was using systems at the University to launder cash in an investment kickback scheme where stock transfers could be made providing a mechanism to get appreciated stock from illegal investing back into his hands. I told the University about this and they subsequently fired me as I know they were aware of the criminal activity. Prior to that they referred my attorney Mike Kelly to me knowing he would work with my X-husband to hide the value of the estate, fake the sale of the property and take the proceeds from the illegal financing as compensation

Through the wealth accumulated the Howland family established many real estate firms and title companies to facilitate this fraud as they accessed the money and data from the trust and operating account at the credit counseling firm.

As part of the divorce the judge ordered the sale of the marital residence at 1541 Fieldcrest Drive. I contacted Hanna Holdings (Howard Hanna Real Estate) where Hollice worked (which turns out was established by Howland) to sell the house. Hollice worked collusively with Mike to present a fake purchase offer knowing the house and property would not be sold and that she and Mike would take the proceeds from the mortgage financing as compensation

Hollice would present a purchase offer on behalf of Rowleys from Missouri who are either participants in the scheme or never met by anyone as they did not show up at the staged closing but instead were represented by an attorney from Hollic's firm. Hollice applied using Rowley as the nameholder for a mortgage from Sirva Mortgage, a wholesale mortgage company as part of the Howland network.

Howland with their wealth build banks unlicensed and unregulated (Howland-Enfiled FCU) and mortgage finance companies like Sirva. Further investigation of SEC Edgar filings prove Sirva owned Frontrunner (FNS) as a subsidiary. I contracted FNS while working at the credit counseling agency to operate telephony T-1 services for high speed data transfers and phone services. Mortgages were originated using the fake data and stock trades were placed using the data and money on in the network. A hedge fund (Steadfast) was created and investment firm also under the umbrella of the Sirva mortgage company as was trucking and title companies. (Steadfast) a

hedge fund with 6 owners and \$13B in assets under management from this fraud.

My X-husband knew both Hollice and Mike would launder the money from the mortgage proceeds and not pay off the existing liens with JP Morgan Chase. The intent to let those federally secured loans go into default as part of the scheme to defraud the US in federal mortgage failure.

The town tax records will prove that no escrow existed at Sirva paying the taxes but in fact the money came from accounts in my X-husband Dan Howland's name at JP Morgan and Wells Fargo. He paid the taxes on the property even after the alleged sale from the Rowley's. Multiple mortgages were taken on the same property using addresses and names that are a digit or letter off (ex - 1541 Fieldcrst, 1542 Fieldcrest Drive and Linda A Howland, Linda B Howland).

Four years later in 2019 in a pattern of racketeering Hollice firm, Howard Hanna Real Estate Holdings (Hanna Holdings) staged another sale of the property again to Mr. and Mrs. Somers. Mortgage financing was obtained by another bank (ESL) and that money was distributed somewhere although its not clear where. The JP Morgan loan was not discharged and as part of the plan will go into default.

There is some significance to the names used in this mortgage fraud whih my X husband indirectly told me about such as Somers. Somerset being the town where United Flight 93 went down in PA on 9/11. 9/11 attack on the Twin

Towers as the former financial capital of the world where JP Morgan HQ resides. JP Morgan from my planning experience at the counseling agency was a target bank for takedown in antitrust practices a non-cooperative bank in the Evergreen Plan. ISIS funding came from wired money through an escrow account at JP Morgan. Quatar as the owners of the Star and One World Alliance owning United Airlines planned the attack. Massive Debt Purchases of US bonds from Quatar are occurring as the US continues bailout money in support of aid to struggling homeowners and businesses. I wrote the DOJ of my experience and research at the University of Rochester and Consumer Credit Counseling whereby the real estate finance fraud is funding this activity. "Harnessing the power of the cooperative banks and counseling agencies to fund a new political and economic agenda" Networks supporting the agency IT services from Russia (Relcom) and manipulation of the upcoming election with mail in voter ballots using the fake id's planted in the counseling services databases. The operations evolved to hide payments for drug and sex trafficking paid for using credit cards placed on the debt management firm. On an international scale Trillions of dollars is supporting this initiative and threatens our system of democracy with the upcoming election in 2020.

