

Request for Help

To: Help Me Save My Home To: Help Me Hank WDIV, bcc's
From: Gwendolyn Mingo 269 Watson Detroit, MI 48201 586-625-2127
Re: Theft of 269 Watson
Enclosed DVDs or Flash Drive

Since my husband died in 2006 I have had to fight for my home everyday. I've filed numerous complaints up and down the Court systems as Plaintiff in every court, in my journey for justice as it relates to my home. Justice to me is would be title to my home free and clear, and to live in my home in peace. In all Court filings Chase did not sue me once. I was always the plaintiff. Chase never filed for, or received a default judgment. This is because my mortgage was paid off before Chase got it and they never owned the mortgage.

After fighting to prevent foreclosure for over a decade, my home was foreclosed on in 2017 when I hired an attorney to help me save my home. The reason is she lost my case in bankruptcy court by failing to respond to a motion in time. I asked the Court to remove my attorney because as a bankruptcy attorney she ought to have known when her response to Chase's motion was due, plus I called to tell her. Despite being devastated by the loss of my home I had to get back up and file papers with no counsel and try to undo what had happened with my case. In the end the Bankruptcy Judge allowed my home to be foreclosed on and sold.

My home is located at 269 Watson in the Brush Park Historic District, Detroit, MI, and has been stolen from me by JP Morgan Chase and the Madison Group and/or its' owner, Emre Urali, and God knows who else is involved in this. Trott and Trott recently sent me a card to state my mortgage was mishandled by Trott and Trott and that me and my husband were eligible for money from a multi million dollar lawsuit.

Even though Madison Group claims to have bought my home at the Sheriff's sale, the bank they claim to have bought it from: US Bank, says US Bank never had a mortgage in my name, or my husband's name, and Madison never paid them a dime on a mortgage for Quentin or Gwendolyn Mingo. This is because the mortgage had been paid off by Washington Mutual with credit life insurance when my husband passed.

When I could not redeem my home during the redemption period Madison LLC filed a Motion for Possession in 36th District Court. I was denied a jury trial recently by Judge Pennie Millender of 36th District Court despite the fact that the law grants me this right. Throughout my journey through the courts I have paid for, and asked for a jury trial, but been denied this right because, from the beginning, the intention was to take my home, hide what was happening to me from the public., and deny me the Pportunity to be judged by my peers.

Documents that support my complaint that my home was paid for have been blocked, and removed from my case record and e-file is being used as the reason/ excuse. The only reason the documents are in my record now is because when I went to the eviction hearing thinking everything was over, I told Judge Pennie Millender that my home was being stolen because I have been denied the constitutional right to due process. Judge Millender asked if I had documents to support that my mortgage was paid for. She read them into the record and said and that they had made some mistakes in circuit court and added, "Mistakes do happen." I was advised by Judge Millender to bring one document to the next hearing.

At the next hearing Judge Millender gave Madison LLC my house even though the deed they held was illegal. She seemed to have forgotten what she said at the first hearing, forgot who I was, forgotten about the document she told me to bring, said I had enough hearings for due process, and gave me 10 days to get out of my home.

Because I appealed her ruling, statutes require 36th District Court to send the documents filed in 36th District court to Circuit Court when the rulings are appealed. This is how the documents that say my mortgage was paid off, that have been blocked from evidence for years, ended up back to Circuit Court and are now included in the record. I believe only God could do this.

36th District Court does not have e-file. Therefore documents do not have to be e-filed and can be handed into the clerks if the case is still open. However, in 36th District Court, when I filed the DVD and Objections to Judge Pennie Millender's dismissal of my case, denial of Jury Trial, and orders for me to pay escrow and bond while indigent, the Court, after reviewing the documents for three days, ruled the case was closed when I filed them and for that reason ordered me to file them in Circuit Court

myself. This blocked the DVD from the record by blocking the requirement for 36th District Court to send the DVD to Circuit Court.

