UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF TEXAS

United States Courts
Southern District of Texas
FILED
FEB 25 2026
Nathan Ochsner, Clerk of Court

CONSUMER FINANCIAL PROTECTION BUREAU,)
TEXAS STATE ATTORNEY GENERAL)
and UNITED STATES OF AMERICA)
Plaintiffs)
v.) **Case No. 23-cv-4729**
) Restitution Damages
COLONY RIDGE DEVELOPMENT, LLC,) Demands
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.

Amicus Friend of the Court Brief

Victim Impact Testimonies and Right to Restitution and Damages

Dear Judge Bennett, All Counsel and Parties Et Al

The Swindled, Cheated, Defrauded, Victimized in this Fraud, Deceptive Trade and US Postal Fraud, Repossession CHURNING Case have rights to Restitution and Damages. The Individuals Ripped Off, especially in the matters of the Predatory and Fraudulent

Repossessions, Foreclosures have been SCAMMED OUT OF Many Many Millions of Dollars.

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. The International Laws, Human Rights Laws including the UDHR Universal Declaration of Human Rights applies to the International Victims of this Mega Fraud Swindle. Immigration, Residency, Citizen Status is not a proper standard to Deprive the Victims of the Defendants in this matter of the many millions They have been swindled for.

3. The individuals Robbed in this Giant Realty and Housing Scam should be afforded Damages and Restitution. A hearing should be scheduled 60 Days from this date to consider the Rights to receive Restitution and Damages from All Parties herein and any further and additional Persons and Entities responsible.

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

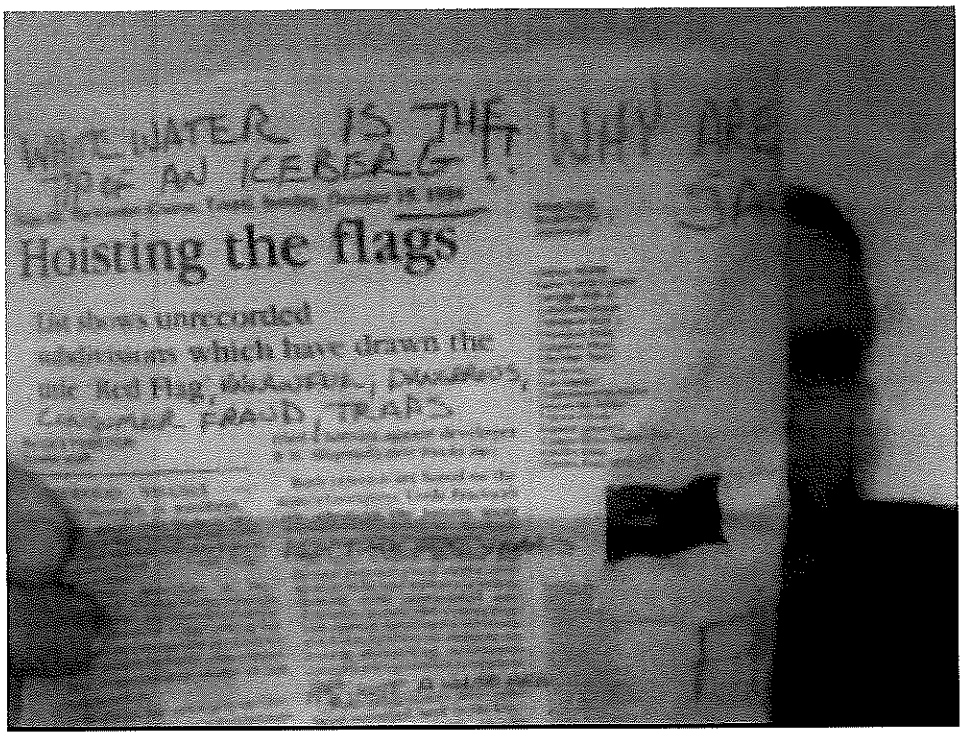
...https://toxiczombiedevelopments.wordpress.com › mort...

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-...

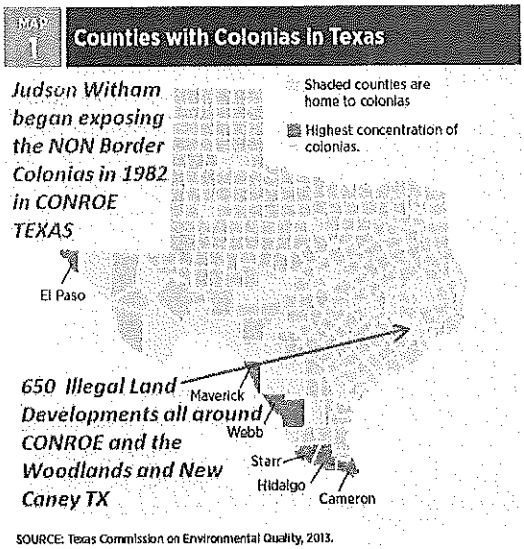
Colonias are substandard housing **developments**, often found along the Texas-Mexico border, where residents lack basic services such as drinking water, sewage ...



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,

MAP 1 **Counties with Colonias in Texas**



SOURCE: Texas Commission on Environmental Quality, 2013.

See

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

Wherefore Premises Considered, this Court should protect all the Swindled, Cheated, Ripped Off and Robbed Consumers. The Immigration Status of these Families and Individuals IS NO BASIS to further Rob Them.

Thank You

Judson Witham

The Original Whistleblower

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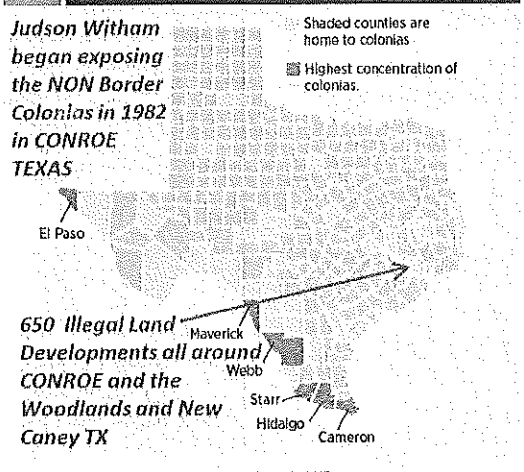

SOURCE: Texas Commission on Environmental Quality, 2013.

Saturday February 14, 2026

Copies of this letter are being forwarded to

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