Mike Kelly refused to provide an accounting of where the mortgage money was wired and disbursed and no HUD 1 or deed was prepared at closing.

Where did the money from the mortgage financing get wired? I never received any proceeds from the staged sale of the property. In violation of my civil rights, both Mike Kelly and Hollice Creek plotted to obtain cash from the mortgage financing and not forward proceeds to me because I was a female getting divorced from the organized crime family from which they profit.

I trusted Mike and he prepared a divorce agreement that was not in my favor nor did it make sense but I did not know the laws. I checked other counsel and none would dare cross the Howland Family for fear of retaliation.

- What I'm trying to tell the court is that my mortgage in this case is just one example of a larger scheme. Bankruptcy records exist in my name across the country illustrating the bank losses and hits to the Federal Government from the bad debt.
- I filed a lawsuit in the Western District of NY against my X husband Daniel Howland for his falsification of the statement of net worth. Judge Siragusa dismissed the case as frivolous and said it was a family court issue. Family Court said it was a civil court issue and dismissed the case as well. Neither court will challenge the wealth of the criminal activity from the Howland family organized crime
- I filed a lawsuit in Western District of NY against Consumer Credit Counseling Services et al (Howland Family) for my personal injury as a result of their mental and financial abuse towards me as the former

Executive Director and family member who would not participate in this activity. I dropped the case out of fear of their retaliation.

- I have a pending lawsuit in the Western District of New York 6:2019 cv 06532 with Paychex and the University of Rochester for being fired in retaliation for reporting information about this scheme to Human resources after discovery of their participation in this fraud. The case is held up in court because the court is inundated with bogus lawsuits. using these fake ID's to stall the case from bringing the facts to the public until post election.
- Use of what was defined to me while managing the credit counseling agency as the Housing and Urban Development (HUD) Hope Portal used the ID's and money on the credit counseling program to originate mortgages in this scheme. Howland established businesses like Wendy's, Tim Horton's, Goldschmidt-Howland UK, Howland-Green Canada, United Refinery, Howland Investments, multiple construction and real estate firms and Banks as a few examples. The value of the estate is over \$6Trillion dollars.
- With cash profits they enable firms and people to buy US debt that gets purchased by foreign countries and holding companies. More US Debt is issued in bailouts thereby increasing their hold on debt laden and cash strapped Fed. Eventually it will collapse from inability to

make the bond payments. In their devious means Congress is lobbied by firms they set up to pass legislation that furthers this initiative.

- In the strategic planning efforts I participated in with the credit counseling agencies around the world. Some of the larger banks are in support of this initiative most evident Wells Fargo Bank who was brought up on recent charges by the Federal Government for opening over 1 Million fake accounts. This is exactly what I'm trying to illustrate for the courts in this case that fake ID's are perpetuating mortgages which are going into bankruptcy. I was a victim of this practice set up by my X-husband, Hollice Creek and Mike Kelly.
- Most importantly is the harm which is being brought to people through the use of software used on this massive database. In my experience with these criminals, the software purchased from the University of Rochester was designed to racially profile people and cause great harm to minorities, seniors and children. (Environmental, Financial, Education). I can elaborate if the court would permit the writ and allow me to present my experience on operations.

Summary of this case as the example of one in a million:

1. The alleged homebuilder (Krautwurst) develops a housing tract. The land is owned by the Howland Family under a disguised name (Ontario Housing of Canada). Krautwurst makes up deeds in selling homes to buyers. He does not have rights to make deeds, but the

homeowner doesn't know this and nobody reads the history of the land ownership to realize it. Krautwurst has controls from Russia as evidenced in the town Foil Report.

