

Did you lose any money because of Countrywide Financial Corporation? You may be entitled to recover three times the amount of money you lost, and more, if you demand that your elected officials take full action against the already proven criminal acts of fraud under the RICO Act including Countrywide's bankruptcy fraud. If the government successfully prosecutes a RICO case, anyone harmed by related criminal conduct need not prove RICO but can collect damages at three times their losses. First, you need to call your elected officials and demand that they bankruptcy fraud crimes of Countrywide are prosecuted, write down the names and times of people you spoke with. Follow up. Call all politicians running for public office, and ask them if they support a criminal waiver to let corporations and hedge funds get away with bankruptcy fraud. Make them take a stand. Once the prosecution is completed, you can then seek to recover your damages. Have a lawyer help you with your legal matter, but don't wait on contacting your politicians and demanding that they take a standing on applying the law of bankruptcy fraud equally against law firms and their crooked clients.

<http://www.lawdragon.com/index.php/newdragon/blog/740/> These letters are a smoking gun

- Judge Agresti

Rest assured, people, you need not rely solely upon writings at BankruptcyMisconduct.com in order to understand that fraud and misconduct are rampant in our bankruptcy courts. Once again, we see a Federal Judge making astounding remarks about bankruptcy fraud in a case before him, as well as about the failures to act against such crime by the DOJ's U.S. Trustee.

We know that Judges will only see the tip of the iceberg of organized bankruptcy fraud, a systemic problem involving the same type of closely knit circles of bankruptcy professionals which gave rise to our Legislature calling such racket a "Bankruptcy Ring". Then again, certain law firms merely consider this type of conduct as more of a proprietary business model than a crime; and these BigLaw firm lawyers have the bank accounts and spotless criminal records to back up such opinions.

Here is a little Q&A before we highlight yet another Federal Judge's remarks regarding [document fabrication](http://seekingalpha.com/article/59420-tuesday-s-under-the-radar-news "More information about Countrywide Financial Corporation.") bankruptcy crimes committed by Countrywide Financial Corporation :

Q. What is one of the most effective tools of the bankruptcy professional?

(Beyond lying under oath and filing false declarations in order to hide the conflict of interest which gives rise to and sustains the corruption.)

A. Fabricating Documents. That is, making up documents and using them as evidence, which is a serious crime. Do you remember how Dan Rather put his own career as a Journalist into self destruction merely because he presented documents which were fabricated? Though reporting a story based upon fabricated documents was serious professional "lapse", it was perhaps merely an error in journalism, as opposed to a Fraud Upon The Court. Nevertheless, Mr. Rather's famous career and multi-million dollar income were halted because of document fabrication.

Fabricating Documents is like counterfeiting money, but instead of "printing money" you print "evidence" which is used against your adversary in order that you win money. Now, the [U.S. Secret Service](http://www.secretservice.gov/investigations.shtml), a government agency which does not operate under a cloud of corruption, is charged with protecting the public by identifying and prosecuting counterfeiters.

Counterfeiting is very risky, and most organized crime entities which incorporate lawfirms avoid it. Thus, we see how noble public servants can effectively reduce crime.

Organized crime knows better than to try counterfeiting: it is too risky. It is too difficult to get your brothers on the inside of the secret service, it is too high profile a crime when the victim is the U.S. government and the policing entity is honorable.

 Q. Why is document fabrication so effective?

 A. Because it is a "Low Risk" crime. Low risk of detection, even lower risk of enforcement against established professionals. Bankruptcy Rings, a form of organized crime which TV and film ignore, know that document fabrication is a low risk criminal operation, as long as it is conducted by large corporations with the assistance of counsel or bankruptcy professionals. Obviously, it can be highly profitable whenever someone can cheat in order to win. The key is to be able to get away with it. Getting away with crime means having the right lawyers on the payroll. Document fabrication is a no brainer when the criminal organization has operates, known as a mole, within the government "police" force which has jurisdiction. In the case of bankruptcy fraud, it is our Department Of Justice which is empowered with the Prosecutorial Discretion to decide if or when to investigate or prosecute when a party commits bankruptcy fraud. Obviously, having a criminal "relation" within the DOJ is a fantastic tool for a bankruptcy ring.

