

2-20-2009

Mr. Joseph Russoniello

Office of US Attorney,

PO Box 36055

450 Golden Gate Ave

San Francisco, CA 94102-3495

Golden West Corp. Investigation

CC: Mr. Edmund G. "Jerry" Brown, Jr.

California Attorney General, PIU: 231095

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Kareem Salessi

Bank Fraud & forgery victim

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Dear Mr. Russoniello, U.S. Attorney:

The following 2/12/09 filing in my removed case may provide sufficient evidence to you that the criminal national banks, here World Savings/Golden West, have been committing their organized crimes with the document engineering of their lawyers. Further, their defense attorneys, as in here, have continued their chain frauds by: producing additional false testimonials in lawsuits; preventing cases to proceed to trial; [REDACTED], as in Orange County; buying Sheriff's departments, to prevent their investigations of forgeries; and probably buying federal agents for the same reasons. As we have seen recently the banks have been all too successful in their unprecedented plunders, beyond anyone's imaginations.

In my case there are solid proofs of forgeries by Golden West, and its agents, First Team Real Estate, and its Coast Cities Escrow. As you can see in the trial filings of the bank (Exhibit-C) they are totally scared of any exposure of their crimes to juries. First Team and Golden West, by not admitting to requests for admissions admitted that they have dedicated departments to forgery of documents in their crime dens.

I am preparing an amended complaint to my federal case # **SACV 08-01274 DOC (MLGx)** naming Golden West, and a [REDACTED] as defendants. The following is the beginning of my charges

against [REDACTED]. I first intended to compose a QUI TAM complaint seeking to expunge all the mortgages of Golden West created since 2000. However, I have been struggling with that and yet unable to do so, therefore, my amendment is largely on my own behalf and as a private attorney general under California's Consumer Legal Remedies Act, to cancel all of Golden West foreclosures of the past few years, in addition to all their existing mortgages. My legal reasoning behind this is substantiated with monetary facts, partly that the bank not only paid no money to create those loans, but also can not produce any of the original notes which it purports to be the beneficiary of.

In fact the banks, in this country, were instructed to counterfeit money by lending credit dollars, also referred to as "Captive Dollars" in margin accounts. In a usual trading margin account, such as the ones I used to trade in foreign exchange arbitrage (FOREX), I used to have a 5% margin account, that is I needed to put up \$50,000. cash to be able to trade \$1,000,000. worth of foreign exchange in the spot markets. The \$1,000,000. was a credit line, it did not exist as real money and I could not cash it and take it out of the bank, it was "Captive Dollars", and the bank did not even have it.

What the banks did in the last ten years, with a highly engineered plan, as I first documented in my 2004 lawsuit, also herein attached, was to scheme margin accounts of 1% with the Federal Reserve Corp. that is to be able to have captive credit-dollars of one hundred times of money they could raise from their victim consumers. This way, during 2001-2006, for new mortgages created with money raised from homebuyers, they managed to cash a total of around \$50,000,000,000. (Fifty Billions) as down payments, which were paid into the FED-SYSTEM, as real cash money. Then, the FED-SYSTEM, turned that Fifty Billion cash into a one-hundred fold captive dollars of Five Trillion Dollars and unleashed the banks to lend those counterfeit-captive credit dollars to the same people who made the down payments. This criminal lending scheme of the

fictitious captive dollars, which are not legal to lend, created the limitless lending and the ballooning of housing prices to as much as ten times of their real worth, as they were purchased with phony, non-existing, money to begin with. So, a buyer was sold a house worth \$200,000. for \$1 million because he had no trouble getting the loan, and if he put up just \$10,000. cash the bank could turn it into a \$1 million mortgage with pure magic! Or he could buy the same house for \$2 millions, because the lenders made greater returns. Payments did not matter!

Meantime the criminal banks, which had now created Five Trillion Dollars of phony mortgage, were permitted to tag these, 100 times overpriced papers, as honest mortgages and create 100 times more of phony junk papers, intentionally falsely tagged as "Mortgage Backed Securities". These new papers, which should have been possibly termed "Counterfeit Mortgage Option-Contracts" created another \$500. trillion of counterfeit papers and unleashed them in the world's financial markets, promising its buyers, great PONZI returns, which had to collapse, in 2007, just as I had calculated in my 2004 lawsuit.

The criminal selling of these phony \$500. + trillions to the world is what is now causing economic collapses around the world. In fact this was an international act of global financial, and economic, mass-destruction, sabotage and terrorism, on the world populations, with the FED-SYSTEM as its conduit. I believe the engineers of this international crime against humanity are the same people documented in a recent documentary broadcast by the PBS. The entire program is now on the web and can be googled as: "**PBS MONEY MASTERS**". Their ulterior motive, I believe, is to create a new World War.

Yours truly,

Kareem Salessi, **Bank Fraud & forgery victim**