

REDACTED

REDACTED

REDACTED, California

May 14, 2013

Ocwen Loan Servicing, LLC
ATTN: LEGAL DEPARTMENT
1661 Worthington Road, Suite 100
West Palm Beach, Florida 33409

Western Progressive, LLC
ATTN: LEGAL DEPARTMENT
2022 Summit Blvd. Suite 600
Atlanta, GA 30319

Re: Trustee Sale No.: 2010-REDACTED

To Whom It May Concern:

Please be advised that as of January 1, 2013, the Trustee in a foreclosure is liable for damages when all of the new procedures described in the Home Owner's Bill of Rights have been violated.

This letter is a formal CEASE AND DESIST from any further Trustee Sale activities. This Trustee Sale will be in VIOLATION of the Office of the Comptroller of Currency Cease and Desist Consent Order with MERS and LPS, and the California Homeowner Bill of Rights. Specifically, Ocwen and Western Progressive are in violation of California Civil Code § 2924.17 in that the recorded documents are not accurate and are not supported by competent and reliable evidence. There is evidence of perjury and forgery in the documents recorded in the official land records of San Mateo County.

Specifically, Ocwen is in violation of California Civil Code § 2923.55 in that Ocwen has failed to provide the requested documents as required by the code even though this demand has been made in writing to Ocwen.

Specifically, the contract between New Century Mortgage, who is currently in Bankruptcy in Delaware, repudiated its contract with MERS in 2008; any assignments done through MERS are in violation of California law; are null and void and of no legal effect.

Specifically, the "assignment" to the alleged beneficiary was done by MERS without authority of the principal and fails to acknowledge the principal. The assignment is void on its face and is of no legal effect.

Western Progressive, LLC is also being formally notified the "Substitution of Trustee" is null and void on its face, and as such has no legal effect. Western Progressive, LLC is acting without right or authority and all publications by Western Progressive are without privilege, subjecting Western Progressive, LLC to Slander of Title liability.

Western Progressive, LLC is claiming to be a properly substituted Trustee (though <REDACTED> disputes the validity of this substitution) and as such, is to act as an independent 3rd party who is responsible to ALL parties, not just Ocwen. Western Progressive, LLC is being formally notified the intended Trustee Sale is in violation of California Civil Codes (law).

Per Civil Code 2924.12, I may seek damages of \$50,000 for the material violations as well as reasonable attorney's fees.

Please contact me via email <REDACTED> or <REDACTED> to discuss further.

Sincerely,

<REDACTED>

Cc: U.S. Department of Justice
ATTN: Financial Fraud Enforcement
950 Pennsylvania Avenue, NW
Washington, DC 20530-0001

Kamala Harris,
California State Attorney General
PO Box 903198
Sacramento, CA 94203

Office of Comptroller of Currency
U.S. Department of Treasury
ATTN: Consumer Protection// Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010

County of San Mateo
Attn: Stephen M. Wagstaffe,
District Attorney
400 County Center, 3rd Floor
Redwood City, CA 94063

STATEMENT OF REQUEST

Per Civil Code Section 2924b and 2923.55

"In accordance with Section 2924b, Civil Code, request is hereby made that a copy of any notice of default and a copy of any notice of sale under the deed of trust (or mortgage) recorded on November 8, 2006 as Instrument Number REDACTED also known as REDACTED, San Bruno, California 94066 shall be mailed to the trustor (or mortgagor) in which is named as REDACTED and shall be mailed to REDACTED at REDACTED, REDACTED, California 94066

NOTICE: A copy of any notice of default and of any notice of sale will be sent only to the address contained in this request. If your address changes, a new request must be made.

This is also a formal statement of request for a copy of the Promissory Note with a valid endorsement, the Deed of Trust, any and all Assignments and the Payment history.

This is a demand for all foreclosure actions to cease until all requirements have been met and all the necessary documentation has been forwarded to me for review.

Signature _____

Date_____