UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF TEXAS

CONSUMER FINANCIAL PROTECTION BUREAU,)
TEXAS STATE ATTORNEY GENERAL)
and UNITED STATES OF AMERICA)
Plaintiffs)
v.)
)
COLONY RIDGE DEVELOPMENT, LLC,)
d/b/a Terrenos Houston,)
Terrenos Santa Fe, and Lotesy Ranchos;)
COLONY RIDGE BV, LLC;)
COLONY RIDGE LAND, LLC, formerly d/b/a)
Terrenos Houston and Lotes y Ranchos; and)
LOAN ORIGINATOR SERVICES, LLC,)
Defendants.

United States Courts
Southern District of Texas
FILED
OCT 16 2024
Nathan Ochsner, Clerk of Court

Case No. 23-cv-4729

JURY DEMAND

Served 10/4/24

Amicus Friend of the Court Brief

Dear Judge Bennett, All Counsel and Parties Et Al

I've spent many years exposing THOUSANDS of Land Development Crimes in Harris and Montgomery County and across Texas going back four decades. These Realty, Title Insurance, S&L, Banking, Mortgage Schemes using DECEPTION and FRAUD to Bait, Lure and Trap many MILLIONS OF VICTIMS should NOT be using the US Postal

System to Operate, Perpetrate, Further or Continue the Deceptive and Fraudulent Schemes. Judge Lynn Hughes knows very well that this is FACT.

See https://sgp.fas.org/crs/misc/R41930.pdf

The Operative Language of the US Postal Fraud Law is:

A. Whoever, having devised or intending to devise *any scheme or artifice to defraud, or for obtaining money or property by means of false or fraudulent pretenses, representations, or promises*, ... Whoever, having devised or intending to devise any scheme or artifice to defraud, or for obtaining money or property by means of false or fraudulent pretenses, representations, or promises, or obligation, security, ... or causes to be deposited any matter or thing to be or takes or receives therefrom, any such matter or thing, or knowingly causes to be delivered by mail or such carrier according to the direction thereon, or at the place at which it is directed to be delivered by the person to whom it is addressed, any such matter or thing, shall be fined under this title or imprisoned not more than 20 years, or both.... or affects a financial institution, such person shall be fined not more than $1,000,000 or imprisoned not more than 30 years, or both.[3]for the purpose of executing such scheme or artifice or attempting so to do, places in any post office or authorized depository for mail matter, any matter or thing to be sent or delivered by the Postal Service, or deposits or causes to be deposited any matter or thing ....or takes or receives therefrom, any such matter or thing, or knowingly causes to be delivered by mail or such carrier according to the direction thereon, or at the place at which it is directed to be delivered by the person to whom it is addressed, any such matter or thing, shall be fined under this title or imprisoned not more than 20 years, or both.

B. Anyone trying to defraud another individual or group through items of value, e.g., money, through the US mail system ... those knowingly participating in that fraud will be punished with a fine and/or prison sentence that cannot be longer than 20

years. Baiting, Luring, Using Deceptive Representations or Fraudulent Inducements CAN NOT Employ the United States Mails to Collect Money or the Profits from the Deceptive, Fraudulent Representations or Conduct. The US PostalSystem may NOT be used in connection with collecting Ill Gotten Gains from the Deceptive or Fraudulent Artifices.

2. Back in the 1980s and 1990s the Conroe Courier, The former Houston Post, the Houston Chronicle and Many Houston News Channels bare testimony to the FACTS I convey herein. Using US Postal to transact, mail payments, acceleration or Foreclosure Papers, Title Insurance matters or any aspect of CONTINUING, FURTHERING or PERPETRATING these Frauds and DECEPTIVE TRADE PRACTICES are predicate acts of POSTAL FRAUD and extremely likely constitute RICO Violations. The immense concentration of Realty Swindles of the Colony Ridge/s FLAVOR of Churning Schemes is immensely alarming ALARMING in Montgomery County and across Texas as well as the Nation. I reported tons of it to ASUSA Henry Onken back in the 80s as well as Christopher Swecker and the US Secret Service (FIN CEN). I've provided GOOD INFORMATION on Hundreds of Unlawful Land Marketing Swindles just in Montgomery County over years.

3. The IMMENSE S&L and Banking Implosions, including FNMA, HUD, FHA, FMHA and USDA in these matters has exposed Many Hundreds of Billions of Dollars in Consumer Swindles, huge amounts of Money Obtained by FRAUD using Realty Transactions.

See FOR OPENERS

https://freespoke.com/search/web?q=Trillions+Looted+Trillions+Laundered

4. The severe and egregious nature of the HEALTH and PUBLIC SAFETY ISSUES standing alone is COMPLETELY unacceptable. The US Mails are NOT allowed to be used in this manner. I will be filing a FRIEND of the Court Brief in the matters involving The John and Trey Harris and GANG matters known as Colony Ridge.

