

A FRAUDULENT CHAPTER 7 BANKRUPTCY (bkpt ct. fl. TAMPA DATE 07/11/2014 REF. # 1408053CED IS LISTED ON MY CREDIT REPORT AND IS FRAUD.

In fact, I Received an email from Linda Yerger apologizing for the harm she did to my life and to my credit. In the email she mentioned: "she was just trying to help" and within the email she guaranteed that the chapter 13 (the only bankruptcy appearing on my credit report in October 2014) would be dismissed / removed from my credit reports. This email was sent to me Tuesday October 7th 2014 @ 1:29pm. The chapter 13 bankruptcy was removed from my credit report and then a chapter 7 appeared after the chapter 13 was off my credit report!

Linda Yerger and Marion Gregory were not authorized thought the court system nor given my personal permission to file any bankruptcy (whether it was chapter 13 or chapter 7) using my information. I definitely did not give my permission nor want any bankruptcy in my life especially when filing this paperwork would ruin my credit for 10 years / created an additional cover up of mortgage fraud and identity theft from 2012 and also covered up a theft of finances (\$65,000.00- sixty-five thousand dollars) used by criminals to purchase: a new car/ new appliances and take classes! In fact, once I learned of the incorrect information and lies Linda Yerger and Marion Gregory used in their bankruptcy filings I protested by contacting the proper authorities (both by phone and email): the Department of Justice in Washington & Tampa the bankruptcy fraud departments/ the stop fraud in government websites and also by contacting the Florida Bar(ACAP). In September 2014 I began speaking with Heidi B. to file a formal complaint with ACAP against Linda Yerger and these illegal practices.

The lies and incorrect information Linda Yerger based her chapter 13 and chapter 7 bankruptcy filings violated the bankruptcy code of the United States of America (Florida) / the ethics code for lawyers established by the Florida Bar/ violated laws both local and federal including violation of the the personal / civil rights of a disabled individual and abuse and misuse of authority designated by a limited guardianship.

1. Mortgage debt/Personal Debt:

a. Lies about about mortgage debt: Linda Yerger lied about a \$500,000.00 mortgage debt based on the id theft and mortgage fraud of a fraudulent OCWEN mortgage where in addition to a fraudulent mortgage there was \$65,000.00(sixty-five thousand dollars) taken and used to purchase a new car, new appliances, and were used for classes as per the three credit bureaus. I filed police reports concerning the fraudulent items on my credit report including the fraudulent mortgage that was created from another mortgage fraud & id theft in(2006-2007) by David J Stern. Ocwen Loan servicing item 81003xxx was deleted from my credit report after my dispute on August 19th 2014 file number(32547979).

b. Lies about personal debt: I have no personal debt. I own my car without any debt (a 2004 Saturn). I have no mortgage on my home as of 2004-2005. My condo has no legitimate mortgage associated with it since 2004-2005 before David Stern and his criminal activity necessitated the need to have the assistance of Patrick Weber as a limited guardian to help defend lawsuits! David J Stern attempted to foreclose upon my condo with no legitimate assignment of mortgage which was common for him resulting in the loss of his ability to practice law in 2014. I went to college at the University of