 Why is document fabrication by corporations and attorneys low risk:

 The U.S. Trustees at the DOJ are not interested in bankruptcy fraud when it is committed by organized bankruptcy rings incorporating their brethren, relations, alumae DOJ employees, or former / prospective employers & clients of Department Of Justice Attorneys. When crimes are exposed in bankruptcy courts, Judges and U.S. Trustees ignore Title 18 U.S.C. ♦ 1001 When crimes by corporations are exposed in bankruptcy courts, bankruptcy professionals successfully rely on a number of frivolous ideas which Judges routinely tacitly embrace like "forget the past", "there isn't clear proof", "it's hard to be a lawyer, might be an honest mistake". Each of these notions are wrong, applying the wrong standard. If plain citizens go to prison for lying under oath, document fabrication, and bankruptcy fraud then so should the million dollar lawyers.

 Q. Is the crime of document fabrication done before a bankruptcy filing, or afterwards?

 A. Both.

 Document Fabrication Before Bankruptcy:
 One of the central elements of bankruptcy misconduct is that the process has become a tool for corporations and their criminal executives to escape criminal and civil repercussions for fraud and other conduct. You see, an implicit bargain has emerged between those people who were in charge of the criminal organization and the bankruptcy attorneys. The deal is what is known as a "quid pro quo": Hire us as attorneys for the debtor, and we'll see to it that you personally don't get in trouble for your own misconduct. We can't put this deal on paper, but look at our record

 Document Fabrication During/After Bankruptcy:
 While one might initially think, no debtor professional is going to allow, or participate, in a serious crime like document fabrication, the sad reality is otherwise. Money is money. Absolute power corrupts absolutely.

 Q. What famous companies and bankruptcy cases include allegations of document fabrication?

 A. Allegations prosecuted by the Office of U.S. Trustee? We don't know of any against professionals or mega case Debtors. This isn't as shocking as it is sad. Since the DOJ won't even

prosecute brother lawyers who admit they filed false declarations before a court, we shouldn't be surprised that the DOJ similarly plays ostrich in the face of document fabrication which when found everybody can point the finger at someone else. In contrast, the numerous instances of admitted perjury - where false affidavits were filed by lawyers, there is no denying who committed the crime. The only denial is on the part of the DOJ with respect to their sworn duties to prosecute same.

There are many instances of document fabrication in bankruptcy cases. However, most people are too afraid to speak out about the crimes. Death threats are made against whistle-blowers in bankruptcy cases, and the notified parties including the DOJ and Eliot Spitzer refuses to investigate or prosecute the matter of a death threat delivered by a bankruptcy lawyer against a person trying to expose conflict of interest and bankruptcy fraud.

Countrywide, as mentioned below, was caught in a particular bankruptcy case where the attorney for one victim took the bold risk of exposing the truth about the criminal conduct of a large corporation against his client. While BankruptcyMisconduct.com would call **Kenneth Steidl**, of <http://www.steidl-steinberg.com/> **Steidl and Steinberg** a hero for standing up for truth and justice, others would call him a traitor to the brotherhood and mark him and his firm for retribution.

BankruptcyMisconduct.com has a downloadable example of an instance of apparent [document fabrication](document-downloads/doc_download/2-ca-bar-revised-complaint.html) so *blatant* that even **Dan Rather** would blush with an incredulous scowl.

Read section 5.13 of the Revised Complaint against HBD to the California Bar on pages 48 and 49 with copies of the documents in exhibit EE.

Document Fabrication was perfected as business process by certain law firms in the state of Delaware.

In this jurisdiction, the claims resolution process was modified by certain professionals with the approval of certain Judges, so that bankruptcy rings could engage in the ["Books & Records" Scheme](cases/stone-a-webster.html): a wholesale fraud upon the court by way of fabricated nullification of previously sworn documents.

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As quoted in the New York Times

Here we see that Countrywide engaged in bankruptcy fraud by fabricating documents.

If the victims of Countrywide's predatory lending and criminal conduct don't demand from their elected officials that the officers, responsible persons, and their lawyers are criminally punished, they will never get justice or relief from their debt burden.

Are You A CountryWide Victim?

There is a hope that you could be made whole again!!

Disclaimer: BankruptcyMisconduct is not a lawyer and not providing legal advice

If you were a victim of Countrywide, start a letter writing campaign to your elected officials and demand that all criminal conduct is prosecuted. Then demand that a RICO Act prosecution takes place. Once a company is convicted by the government under RICO, all persons harmed in relation to the crimes can receive three times their damages for which they were harmed,

without having to establish or prove RICO again. **Get Corporate & Lawyer Criminals Punished - Then Get Your House And Your Life Back**