5. The Immense Transnational Use of Land Marketing Endeavors such as the Colony Ridge matters out of Montgomery County and Liberty County are part of an immense HOTBED of many Hundreds of Unlawful Land Developments in Montgomery County and Thousands more all over Texas. Nationally these Colony Ridge Schemes exist by the many thousands. Using the US Mails to perpetrate and further these Fraudulent schemes is HIGHLY UNLAWFUL. Huge Fraudulent Foreclosure Schemes and other Realty Racketeering is highly concentrated in Harris and Montgomery County as well as across Texas.

6. Many Many Hundreds of Fraudulent, Deceptive,Dangerous and Substandard Land Developments LIKE the SIX SUBDIVISIONS of Colony Ridge/s exist in Great Numbers outta montgomery and liberty County etc etc etc.

Mortgage Fraud Bank Looting Money Laundering Land

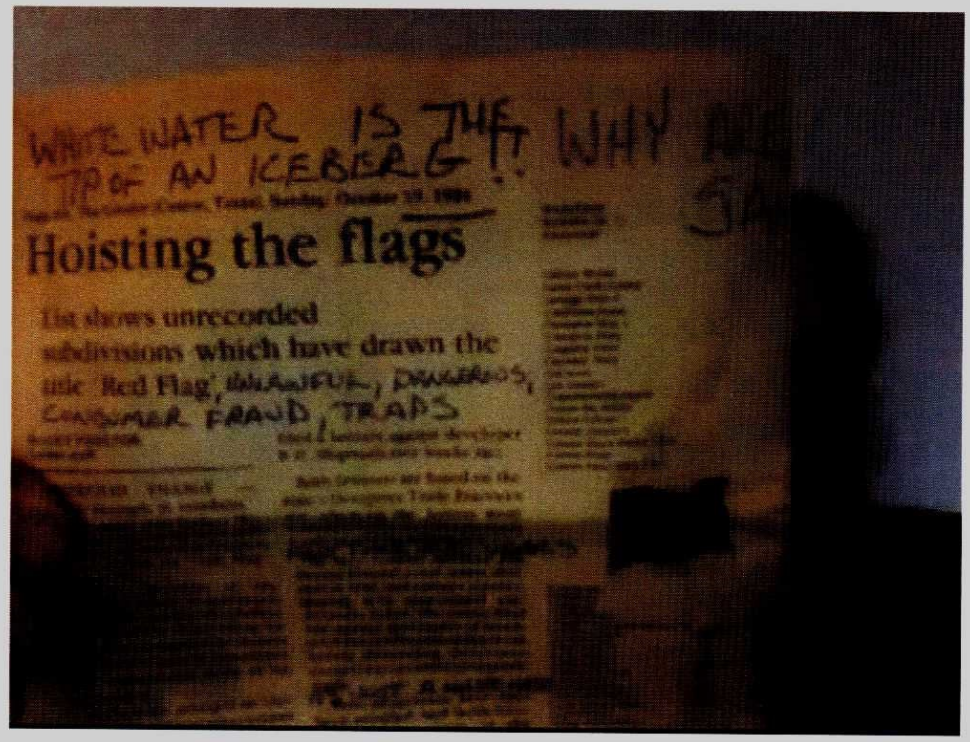
...https://toxiczombiedevelopments.wordpress.com › mort...

Mortgage Fraud Bank Looting Money Laundering **Land Swindles** .... Judson Witham. Beware of the "SUBPRIME" Gangster Bankster "**TOXIC ZOMBIE** ...

The GREAT TEXAS Land Swindles Savings and Loans Banks ...

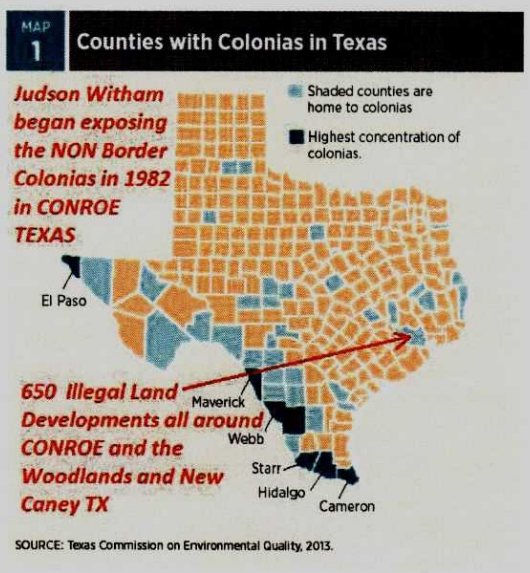
https://toxiczombiedevelopments.wordpress.com › the-...

Colonias are substandard housing **developments**, often found along the Texas-Mexico border, where residents lack basic services such as drinking water, sewage ...



