JS 44 (Rev. 12/11)

District of Colorado Form

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil decket sheet.

(SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

the civil docket sheet. (SEE INS	STRUCTIONS ON NEXT PAGE	OF THIS FORM.)				
I. (a) PLAINTIFFS Pembina Nation Little Shell Band of Nort America (b) County of Residence of First Listed Plaintiff <u>Tefferson</u> (EXCEPT IN U.S. PLAINTIFF CASES)			County of Residence	Wells Fargo Bank NA AND Aronowitz and Meclenberg LLP County of Residence of First Listed Defendant South Dakota / Unknown (IN U.S. PLAINTIFF CASES ONLY) NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.		
(c) Attomeys (Firm Name, Address, and Telephone Number) PROPER PERSON 11825 Carmel Drive, Lakewood (O 80215			Attorneys (If Known)	Attorneys (IF Known) ARONOWitz & Mecklenberg LLP 1199 Bannock Street, Denver, CO 80204		
II. BASIS OF JURISDI	ICTION (Place an "X" is	n One Box Only)	I. CITIZENSHIP OF P	RINCIPAL PARTIES	(Place an "X" in One Box for Plaintiff)	
□ 1 U.S. Government			(For Diversity Cases Only) PTF DEF Citizen of This State 1			
2 U.S. Government Defendant	☐ 4 Diversity (Indicate Citizenshi)	p of Parties in Item III)	Citizen of Another State	2		
			Citizen or Subject of a Foreign Country	3 G 3 Foreign Nation	□ 6 □ 6	
□ 110 Insurance □ 120 Marine □ 130 Miller Act □ 140 Negotiable Instrument □ 150 Recovery of Overpayment & Enforcement of Judgment □ 151 Medicare Act □ 152 Recovery of Defaulted Student Loans (Excl. Veterans) □ 153 Recovery of Overpayment of Veteran's Benefits □ 160 Stockholders' Suits □ 190 Other Contract □ 195 Contract Product Liability □ 196 Franchise □ 210 Land Condemnation □ 220 Foreclosure □ 230 Rent Lease & Ejectment □ 240 Torts to Land □ 245 Tort Product Liability □ 290 All Other Real Property	PERSONAL INJURY ☐ 310 Airplane ☐ 315 Airplane Product Liability ☐ 320 Assault, Libel &	PERSONAL INJURY 365 Personal Injury - Product Liability 367 Health Care/ Pharmaceutical Personal Injury Product Liability 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY 370 Other Fraud 371 Truth in Lending 380 Other Personal Property Damage 385 Property Damage 385 Property Damage Product Liability 510 Motions to Vacate Sentence Habeas Corpus: 530 General 535 Death Penalty 540 Mandamus & Other 550 Civil Rights 555 Prison Condition 560 Civil Detainee - Conditions of Confinement	☐ 625 Drug Related Seizure of Property 21 USC 881 ☐ 690 Other	422 Appeal 28 USC 158 423 Withdrawal 28 USC 157 820 Copyrights 830 Patent 840 Trademark 861 HIA (1395ff) 862 Black Lung (923) 863 DIWC/DIWW (405(g)) 864 SSID Title XVI 865 RSI (405(g)) 870 Taxes (U.S. Plaintiff or Defendant) 871 IRS—Third Party 26 USC 7609	□ 375 False Claims Act □ 400 State Reapportionment ② 410 Antitrust ③ 430 Banks and Banking □ 450 Commerce □ 460 Deportation ⑤ 470 Racketeer Influenced and Corrupt Organizations □ 480 Consumer Credit □ 490 Cable/Sat TV ⑤ 850 Securities/Commodities/ Exchange ⑤ 890 Other Statutory Actions ⑤ 891 Agricultural Acts ⑥ 893 Environmental Matters ⑥ 895 Freedom of Information Act ⑥ 896 Arbitration ⑥ 899 Administrative Procedure Act/Review or Appeal of Agency Decision ⑤ 950 Constitutionality of State Statutes	
Original 2 Re		Remanded from Appellate Court		sferred from 6 Multidistres 6(x) Litigation		
	1 MACC T	tute under which you are f	iling (Do not cite jurisdictional st	atutes unless diversity):		
VI. CAUSE OF ACTIO	Brief description of ca	iuse:	□ AP Docket			
VII. REQUESTED IN COMPLAINT:	CHECK IF THIS UNDER F.R.C.P.	IS A CLASS ACTION 23	19660 USD PERPER	CHECK YES only JURY DEMAND:	if demanded in complaint: Yes	
DATE august (o, ZOIZ	SIGNATURE CE	Hightoff Reserve	Sul		
FOR OFFICE USE ONLY				J-VL/		
RECEIPT # AI	MOUNT	APPLYING IFP	JUDGE	MAG. JU	DGE	

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IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF COLORADO

UNITED STATES DISTRICT COURT DENVER, COLORADO

Civil Action No.:

'AUG 0 6 2012

Pembina Nation Little Shell Band of North America,

GREGORY C. LANGHAM CLERK

Plaintiff.

v.

