



David McCrae

March 5, 2015
Eric Holder
US Attorney General
US Department of Justice
950 Pennsylvania Blvd.
Washington, DC 20530-0001

cc:

Nathan Anderson, Lead Counsel
McGlinchey-Stafford, PLLC
2711 North Haskell Avenue Suite 2750, LB25
9Dallas, Texas 75204

Duty Agent, FBI Austin, Texas by hand delivery

Dear Mr. Holder,

A couple years ago, PHH Mortgage and their Texas minions, BBDFTE, posted my house for sale here in Burnet County on the bulletin board. The action was totally without merit and I successfully blocked the sale. I still live here, the county has recorded a clear title in my name, and taxes are current. It was a struggle. I was in the position of millions of Americans, just foam on the runway in the midst of the biggest domestic economic disaster of our time, so far.

As you are aware, your duties as USAG under FIRREA 1989 encompass regulation of this industry, both civil and criminal, when they get into a feeding frenzy such as we have experienced. I took my particular information to your FBI offices here in Austin on 26 December 2012, and reported the miscreants. I was offered and waived confidentiality, feeling as secure as any American citizen in Texas. We discussed the case at length with the duty agent, who was very professional and aware of the larger issues, and I believe you have the surveillance video.

In the absence of apparent prosecution, and knowing you had other more pressing business, and after a lapse of 90 days, I undertook prosecution myself and filed our amended claim in Texas Western District Court, Case #1-14-cv-00073, on 11 August 2014. I hand delivered the filing to your office here in Austin, again interviewed with the duty agent, and received cryptic response. Your agent appeared unaware of any investigation or enforcement action in progress.



In the absence of intervention by a US Attorney, i pursued prosecution of the case, qui tam yourself, and acting pro se. I continue to seek qualified and competent counsel, and continue to unearth conflicts of interest or other problems among the civil resources. I continue to act pro se to the best of my ability. That case was dismissed at District, without investigation, discovery, or presentation to a jury. I am currently managing appeal on those issues at 5th USCA in New Orleans, Case 14-51224, and asking for remand to District level for proper trial. I feel confident that we will someday appear before a jury.

Meanwhile, I have read through PHH's 10-K SEC filing posted 27 February and I see they note under existing matters on page 108 a possible legal impairment due to their current negotiations and intent to enter a consent agreement with MMC, CFPB, certain unnamed state Attorneys General, and your own office. This has been my intent from the outset, to enforce existing national servicing standards.

I hope that my initial report to your office, the Texas AG, all other state AG's, all members of the MMC, and all US Senators, and my limited effectiveness with the prosecution effort to date has been helpful to your cause. Please set aside 25% of your eventual collection to my account.

Go with God, my friend. Live long and prosper.

David McCrae

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