The DVD has not been admitted into evidence and I was blocked from putting the DVD in my file. At my last hearing on September 14, 2018, before Judge Patricia Fresard, I was blocked from playing the DVD, or the enclosed DVD's of conversations with Emre Urali and US Bank.

My motion and letters to Chief Circuit Court Judge Colombo to be Waived of the e-filing requirement have not been answered although the State Court Administrator's Office: SCAO that controls the Michigan E-File System claimed my Motion to Waive the E-file requirement had to be answered by the Chief Judge. Even though I did not think it should be necessary, I was urged by the SCAO to file a complaint with the State Court Administrator's Office regarding Judge Colombo not answering my Motion so the SCAO could follow-up with Judge Colombo. The SCAO wrote me to basically say, "Get a lawyer," after doing the follow-up with Judge Colombo.

I ask for your help because I have done everything I can, and know how, except go public with what is happening to me. Everyone who tries to help me has been blocked. I have been advised that everyone in Detroit knows I own my home but if anyone helps me they will lose their jobs and/or never get a job.

What I've experienced is the same as what hundreds of folk go through, multiplied by 100,000, coupled with my fight for hundreds of illegally displaced residents, this has been one of the greatest injustices of mankind and travesties of justice. My ability to fight has been critically hampered by an e-file system allegedly created to help citizens but being used in reality to block everyday folk from due process and help wealthy attorneys who have secretaries and clerical staff to help them and admit they don't know how to e-file. Citizens should have the option of handing documents in or e-filing them.

It feels like I've been thrown in a grave with a lid on top while everyone else is partying around, and on top of me with blinders on. People without blinders are players in the plan to steal my home, fearful of losing what they have or not benefiting from something in the future, or afraid to stand for what is right due to unresolved murders in the neighborhood allegedly over land.

Thank you for your time and consideration of this letter. I will be looking forward to hearing from you in hopes that you can help.

Thank you for your time and consideration.

Sincerely,

Gwendolyn Mingo

- DOCUMENTS:**
1. Ltr. From Washington Mutual says we paid the mortgage off.*
 2. Ltr. From JP Morgan Chase says the mortgage is paid off.*
 3. Transcripts of first hearing.
U.S. Bank payoff. Mentioned by Atty Wein.
Judge Pennie Millender Mentions mistakes were made.

DVD I 002 Tablet and **00145 (00145 Is a copy of 002 I tried to narrate)**

This DVD blocked from evidence since 2012. Shows:

1. My mortgage was paid for by Washington Mutual before Chase got it. I called to inquire about balance and letter from Washington Mutual.
2. The mortgage balance is zero.
3. The only reason they had the file is that the government requires banks to keep closed files 5 to 7 years.
4. The file was empty when they received it because it had been paid off and there was no reason for information to be in it.

00145 Explains Tablet 002 and repeat of 002.

00139 Emry Urali, alleged owner of Madison Group. Tape of a call I received one night while sleeping. I had never spoken to him before. In the taped conversation he says his mother would spit on me. When I asked him if he, “really,” bought my mortgage from US Bank Mr. Urali called me the devil and made false accusations about me. Not having met me before Emre Urali assumed that because I am Black, and a woman, I am low life, and he could disrespect me, slander my name, co opt judges and others, including the media, in a plan to discredit and lock me up in order to hide fraudulent acts and the theft of my home.

Contrary to Mr. Urali’s opinion, I have a bachelor and master’s degree, was awarded Key to the City of Detroit for Teaching, Honored by the Detroit City Council and Detroit Public Schools for work with the homeless, Nominated for Who’s Who Among Americas Colleges and Universities, was accreditation manager for the first fully accredited juvenile court system in the Continental US, served as a referee/magistrate for two Court systems, was recognized as having the best Court Intake Dept in the Country by the National Council on Crime and Delinquency and invited to Hawaii to implement the program, honored as Teacher of the Year by Detroit Public Schools, wrote the manual used by the State of Michigan on standards for Group and foster homes, etc., etc.