Conditions, Issues, Challenges and Opportunities." Nearly two decades later, the publication continues to attract the interest of government and community organizations, among others, seeking information to help improve conditions in the colonias. ***Red Flag Unrecorded Subdivisions***

Over the past two decades since the initial study, community organizers, residents, elected officials, nonprofits and government agencies have made strides in bringing resources into the colonias to improve residents' quality of life. In 2013, the Dallas Fed began to research how these communities have evolved; the results are documented in this report. The purpose of the study is to provide an updated assessment of the opportunities, successes and challenges of colonia communities in achieving the American Dream, in which all Americans have the opportunity to work hard and prosper at school and their jobs, in their homes and neighborhoods. The research includes focus groups and in-depth interviews with residents, service providers and local community leaders, and an analysis of data from the Census Bureau and state entities,



See

https://www.bing.com/search?q=trillions+looted+trillions+laundered+witham+land+fraud

Wherefore Premises Considered, the Immense number of Red Flag, Wild Cat, Unrecorded, Phantom, Ghost, Paper Subdivisions (Sometimes Called Collonias) all involve Deceptive and Fraudulent Artifices to Entice, Bait, and Lure Consumers and the Deceptive Practices employed cause large numbers of Buyers / Consumers to be defrauded. The described conduct absolutely bars the Use of the US Postal System to Collect Installment Payments, Transact the Sales, Notices of late payments, Accelerations, Repossessions or the Churning of the Properties by Legal Actions taken to Foreclose Upon or engage in Debt Collection Activities traceable to the Deceptive and Fraudulent Realty, Title Insurance and Financing of these Unscrupulous Realty Marketing Schemes.

See Beware the RICO REALTY Racketeers

https://lootednation.wordpress.com/2015/04/27/zombie-failed-toxic-subprime-land-swindles-and-bank-frauds/

Thank You

Judson Witham

The Original Whistleblower

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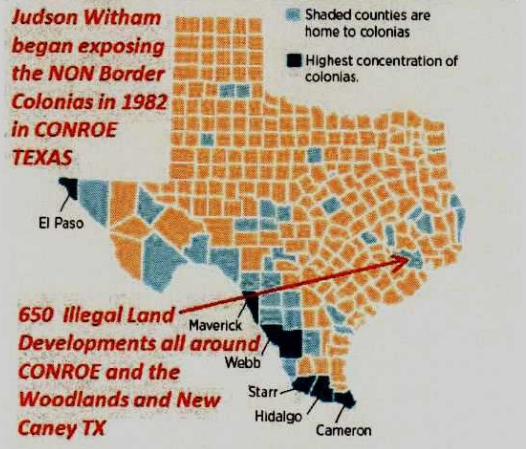
MAP 1 **Counties with Colonias in Texas**



SOURCE: Texas Commission on Environmental Quality, 2013.

Copies of this letter are being forwarded to

US Attorney, Texas AG Paxton the CFPB and All Parties

MERRICK GARLAND Attorney General KRISTEN CLARKE Assistant Attorney General Civil Rights Division ERIC HALPERIN Enforcement Director

CARRIE PAGNUCCO Chief DEBORAH MORRIS Deputy Enforcement Director

VARDA HUSSAIN Acting Principal Deputy Chief

REBECCAH BOWER Assistant Litigation Deputy s/

Melissa A. Carrington s/ E. Vanessa Assae-Bille MELISSA A. CARRINGTON E. VANESSA ASSAE-BILLE Attorney-in-Charge; pro hac vice pending Attorney-in-Charge; pro hac vice pending IA Bar No. 13033 NY Bar No. 5165501

TERRENCE K. MANGAN, JR. pro hac vice pending MD Bar No. 2006010006 JIMMY S. MCBIRNEY pro hac vice pending NY Bar No. 4798799 HANNAH C. ABELOW pro hac vice pending NY Bar No. 5931464 Trial Attorneys Housing and Civil Enforcement Section Civil Rights Division U.S. Department of Justice 150 M Street, NE

ALEXIS C. CHRISTENSEN pro hac vice pending DC Bar No. 1723838

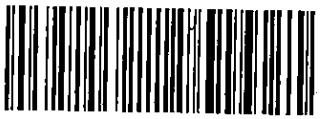
ANDREA M. LOWE pro hac vice pending DC Bar No. 187250 Office of Enforcement Consumer Financial Protection Bureau 1700 G Street, NW Washington, DC 20552 Tel: (202) 435-7000 Fax: (202) 435-7722 Email: elisabeth.assae-bille@cfpb.gov alexis.christensen@cfpb.gov andrea.lowe@cfpb.gov

Washington, DC 20530 Tel: (202) 514-4713 Fax: (202) 514-1116 Email: melissa.carrington2@usdoj.gov terrence.mangan2@usdoj.gov jimmy.s.mcbirney2@usdoj.gov hannah.abelow@usdoj.gov

ALAMDAR S. HAMDANI United States Attorney DANIEL DAVID HU Civil Division Chief s/ Elizabeth F. Karpati ELIZABETH F. KARPATI SDTX: 20567 TX Bar No. 00794069 Assistant United States Attorney 1000 Louisiana, Suite 2300 Houston TX 77002 Tel: (713) 567-9767 Fax: (713) 718-3303 Email: elizabeth.karpati@usdoj.gov Attorneys for Plaintiff United States of America

J. Witham
15215
Aiken Rd.
Wake Forest NC
27587

CERTIFIED MAIL



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Retail



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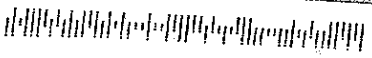
Clerk
US Dist Court
Att, Judge Alfred H Bennett - Court Unit
P.O. Box 61010
Houston, TX
77208



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