

FRAUDULENT DOCUMENTS SUBMITTED TO FHA

This contract without our signatures was submitted to FHA for our subprime loan. I have notified HUD, FHA, OCC, FBI, White House and every other government agency to bring this fraud to the U.S. Government's attention. I do not understand how this Man, Sam P. Bath, Circle B. Homes, now defunct, has gotten away with this fraud. This contract was altered before it was submitted. We have a copy of the original, and so do those whom I sent it to in reporting this fraud to show the difference between the two.

Nor can I understand how the manufacturer, Cavco Industries, built a poorly constructed mobile home that we live in and declare it built within specifications. It was inspected and declared uninhabitable. Why are they getting away with this?

This contract was submitted to FHA for our loan

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CIRCLE B HOMES  
11 N. Grandview  
JA, TEXAS 76781  
(915) 333-3212  
Fax: (915) 336-9617

CIRCLE B HOMES  
8810 S. B.  
AUSTIN, TEXAS 78741  
(512) 366-3222  
Fax: (512) 389-3280

IN THE CONTRACT THE WORDS "I" OR "WE" REFER TO THE PURCHASER AND CO-PURCHASER SIGNED THIS CONTRACT. THE WORDS "YOU" AND "YOUR PARTNER" TO THE RETAILER SUBJECT TO THE TERMS AND CONDITIONS ON BOTH SIDES OF THIS AGREEMENT. YOU AGREE TO SELL, AND I AGREE TO PURCHASE THE FOLLOWING DESCRIBED UNIT:

BUYER(S) Nancy + Julie Campbell		PHONE 512-341-2651	DATE 10-13-04
ADDRESS 250 PRUITT, Taylor, Texas		BUILDING	
MODEL Cavco		SKU SB2870	IS 76574
FLOOR NO. 3		FLOOR SIZE 70	BATCH NO. 28
COLOR Cavco		PROPOSED DELIVERY DATE	NEW NUMBER
OPTIONAL EQUIPMENT, LABOR AND ACCESSORIES Price reflects - Home + Improvements Only		BASE PRICE OF MANUFACTURED HOME \$ 99,000.00	
- Improvements to include: - FHA approved section systems - designed, installed, wrapped - clearing and grading for positive drainage - FHA approved Foundation - Hook up to all utilities - Steps and handrails to all entry - Fully skinned - Ceiling system		OPTIONAL EQUIPMENT COST OF SETUP FEES SUB-TOTAL \$ 99,000.00	
CIRCLE B HOMES AGREES TO PAY UP TO 60% OF TOTAL ACQUISITION COST INCLUDING PREPARATION OF PERMITS, PERMIT FEES AND NON-AMMORTIZABLE SPECIALTY COSTS		1. Cash Price TRADE-IN ALLOWANCE \$ LESS BALANCE DUE ON ABOVE \$ Net Allowance \$ CASH DOWN PAYMENT \$ CASH AS ADDED SEE REMARKS \$	
CIRCLE B HOMES AGREES TO PAY A SELLER SERVICE FEE UP TO \$7,000 TO AMERILEAN		2. LESS Total Credits	
BALANCE DUE TO OPTIONAL EQUIPMENT		3. Unpaid Balance of Cash Sale Price \$ 99,000.00	
AGREEMENT TO PURCHASE		NOTICE	
AGREEMENT TO PURCHASE		THE TERMS AND CONDITIONS APPEARING ON BOTH SIDES ARE PART OF THIS CONTRACT. PLEASE READ THEM CAREFULLY. I, OR WE, ACKNOWLEDGE THAT I, OR WE, HAVE READ AND UNDERSTAND THIS CONTRACT, THAT ALL BLANKS WERE FILLED IN BEFORE I, OR WE, SIGNED THE CONTRACT BELOW. THAT I, OR WE, RECEIVED A SEPARATE WRITTEN WARRANTY FROM YOU ON THE NEWLY MANUFACTURED HOME. I, OR WE, ARE VOLUNTARILY PURCHASING THE ABOVE HOME, THE OPTIONAL EQUIPMENT, ACCESSORIES AND INSURANCE, IF INCLUDED. I, OR WE, RECEIVED A COPY OF THIS CONTRACT AT THE TIME IT WAS SIGNED.	
AGREEMENT TO PURCHASE		SELLER	
AGREEMENT TO PURCHASE		SOCIAL SECURITY NO.	
AGREEMENT TO PURCHASE		SIGNATURE	
AGREEMENT TO PURCHASE		FINDER'S FEE	
AGREEMENT TO PURCHASE		TOTAL CREDIT	

My faith is in the Almighty, not man

FRAUDULENT DOCUMENTS SUBMITTED TO FHA

**Circle K Mobile Homes**  
700 N. Crandall  
ODDISHA, TEXAS 75791  
(916) 233-8212  
Fax: (916) 233-8217

8510 East San White  
ALBERTA, TEXAS 75791  
(916) 309-8222  
Fax: (916) 309-8226

Buyer: **Alvie + Julia Campbell** 512-341-2451 10-13-04  
Address: **250 PR947, Taylor, Texas**

Model: **Same** Inventory # **10011** Accession # **71574** Dealer: **Larry**

Manufacturer: **CLAYCO** Model # **SB 2-97** 3 70-28 74-28

OPTIONAL EQUIPMENT, LICENSE AND ACCESSORIES

<b>Rice Reflects Home</b>	Basic Price of Manufactured Home	\$89,500.00
<b>+ Improvements Only</b>	INSTALL, EQUIPMENT COST OF 3 YR. WARR.	\$20,500.00
<b>10X16 Storage Bld</b>		
<b>Compact</b>		
<b> Riding Mower</b>		