WELLS FARGO BANK N.A., and ARONOWITZ & MECKLENBERG LLP

Defendants.

COMPLAINT

PARTIES

Tribe as recognized by the united states of America's Executive Branch, Mr. Lincoln and Mr. Seward; Legislative Branch, the Senate; and the third branch of the united states of America's government the Supreme Court of the Judicial Branch, is the Plaintiff in this action. Earl H. Brauch, Trustee of the subject real property and representative of said property is a Proper Person representative in this action, mailing address:

11825 Carmel Drive, Lakewood, Colorado 80215, Telephone 720/341-2186.

WELLS FARGO BANK N.A. located at 101 North Phillips Avenue, Sioux Falls, South Dakota 57104, Defendant in this matter.

ARONOWITZ & MECKLENBERG LLP located at 1199 Bannock Street, Denver, Colorado 80204, Defendant in this matter.

FRAUD AND MISREPRESENTATION

- Defendants Wells Fargo Bank N.A. and Aronowitz & Mecklenberg LLP, hereinafter
 Wells Fargo, have attempted to fraudulently foreclose upon the property described as,
 Lot 21 Carmel Heights Subdivision, Jefferson County, Colorado; street address
 11825 Carmel Drive, Lakewood, Colorado 80215.
- Wells Fargo has attempted to fraudulently foreclose upon the subject property in District Court Jefferson County, State of Colorado case number 12 CV 1715 which lacks subject matter jurisdiction. As specified in the EquityLine with FlexAbility Agreement and Disclosure Statement (the "Agreement"), Section 23: Governing Law; Severability paragraph 1, second sentence, lines 3-6, "In all other respects, this Agreement and all related documents, as well as the rights, remedies, and duties of the Bank and the Borrower(s), shall be governed and interpreted by federal law with respect to national banks and, to the extent not preempted by federal law, the laws of the state in which the Property is located.", as evidenced in EXHIBIT 1 hereto attached. Likewise the Open-End Deed of Trust in the Definitions (I) "'Applicable Law' means all controlling applicable federal law ...", as evidenced in EXHIBIT 2 hereto attached.
- 3. Wells Fargo has **fraudulently** attempted to misstate the alleged amount owed as being \$250,000.00 USD; when in fact the alleged amount owed is \$249,660.00 USD, as evidenced in **EXHIBIT 3**, hereto attached.
- 4. Wells Fargo has attempted to utilize a third party to collect this alleged debt in the state court case 12 CV 1715, as above, in violation of <u>Title 15</u>, <u>Chapter 41</u>, <u>Subchapter V</u>, <u>section 1692 U.S.C. Fair Debt Collections Practices Act.</u>

- American Treaty Tribe in violation of Title 28 Subsection 1362 Indian Tribes U.S.C.

 U.S. District Courts Have Jurisdiction, and Title 28 Subsection 1652 U.S.C. State

 Laws as Rules of Decision, "... except where the Constitution or treaties of the U.S. or

 Acts of Congress otherwise require or provide..." and therefore also, Title 28

 Subsection 1331 U.S.C. Federal Question Jurisdiction. The Pembina Treaty Tribe, as above, is currently owed over One Trillion Dollars by the U.S. as Tribal land sold to the

 U.S. was never paid for resulting in the Supreme Court Case, Turtle Mountain Band of

 Chippewa Indians, et.al, v. the United States, Appeal No. 6-72 Ind. Cl. Comm.

 Docket Nos. 118, 191, 246, 221, 221-A, and 350-C, 23 Ind. Cl. Comm. 315 (1970), 25

 Ind. Cl. Comm. 179 (1971), 26 Ind. Cl. Comm. 336 (1971). Decided Jan. 23, 1974

 (see pp. 453-459 therein).
- 6. Said Wells Fargo fraudulent foreclosure attempt upon Pembina Tribal Lands denotes further misstatement of fact in that the specified method for calculation of interest payments utilizes "the highest Prime Rate as published in the Western Edition of the WALL STREET JOURNAL 'Money Rates' table." As specified in EXHIBIT 1 the EquityLine with FlexAbility Agreement and Disclosure Statement (the "Agreement") Section 4: Line of Credit Advances Periodic Finance Charges, paragraph 2, lines 2-3. This "Index" is based upon L.I.B.O.R. fraudulent finance rates as are currently in the headlines across Europe and the U.S. denoting fraudulent banking practices utilized to establish said "Index", as above, and therefore establishing a fraudulent base interest rate charged borrowers for the purposes of repayment of loans.