2. On a parcel of the property in the tract such as 1541 Fieldcrest drive a mortgage is obtained with a bank that's federally secured (Mortgage #1 – JP Morgan).
3. Over the years additional mortgages are taken on the lots in the development with various wholesale mortgage companies or banks like (Howland-Enfield FCU, Sirva Mortgage). ID's are stolen and faked from the credit counseling operations to originate loans. Howland sets up title companies, appraisers and real estate firms like the one Hollice works for (Hanna Holdings) to obtain cash from multiple mortgages. They inflate housing prices and they never pay off outstanding liens with competitive banks. Those Federal Insured loans go into default harming the US and requiring bailouts which force the Fed to issue debt. That debt gets bought by Howland and other communist dictators waiting for the US to default on loan and bond payments.
4. Bank accounts are set up to establish accounts for deposit of cash from the illegal financing.(Wells Fargo). Cash is transferred via the counseling agencies wiring operations.

5. Clerk records and bankruptcy records around the US will prove the facts and illustrate the wide scale fraud.
6. (Howland Construction- my x-husband's family) enlists a lawyer (Mike Kelly) to participate in the loan closing giving the appearance the transactions are legal. He is compensated to do this through a cut of the cash from the financing or stocks or scholarships from foundations established by Howland in the tax fraud scheme.
7. The outstanding mortgages are placed on a debt management plan at CCCS. The HUD Hope Portal is used to transfer the bad mortgages to banks they target for failure and to originate additional mortgages in the cash financing scheme.
8. The process has evolved with computer programming using massive data files with names, social security numbers, birthdates, and financial data from the counseling agencies to automate the process open accounts online around the world where money gets wired.
9. The business operations have evolved into drug and sex trafficking using the counseling agency operations as a front to control the flow of money on credit cards planted in the system. Overseas call centers set up to mass process bankruptcy filings (Responsible Debt Relief in Malaysia)

10. Property taxes are paid from escrow accounts on the first mortgage.

Eventually they will go into default causing financial stress on town budgets.

11. Outstanding mortgages are backed by the Government via Fannie Mae, Freddie Mac or the VA. The banks have servicing expenses to manage the account and the escrow accounts. Both the Federal Government and the Banks will lose money as these mortgages will default. Its happening with student loans as well. I can illustrate for the court if you would allow me.

12. Multiple mortgages on the same property are taken out to provide cash flow for investment fraud. To the public or a lender the mortgage appears as a typo when in fact it's part of the scheme. Examples of the addresses are 1541 Fieldcrest Drive, 1542 Fieldcrest Drive, 1543 Fieldcrest Drive which I can illustrate on my credit report. Linda A Howland, Linda B Howland and Linda C Howland are used in bankruptcy filings throughout the US which I can also illustrate for the court. Bad debt is transferred to non-cooperative banks in violation of antitrust laws

13. Those same ID's are used in investment fraud and constitute trade data used by high speed traders for investment firms (Howland Investments, TDL Holdings, Barhav Holdings). The stock trading will manipulate stock prices and create profits. I can describe how the cash

is accessed from capital gains distribution and tell you the names of the companies involved in the trading involving a firm in Germany (Allianz and Mauser) all connected to the Consumer Credit Operations I was forced to resign from after reporting to the SEC.

14. The timing of this is purposeful and political according to some planning over the years in a conspiracy to defraud the US and the new vision (2020). There are codes I can describe which are used throughout to identify people who support and there are dates, names and events in the bible they use to guide their practices. It can be proven through JP Morgan London Whale trading debacle, 911 Twin Tower attacks and many other terrorist attacks supported by cash flows from the credit counseling operations. Common sense using census data will support that volume of transactions on the stock market and in the real estate industry do not support actual activity by real people.

15. Additional loans and credit is obtained using the fake ID's and the bad debt is eventually transferred to non-cooperative banks which will cause them to go bankrupt. I have filed tips with the Securities and Exchange Commission, Federal Trade Commission, FBI, Department of Justice, Police and the IRS. The problem being that there is not jurisdiction by any one agency to understand or shut down the organized crime ring.

