

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF TEXAS

DAVID MCCRAE AND BARBARA MCCRAE,]	
PLAINTIFFS, qui tam]	
CONSUMER FINANCIAL PROTECTION BUREAU]	
vs.]	
LENDER PHH MORTGAGE, LLC., and]	CIVIL ACTION NO.
SUBSTITUTE TRUSTEE BARRETT BURKE DAFFIN]	1:14-cv-00733-LY
FRAPPIER TURNER AND ENGEL, LLP,]	
and VARIOUS ACTORS AND EMPLOYEES]	
OF DEFENDANTS JOHN DOE 1-100]	

Motion to Save a Tree

Judge -

In my complaint I've referred to numerous trial exhibits yet to be reviewed by all. They comprise Plaintiff Exhibits P-1 through P-9. I anticipate other major exhibit classes of documents through P-13, or more. In .pdf form, I have 7,030 pages in my current litigation files. I'm attaching an index of currently planned trial exhibits including the filename, it's source and relevance, number of pages, and size in kilobytes.

You'll note that these files break down into two major classes 1) information unique to my own situation; and 2) information publicly available through many sources, including court cases and judgments, regulations, informational articles and opinions of others of relevance. Class one is unique information that I would like to electronically file through the CM/ECF system. Class two comprises useful knowledge that may be familiar to most of us, certainly cases and

regulations, maybe less so for various articles. There's a nice article by Benjamin Wagner in the US Attorney Bulletin of May 2010, and we all know he finalized the JPM Chase/consent judgment many years later out in California. Probably, we've all read it, but we should all note it. I would surmise that 12 of 12 of the jury panel have not read it, or aware of it. I would be remiss in not filing it.

I'd like to propose a middle ground at this stage of filing. I'd like to file all of the specific information pertaining to myself, one of ~59,999 plaintiffs. I naturally waive all claims of privacy. I'm easily identifiable, and I work in the public interest. I'd like to file the first page of the publicly available information (highlighted in yellow in my index), and incorporate the document by reference. For instance, the CFPB Final Rule for Integrated Mortgage Disclosures runs to 1,888 pages and 17.4MB. It's published in the Federal Record, and everywhere, and anyone with idle curiosity can quickly find it in many places. Mortgage fraud is widely discussed on the internet. For convenience, I have all these publicly available documents on my own website, and they are feely available to anyone. We may not discuss every paragraph of the mortgage regulations, but we will discuss a great many. The jury may have curiosity about others, while they are deliberating. If we adopted this suggestion, I would file a few hundred pages, and we would all be quite well informed on both the facts and the issues.

We will eventually consider a third class of information, that information which we unearth during discovery and deposition. I think it's too early to imagine the best way to present that. I know that for every problem there is a solution, and good men will find a way.

Respectfully,

Date: 22 August 2014

Signature: /s/ David McCrae

Trial Exhibits

EXH	#	Desc	pp.	Kb
C	01	McCrae Petition for Wrongful Foreclosure FILE COPY 080814.pdf, Our Prayer	32	159
C	02	350 Cee Run Chronology.pdf, Informational Exhibit	6	1290
C	03	Why We Fight.pdf, Informational Exhibit	16	6200
P-1	01	EXH-P-1-MortgagePaidInFull001.pdf, The Note	11	3442
P-2	01	EXH-P-2-ADeedofTrust001.pdf, Security Description	16	1276
P-3	01	EXH-P-3-Warranty Deed of Trust001, Real Estate Lien Note	13	772
P-4	01	EXH-P-4-BankruptcyConfirm001, The Order	3	181
P-4	02	EXH-P-4-13 10386 POC(1).pdf, BBDFTE Proof of Claim	40	2240
P-4	03	EXH-P-4-BankruptcyDischarge001.pdf, Discharge Report	3	100
P-5	01	EXH-P5-TombstoneNotice001.pdf, Notice of Public Sale	4	492
P-6	01	EXH-P6-Customer Account Activity Statement.pdf, Print of spreadsheet payments to PHH during mortgage period, payments to Trustee, Final Account	11	47
P-7	01	EXH-P7-Patent BBDFTE.pdf, System and Method for electronic processing of case files, assigned to BBDFTE, 2008	11	9228
P-8	02	EXH-P8-72731 DAVID STERN SEC.pdf, SEC Enforcement Order	3	42
P-8	03	EXH-P8-825.pdf, Homeowner's Rights under Foreclosure, c. 2009, Educational	11	176
P-8	04	EXH-P8-2010_april_non-judicial_real_property_foreclosures_legal_considerations_and_documentation.pdf, Educational	40	6619
P-8	05	EXH-P8-2012-report- to-the-nations.pdf, ACFE Educational		
P-8	06	EXH-P8-11070020.pdf, 5 th District Dallas, Wells Fargo v. Ray Robinson, Appeal supporting claim of wrongful foreclosure	17	366
P-8	07	EXH-P8-124049540-Class-Complaint.pdf, Unlawful Foreclosure Practices in California	13	293
P-8	08	EXH-P8-180178408-Report on David Stern.pdf, Florida Bar v. David Stern	35	184
P-8	09	EXH-P8-192716821.pdf, CFPB+50 Sates v. Ocwen, Consent Order	173	5100
P-8	10	EXH-P8-197818429-Stern-Order.pdf, Supreme Court of Florida, Florida Bar v. David Stern	2	43
P-8	11	EXH-P8-bank-of-america.pdf, Consent Judgment, 50 States	317	7090
P-8	12	EXH-P8-Chase-consent-judgment(1).pdf, Consent Judgment, 50 States	291	6169
P-8	13	EXH-P8-citi-consent-judgment.pdf, damaged		5771
P-8	14	EXH-P8-FinancialCrimesContacts.pdf, Investigation resources, LEO only	46	425
P-8	15	EXH-P-8-financial-mortgage-fraud-dojgroup.pdf, Budget request	3	209
P-8	16	EXH-P8-Galope-appeal_barclays-petition, appeal hearing based on standing, IP	52	233
P-8	17	EXH-P8-Judicial-Joreclosure-Paper.pdf, Educational	22	144
P-8	18	EXH-P8-MersBasicCorporateInformation.pdf, Definitions	4	41
P-8	19	EXH-P8—parsley_i_bbwcdf_countrywide.pdf, Parsley Bankruptcy Opinion, Texas Southern District	40	1755
P-8	20	EXH-P8-	5	134