Mr. Urali says he will take any money I get, seems fixated on the fact that I have no gas or lights although this was not true, and claims that he, and all the judges hate – or don't like, and are somehow going to get me.

Mr. Urali is aware of the lien that was on my lot. I suspect he and the man who put the lien on the lot are connected to my attorney who I recently fired, and the attorney I had in bankruptcy Court: Eleanor Catron – Smith, who I asked the Court to terminate because I believe she intentionally lost my case in bankruptcy court. Leaving me to try to defend myself against mistakes already made by her.

If there was a lien on the house, and Urali knew it, it is ironic how he got clear title, or the deed (even though there are other problems with the deed). The reason I question his actions with respect to the lien are that the person who was going to purchase my house the last day of the redemption period dropped out of the sale because of the lien that I believe was put on my home to stop it from being sold, except to Mr. Urali or whoever he represents, and the same applies to my lot.

In furtherance of these acts, which may be criminal, we called US Bank who Mr. Urali's attorney mentioned in both case transcripts, and to newsreporter Dianne Buckowski, as being who they paid \$280,000.00 for the mortgage. US Bank says they did not pay US Bank and US Bank never had a mortgage belonging to Quentin Mingo, or Gwendolyn Mingo.

When I questioned Mr. Urali about whether he paid anything for a mortgage, because I knew no mortgage existed, Mr. Urali began to call me Satan and say that they were going to slander my name, take all my money, and have me locked up. He said I had dementia and alzheimers among other things. I reiterate that I do not know this man, had never spoken to him before, and could file charges of slander.

00139 Emre Urali Owner of Madison Group

00140 Expl of Tape of US Bank

00141 US Bank

00143 US Bank

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Mr. Urali says he has talked to all judges who he thinks hate, or out to get me. Mr. Urali says he will take any money I get, and destroy my name in the paper. He seems fixated on the fact that I have no gas or lights although this was not true. His attorney misrepresented to 36th District Court I had no lights or gas. I was warned by the Court that the day my lights and gas go out or I move out he will go to court and get possession of my home.

Mr. Urali is aware of the lien that was on my lot. I suspect he and the man who put the lien on the lot are connected to my last attorney (who asked me to sign a purchase agreement where my house and lot could be taken for nothing) and the attorney I had in bankruptcy Court: Eleanor Catron – Smith, who seemed to intentionally lose my case.

If there was a lien on the house, and Urali knew it, it is ironic how he got clear title, or the deed (even though there are other problems with the deed). The reason I question his actions with respect to the lien are that the person who was going to purchase my house the last day of the redemption period dropped out of the sale because of the lien that I believe was put on my home to stop it from being sold, except to Mr. Urali or whoever he represents, and the same applies to my lot.

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00140 Explanation of taped conversation with US Bank

00143 US Bank says all mortgages owned by US bank are listed by social security and name. No mortgage has been listed under the social security number or name of Gwendolyn or Quentin Mingo in the past 7 years. Therefore Madison Group couldn't have paid them for a mortgage they never held.

**Assisted with preparing subpoenas to Chase and Title Co for these documents by 3 attorneys.*

Note: Since my husband died I have repeatedly tried to gain justice from the courts with respect to the fact that I am the rightful owner of my home. I have always been the defendant. No judge has raised, or litigated whether I own my home, or raised or litigated any document or dvd that says this because they have been blocked from admission as evidence on the record. Chase has never filed for, or been granted a default judgment because they have never held my mortgage, never held interest, and any document they have presented has been fraudulent, in pretext of ownership, and an exercise in creative writing on their part because their own corporate office states in Tablet 002, there was nothing in the file.