16. Mike and Hollice will argue the statute of limitations is applicable however it is not because the last date of the fraud occurred in 2019 when the property at 1541 Fieldcrest was actually sold and a deed (although its not valid) was filed with the clerk finalizing the sale. This was when I realized the fraud and filed the lawsuit in a timely manner

I can prove to the court from records that the following violations the law occurred:

18 U.S.C. § 371 a conspiracy to defraud the US : two or more persons conspire to commit any offense against the United State or to defraud the United States. Holly and Mike conspired with intention to defraud the US by presenting a fraudulent mortgage application on behalf of fake or participating buyers. Their purpose was to steal the cash from the mortgage financing and not pay off outstanding federally insured liens. They purposefully created misleading documents tricking me to think they paid off the outstanding liens and transferred proceeds to me. Their intention is that the unpaid federally insured loans will go into bankruptcy harming the federal government in a conspiracy to defraud the United States.

18 USC 1014 False Statements in overvalue loan and loan applications
"Knowingly or making false statements or willfully overvaluing any property or security for the purpose of influencing the actions of the organizations"
Holly and Mike presented misleading documents including a purchase offer

and closing documents on 1541 Fieldcrest Drive in August 2015. They did not prepare a HUD1 closing document required by law. They falsely applied for a mortgage on behalf of buyers knowing they would take the proceeds from the loan.

31 USC 3729 False Claims Act - When any person or entity improperly received or avoids payment to the Federal Government. The mortgage proceeds from the staged sale of Fieldcrest Drive were laundered through closing documents. None of the money was paid to the Federal Government in avoidance of tax payments.

18 U.S.C 1344 Bank Fraud – Whoever knowingly executes a scheme to defraud a bank.... Mike and Holly obtained illegal financing on behalf of a buyer with the intention of never paying off the outstanding liens on the property at 1541 Fieldcrest drive in a scheme to defraud the bank. Holly 4 years later had her firm Hanna Real Estate (set up by Howland from the mortgage fraud) obtained additional cash from a mortgage at Eastman Savings and Loan. Those funds were not used to payoff existing liens on the property at 1541 Fieldcrest. The federally backed outstanding loans will eventually default leaving the federal government and bank with great losses.

18 U.S.C. 1343 Wire Fraud Whoever having devised or intending to devise a scheme to defraud for obtaining money or property by means of fraudulent pretenses by means of wire shall be fined. Holly, Mike and Rowley applied for a mortgage from an unlicensed mortgage broker and had funds wired with the intent to steal the proceeds to an account somewhere and lauder the transfer through falsified documents. Mike Kelly would not disclose where the funds went or an accounting of the wired transaction. No taxes were paid on the illegal flow of cash

18 U.S.C 1961-1968 Racketeer influenced and corrupt organizations Two or more individuals engaged in a pattern of criminal offense including wire fraud within a 10 year period. In a pattern of organized crime to obtain cash from mortgage financing, Mike and Holly obtained cash from a wire transfer in 2015, 2016 and again in 2019. They obtained cash from the mortgage financing and did not pay off the outstanding liens on the property with the money. Their intention was to defraud banks and the federal government.

18 USC 1956: Laundering of monetary instruments: Whoever knowing that the property involved in a financial transaction represents the proceeds of unlawful activity which involves proceeds of unlawful activity with the intent to promote the carrying of specific unlawful activity. Mike and Holly staged the sale of 1541 Fieldcrest Drive. To hide the cash obtained from the illegal

mortgage financing they created false purchase offer, a false loan application, a false HUD1 documents, and a false deed and failed to file records with the county. In doing so they were trying to hide they stole the cash proceeds from the mortgage financing. No taxes were paid on the cash and no recording of where the funds were wired. Records will prove Howland continued to pay the mortgage held at JP Morgan Chase and the taxes on the property