- 7. As is common knowledge, a debt instrument must be able to be repaid in full, and accurately, by the information required to be upon it's face in order for a common individual to be able to lawfully pay it in full.
- 8. Defendant Wells Fargo Bank N.A.'s utilization of Defendant Aronowitz & Mecklenberg LLP, violates <u>Title 15, Chapter 41, Subchapter V, Section 1692 U.S.C.</u>, as above, and also, establishes a conspiratorial aspect to this **fraudulent foreclosure attempt**.
- Right of Rescission. (open end transactions) (3) "The consumer may exercise the right to rescind until midnight of the third business day following the occurrence described in paragraph (a)(1) of this section that gave rise to the right of rescission, delivery of the notice required by paragraph (b) of this section, or delivery of all material disclosures, whichever occurs last. If the required notice and material disclosures are not delivered, the right to rescind shall expire 3 years after the occurrence giving rise to the right of rescission, or upon transfer of all of the consumer's interest in the property, or upon sale of the property, whichever occurs first. In the case of certain administrative proceedings, the rescission period shall be extended in accordance with Subsection 125(f) of the act."

 Additional violation of this subsection under (4)(b) Notice of right to rescind. "In any transaction or occurrence subject to rescission, a creditor shall deliver two copies of the notice of the right to rescind to each consumer entitled to rescind."
- 10. Wells Fargo failed to properly disclose as required by 12 C.F.R. Subsection 226.5b

 Requirements for home equity plans. (d) Content of disclosures. "The creditor shall provide the following disclosures, as applicable. (iii) An example based on a \$10,000 outstanding balance and a recent annual percentage rate, !Oc showing the minimum

periodic payment, any balloon payment, and the time it would take to repay the \$10,000 outstanding balance if the consumer made only those payments and obtained no additional extensions of credit." And yet again Wells Fargo fails to disclose pursuant to Section 226.5b (12) (v) A statement that the consumer should ask about the current index value, margin, discount or premium, and annual percentage rate.

- 11. Wells Fargo violates the <u>Truth in Lending Act 15 U.S.C. 1601 et seq.</u>; by misleading/misrepresentation of fact via the "Adjustable Rate Note" designed to confuse average consumers with legalese, or via other language, and confusion about interest rates and other charges denying consumers opportunity to shop a loan..
- 12. Wells Fargo again violates Federal Trade Commission Section 5 Unfair Business

 Practices-Deceptive Business Acts-Predatory Lending-Bait then Switch in a classic

 "Bait then Switch" by initially offering a 10 year fixed rate loan at 7.625% interest rate, the final loan was a variable interest rate equity line of credit with an annual percentage rate of 7.375% which adjusts daily.
- 13. Another Wells Fargo deficiency violates <u>C.F.R. Subsection 226.19 Certain residential</u> mortgage and variable-rate transactions (2) Re-disclosure required.
- 14. Wells Fargo violated again Federal Trade Commission Section 5, and Colorado

 Revised Statutes (C.R.S.) Subsection 6-1-112 Persons violating this act with

 unlawful acts against an elderly person must pay a civil penalty up to \$10,000 for
 each violation. Each elderly person involved constitutes a separate violation, in
 Wells Fargo's initial offering to the elderly (aged 79) Mrs. N. G. Brauch, thus
 constituting elder abuse.

- 15. Wells Fargo failed to consider the effect that **any** increase in the interest rate would have upon the ability to repay this loan in which payments increased over 8.5 times the original payment; their aim was to foreclose upon this, and many other loans, utilizing the methods demonstrated as above listed, and as further demonstrated in **Emerita Ross** v. Mortgage Electronic Registration Systems, Inc., Case Number CV12-4830 United States District Court, Central District of California and evidenced in EXHIBIT 4 hereto attached, thus in violation of 5000 - FDIC Statements of Policy - "When an institution offers nontraditional mortgage loan products, underwriting standards should address the effect of a substantial payment increase on the borrower's capacity to repay when loan amortization begins. Ensure that loan terns and underwriting standards are consistent with prudent lending practices, including consideration of a borrower's repayment capacity; for all nontraditional mortgage loan products, an institution's analysis of a borrower's repayment capacity should include an evaluation of their ability to repay the debt by final maturity at the fully indexed rate, assuming a fully amortizing repayment schedule."
- 16. Additionally, Wells Fargo failed to ensure that their Settlement Agent, Security Title