1. Cash Price: **\$110,000.00**

2. LESS: Trade-In Allowance  
LESS: LIEN AMOUNT DUE ON ABOVE  
Net Amount Due: **\$110,000.00**

3. LESS: Total Credits

4. Unpaid Balance of Cash Sale Price

NOTICE  
THE TERMS AND CONDITIONS APPEARING ON THESE NOTES ARE PART OF THIS CONTRACT. PLEASE READ YOUR MANUFACTURER'S WARRANTY.  
I, OR WE, ACKNOWLEDGE THAT I, OR WE, HAVE READ AND UNDERSTAND THIS CONTRACT THAT ALL BLANKS WERE FILLED IN BEFORE I, OR WE, SIGNED THE CONTRACT BELOW.  
I, OR WE, RECEIVE A SEPARATE WRITTEN WARRANTY FROM YOU ON THE MANUFACTURED HOME. I, OR WE, ARE VOLUNTARILY PURCHASING THE ABOVE HOME, THE OPTIONAL EQUIPMENT, ACCESSORIES AND IMPROVEMENTS, IF ANY, I HAVE.  
I, OR WE, RECEIVED A COPY OF THIS CONTRACT AT THE TIME THESE NOTES WERE ISSUED.

FORM 500TX FILE COPY

This contract was the one we signed for our loan

I lost hope in my Government officials.

We are victims of a crime nobody cares about

The rest is the proof from my discovery process from Wells Fargo Bank, N.A. that reflects where I sent our complaint to.

My faith is in the Almighty, not man

FRAUDULENT DOCUMENTS SUBMITTED TO FHA

Dear President Barak Obama

Would you like to know why I have lost hope?

I will begin with my lost hope in HUD. The story begins way before this. You see, I believe I am a victim of predatory lending. A lot of the issues I found out about before I filed my complaint with HUD involved a so-called "home/land package". According to federal regulations 24 *CFR* 3280 & 24 *CFR* 3282 my mobile home sold to us in a predatory lending scheme was "prohibited from sale" because it was defective and dangerous. Yet, HUD refuses to believe this.

250 PR 947

2009-ATF-WHF-569

**urgent**

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f a c s i m i l e

**To:** President Barack Obama

**Fax Number:** 1 202 4562461

**From:** Alvie Campbell

**Fax Number:** 5122852568

**Business Phone:** 5127966397

**Home Phone:**

**Pages:** 2

**Date/Time:** 5/7/2009 6:23:41 AM

**Subject:** Please help a victim

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Please forward this plea for help to President Barack Obama.

God bless you,

My faith is in the Almighty, not man

# FRAUDULENT DOCUMENTS SUBMITTED TO FHA

From: Green, Art [mailto:Art.Green@hud.gov]  
Sent: Tuesday, August 04, 2009 12:11 PM  
To: Roethler, Jennifer L  
Subject: Alvie Campbell - 250 PR 947, Taylor, TX., 76574 - FAH# 495-7111138 - WF# 0195808399

Here is the Department's request for information on the above-mentioned subject. This email is prompted by a Presidential inquiry. Time limits are established on this communication (see paragraph below).

Please submit the requested information below by either: next day mail to: HUD, NSC, Attn: Art Green, 301 NW 6th Street, Suite 200, Oklahoma City, OK 73102, or scan requested material to include response and attach to an email and send to <art.green@hud.gov> Your response is due no later than close of business on 8-11-2009.

WF 000411



## Enterprise Fax

To:	Imaging	From:	EX_Exec_Correspond
Fax:	8662781179	Phone:	
Phone:		Date:	August 05, 2009
Re:	708-0195808399	Fax Number:	

\* Comments:

Michelle Roberts  
Executive Mortgage Specialist, Office of the President  
Wells Fargo Home Mortgage  
MAC X2302-02J  
1 Home Campus  
Des Moines, IA 50328  
Phone (800) 853-8516 ext. 42381  
Fax 866-606-0901

FRAUDULENT DOCUMENTS SUBMITTED TO FHA

From: Roethler, Jennifer L  
Sent: Wednesday, August 05, 2009 10:35 AM  
To: Executive Correspondence - WFHM Servicing  
Subject: FW: Alvie Campbell - 250 PR 947, Taylor, TX., 76574 - FAH#  
495-7111138 - WF# 0195808399

Please note complaint and time frame for response.

Please let me know who will be handling.

Thanks!

Jennifer L. Roethler  
Wells Fargo Law Department  
Consumer Real Estate Division  
MAC X2401-06T  
1 Home Campus  
Des Moines, IA 50328-0001  
515-213-5146(Phone)  
515-213-5192 (Fax)

TO: Wells Fargo Home Mortgage  
Consumer Complaint

From Alvie Campbell  
250 PR 947  
Taylor, Texas 76574  
512-352-2817

Mortgage #: 708-0195808399

RE: Complaint, investigation and inspection of home

Dear Sir/Madam

I am sending this fax again to Wells Fargo Home Mortgage (WFHM) in  
regards to the FHA loan of my home.  
It appears to be some type of miscommunication.

*And the mean man boweth down, and the great man humbleth himself:*

*therefore forgive them not.*

*For the day of the LORD of hosts shall be upon every one that is proud and lofty, and upon every  
one that is lifted up; and he shall be brought low:*

My faith is in the Almighty, not man