		PHH_Mortgage_Corporation_and_PHH_Home_Loans_LLC_092711 Kentucky Agreed Order.pdf, PHH Consent Order, Kentucky Only		
P-8	21	EXH-P8-PHHResponse022414001.pdf, PHH Response to mortgage payoff request	1	41
P-8	22	EXH-P8-Residential Housing and Personal Bankruptcy.pdf, Educational	11	314
P-8	23	EXH-P8-SSRN-id2079155 Junk Debt.pdf, Educational	14	230
P-8	24	EXH-P8-The Accidental Hunt Brothers-Part I.pdf, Educational, bettermarkets.com	58	1004
P-8	25	EXH-P8-The Accidental Hunt Brothers-Part II.pdf, Educational, bettermarkets.com	6	376
P-8	26	EXH-P8-The Accidental Hunt Brothers-Part III.pdf, Educational, bettermarkets.com	13	915
P-8	27	EXH-P8-TX Bridges v JP Morgan Chase Bank.pdf, JPM/Chase, MERS, BBDFTE, 1:12-cv-635-SS Western Texas District Court Dismissal Order	14	132
P-8	28	EXH-P8-USAAResponse001.pdf, Exclusion Letter	1	25
P-8	29	EXH-P8-usab5803.pdf, United States Attorneys Bulletin May 2010, Why Mortgage Fraud Matters by Benjamin Wagner	39	287
P-8	30	EXH-P8-Wells_Fargo_Attorney_Foreclosure_manual.pdf, Educational	150	3172
P-8	31	EXH-P8-Wellsfargo-consent-judgment.pdf, damaged		4621
P-8	32	EXH-P8-whl-deed-of-trust-foreclosures.pdf, educational	93	6682
P-9	01	350 Cee Run No Name Listed.pdf, Correspondence chain to PHH	49	325
P-9	02	EXH-P9-PreTrialCommentPeriodOpens.pdf, Correspondence chain to PHH after DAM bankruptcy	3	325
P-9	03	Insurance Claim of 041013.pdf, Force Placed Insurance Claim Chain of Correspondence	13	618
P-10	01	EXH-P10-CFPB PHH Response 060314001.pdf, Christopher McCrae	34	1410
P-10	02	EXH-P10-McCrae escrow statement.pdf, [Christopher's]	2	70
P-10	03	EXH-P10-201301_cfbp_final-rule_servicing_respa.pdf, Regulations	753	1740
P-10	04	EXH-P10-201301_cfbp_final-rule_servicing-respa-amendments.pdf, Regulations	59	178
P-10	05	EXH-P10-201301_cfbp_final-rule_servicing-respa-interpretations.pdf, Regulations	49	133
P-10	06	EXH-P10-201301_cfbp_final-rule_integrated-mortgage-disclosures.pdf, Regulations	1888	17400
P-10	07	EXH-P10-21405_cfbp_semi-annual-report	178	1980
P-10	08	EXH-P10-complaint.pdf, Now comes the United States, and 50 states... v. THE BANKS	99	2550
P-10	09	EXH-P10-McCrae response 0016371056.pdf	1	79
P-10	10	EXH-P-10-McCrae.pdf, [Christopher]	2	36
P-11	01	EXH-P11-Better Markets v DOJ complaint-2-10-14.pdf, re:JPM/Chase Consent Judgment requesting Jury Review	60	490
P-11	02	EXH-P11-Cost of The Crisis_2.pdf, bettermarkets.com, Informational	72	2550
P-11	03	EXH-P11-FinancialCrisisReport.pdf, Background	646	5460
P-11	04	EXH-P11-FinancialCrisis5yrFINAL.pdf, Informational	25	1.69
P-12	01	EXH-P1201-50 Reports from 50 State AG offices re:PHH Mortgage	UNK	UNK

P-12	01	EXH-P1201-50 Reports from 50 State AG offices re:Ocwen	UNK	UNK
P-13	01	Business data from PHH Mortgage re:Plaintiffs	UNK	UNK
		Business data from BBDFTE re:Plaintiffs	UNK	UNK
P-13	02	Business data from PHH Mortgage re:Actors	UNK	UNK
		Business data from BBDFTE re:Actors	UNK	UNK

Case Number: 1:14-cv-00733

[PROPOSED] ORDER GRANTING

Motion to Save a Tree

DATE:

TIME:

COURTROOM:

JUDGE: Lee Yeakel

The Court has considered the Motion To Save a Tree

Finding that good cause exists, the Motion is GRANTED/DENIED.

MAKE IT SO.

DATED:

United States District/Magistrate Judge

SERVICE

I have served this Motion to Save a Tree

To

McGlenchey Stafford, PLLC

Mr. Nathan Anderson

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Mr. David Smith

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BBDFTFTE, LLP

Ms. Donna Wilkinson

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By e-mail

Sworn to on 20 August 2014 by /s/David McCrae

Pro se