The strongest documents I had were filed in 2012 with Judge Ziolkowski who stopped a foreclosure by Chase and basically said they proved I owned my house. Judge Ziolkowski was removed from the case. The file was missing for almost 2 months. The documents were stolen from the file and I

could never get them back in until I went to 36th District Court for what I thought was an eviction. When I gave the documents to Judge Penny Millender who said I owned my home:, “I have a document from the insurance Company of Washington Mutual and a letter from Chase that say the mortgage was paid off.” “Somebody messed up in the other court and need to get it straight!” At the next hearing Judge Millender forgot what she said, and who I was, and gave my house to the developers.

Meanwhile, I am packed, living out of boxes, and in deplorable, inhumane conditions for someone my age who has worked all my life, paying rent for my own home, and a \$300.00 storage bill that I cannot afford. It is raining in my house even though I qualify for help with the roof and insulation and a local organization stated I could get a grant as a senior but my home is tied up in court under Madison’s name. Sadly, I believe they think it is funny.

Also blocked from evidence in 2012 after Judge Ziolkowsky, granted my Emergency Exparte’ Motion for Injunctive Relief and Restraining Order, and Ordered termination of the foreclosure by JP Morgan Chase to sell my home, were the enclosed paper documents which prove my mortgage was paid for by Washington Mutual before it was acquired by JP Morgan Chase.

After ordering that the 2012 foreclosure of Chase be terminated Judge Ziolkowsky was removed from my case. At that time the file disappeared from the record room and the documents were stolen from the file. Detroit went to an e-file system which rejected my efforts to get the documents back on the record 27 times before my hearing of January 3, 2013. The clerk’s office stated they could not help me at all unless I were waived of the e-file requirement. In order to get a waiver the clerks stated I had to I file a Motion to be Waived of the E-File Requirement with the chief judge. After hearing this I informed Judge Fresard who referred me to her friend, Judge Popke who was acting Chief Judge during Chief Judge Virgil Smith’s vacation. Judge Popke denied my Motion to be Waived of the E-File requirement although the administrative Orders of the Michigan Supreme Court clearly state the clerks can assist citizens when there are clerical and technical errors. If Judge Popke had authorized my Motion the documents would have been back in my file on the date of my January 3, 2013 hearing.

On January 3, 2013, Judge Fresard stated there was nothing in the file so she had to dismiss my case with prejudice. I had sent Judge Fresard several copies of the documents and had some with me, and asked if the court would recognize them. Both requests were denied. Aware of my problems with e-file rejections Judge Fresard stated, "Do you want me to lose my job? Everything has to be e-filed."

After this hearing I met with Chief Judge Virgil Smith regarding my case,

and denial of due process. Judge Virgil Smith stated the Michigan Supreme Court (creators of e-file) passed administrative orders to protect rights of citizens to due process and equal access to the law. Chief Judge Virgil Smith stated that I could file a Motion for Reconsideration so that my case could be reconsidered and the documents blocked from admission as evidence could be included.

Judge Virgil Smith Ordered to clerks to file the documents and my motions.

He included the Administrative Order of the Michigan Supreme Court in the order. I filed numerous

Motions for Reconsideration until new Chief Judge Colombo ordered me not to file any more motions because I had filed too many. At the hearing I asked how many motions is too many when a bank is stealing your house.

and the fact that Judge Fresard had held other hearings that I was not notified of Although Judge Virgil Smith stated I could file a

Motion for Reconsideration consistent with provisions of Administrative Order 2011 3b 6 and ordered that was created and handed to Madison LLC, and justified by

another illegal deed. The first illegal deed was prepared by Chase in 2007 and ordered expunged by the Court in December, 2007 for fraud.

The most significant things said by Chase Corporate office administrator were that the mortgage was paid off by Washington Mutual before Chase received it, the balance was zero, there was nothing in the file, and the only reason Chase had the file was because they were required to keep closed files 5-7 years.

It seems like I have to call Stormy Daniels, or Omarosa

Manigault Newman, or their attorneys to get my tapes/
DVD admitted as evidence.