15 USC 6000 Consumer Protection -Truth in Lending and Real Estate Settlement Procedures Act: Section 6000 Chapter 2, Credit Transactions 128

(B) Disclosure Requirements. Information clearly and conspicuously disclosed as required by the law. Mike as my attorney at the staged closing of 1541 Fieldcrest Drive nor the attorney representing the buyers Rowley (who was in conflict and violation of New York state real estate law) a member of Hollice Creeks Firm provide the proper disclosures from the mortgage finance company Sirva outlining the terms of the mortgage or the escrow account to pay homeowners insurance or taxes. Nothing came from Sirva mortgage that would satisfy the law requiring disclosure of fees, rates, escrow, payment schedules, financing terms, Records will prove this loan was only taken for the purposes of stealing the proceeds and the tax and homeowner insurance were paid by JP Morgan Chase in the account owned by my x-husband

12 USC 2605: Servicing of mortgage loans and administration of escrow accounts. No documentation from Sirva Mortgage was provided at closing to illustrate how the taxes would be paid through escrow, the terms of the loan or the closing of the existing escrow or lien on the property used to pay the taxes held at JP Morgan Chase. SirVa did not provide servicing records because they were unlicensed. They did not hold the mortgage or pay the taxes and no documents were provided at closing as required by law.

Federal Fair Housing Act Sec. 805(42 U.S.C. 3605) Discrimination in Residential Real Estate-Related Transactions Hollice and Mike staged the sale of the house in an act of civil rights violations by purposefully defrauding me in the real estate transaction because I was a female getting a divorce from an organized crime family. Hollice commented I would not survive easily and she could not imagine divorce as a female.

18 USC 1028 Fraud and related activity in connection with identification documents, authentication features and information

Holly, Mike and buyer Rowley applied for a mortgage loan using identification from Rowley who may not even have been a legitimate person. No authentication of Rowley was done by Sirva or Holly as part of the real estate sale. The application was falsified and Rowley's were not authenticated as real borrowers. The cash from the mortgage was wired to

an escrow with Mike Kelly who did not disclose what happened with the money.

12 USC 2605: Servicing of mortgage loans and administration of escrow accounts –Federal Fair Housing Act Sec. 805(42 U.S.C. 3605) Discrimination in Residential Real Estate-Related Transactions. In retaliation for my divorce from the organized crime construction family business, Mike and Holly intentionally set out to defraud me because I was a female getting a divorce, Holly made that clear in her presentation as did Mike in his representation of me in conflict of interest.

18 USC 1028 Fraud and related activity in connection with identification documents, authentication features and information. Mike and Holly did not authenticate the Rowley's in the purchase offer, loan application or on closing documents. Holly provided a representative from her firm to act as an attorney representing the Rowley's at the staged closing. No authentication the Rowleys in fact are real people. Further investigation shows Rowley used in a construction operation in a housing development in Missouri as part of a similar scheme with sale of property to coincidentally an employee of the credit counseling firm in Rochester NY(Lentine)

REASONS FOR GRANTING/CONCLUSION

I am begging the court listen to this case, not so much for my recovery financially but because the US constitution and our system of democracy is being undermined. The citizens of the US are in danger as a result of the

controls enabled by these practices. Please review this case and the University of Rochester case to see the larger scale fraud which could be brought to the attention of authorities and the public and stopped.

I'm hopeful the court will find that I adequately proved the defendants Mike and Holly committed crimes in violation of US Code of Law in efforts to defraud me and the United States.

I would request:

- The petition for a writ of certiorari should be granted and the court consider hearing the case

and/or

- The Court require the lower court to hear the case

and/or

- The Court grants the financial compensation request based on the merits I provided in this case

Whatever you deem most appropriate and according to the laws and jurisdiction of the Supreme Court of the United States.

Respectfully submitted,

Linda Howland 10/21/2020