 Guaranty Inc., now known as Fidelity National Title Co., provided a one-day advance
 inspection pursuant to RESPA Subsection 3500.10, of HUD-1 or HUD-1A settlement
 statement; delivery; record keeping. (a) Inspection one day prior to settlement upon
 request by the borrower. "The settlement agent shall permit the borrower to inspect
 the HUD-1 or HUD-1A settlement statement, completed to set forth those items that are
 known to the settlement agent at the time of inspection, during the business day
 immediately preceding settlement."

- 17. Also, Wells Fargo violated the letter, as above detailed, as well as the spirit of this agreement; and yet again, amply revealed where <u>C.R.S. 38-38-104 (V11)(b)</u> A legible copy of this Section and Sections 38-37-108, 38-38-104, 38-38-301, 38-38-304, 38-38-305, and 38-38-306 shall be sent with all notices pursuant to this Section. The tiny font on letter sized paper, for an elderly, as well as, a youthful borrower is illegible.
- 18. Further violations by Wells Fargo are explained in the Forensic Document Examiners
 Report evidenced in EXHIBIT 5 hereto attached.
- 19. Wells Fargo is well qualified, as above detailed, to be eligible for **R.I.C.O. Title 18**Section 1341 U.S.C. Mail Fraud, as the monthly statements sent regarding loan and account status are an undeniable component of this fraud.
- 20. Again in violation of <u>Title 18 Section 1343 U.S.C. Wire Fraud</u> is part of this fraud where telephone communications, and other wire methods, are utilized by Wells Fargo in financial transactions.
- 21. <u>Title 18 Section 1344 U.S.C. Financial Institution Fraud</u>, as Wells Fargo Bank N.A. is a National Bank, and the above outlines **fraud** here yet again, Wells Fargo is fully culpable as per statute.
- 22. Regarding the massive L.I.B.O.R. **fraud**, just now finally, media announcements of perhaps the most massive fraud, other than the Federal Reserve System itself, ever perpetrated have involved Wells Fargo and many other financial institutions; institutions like Wells Fargo Bank N.A. that have **premeditatedly** traveled far down a pathway of deceit, manipulation, misrepresentation, misstatements of facts, document manipulations, betrayal of public trust, and out-and-out **fraud-in-your-face GREED** as a life style with total disregard for others/laws in every way, as amply evidenced herein, and now

Engaging in monetary transactions improperly derived from specified unlawful activity. And, as is common knowledge, Wells Fargo Bank N.A., and the vast majority of the financial industry set their interest rates, and other most important rates that affect all of us, based primarily upon L.I.B.O.R. pronouncements of rate changes. These rates, if not listed as L.I.B.O.R., are like everything else financial, they are *derived FROM L.I.B.O.R*. Therefore, Wells Fargo continues on, knowingly, willfully and wantonly embracing the **fraudulently rigged L.I.B.O.R**. financial rates as did the other financial industry banksters to unlawfully enrich themselves with the herein above described methodology, as detailed in **EXHIBIT 4**, as above.

- 23. Violation of <u>Title 18 Section 1952 U.S.C. Racketeering</u>, is more than amply demonstrated by Wells Fargo **fraud** as herein described.
- 24. In view of all that has transpired and the extreme nature and intent of the above listed criminal violations, Wells Fargo richly deserves yet another lawful redress as in <u>Title 18</u>
 <u>Sections 1961-1968</u>, <u>specifically 1964 U.S.C.</u>, where three (3) times the amount of damages is specified.
- 25. With the obvious foreknowledge by Wells Fargo of all of the above listed violations, in many financial transactions, <u>Title 18</u>, <u>Part 1</u>, <u>Chapter 1</u>, <u>Section 4 U.S.C. Misprision of Felony</u>, is applicable in this matter.

PRAYER FOR RELIEF

Wherefore, Plaintiff prays for judgment against Defendants in whole and in part as follows:

- A. Monetary damages of \$249,660.00;
- B. Restoration of the Title to the subject property to the Plaintiff free of all

encumbrances, or other attachments, liens, etc., placed, or caused to be placed upon said property by Defendants, their agents, or assigns;

- C. Punitive damages of three (3) times the damage amounts;
- D. Statutory relief under the specific statutes, and other citations, as above;
- E. Restitution damages;
- F. Pre- and post-judgment interest;
- G. Attorney fees, costs, expenses;
- H. For such other and further relief as this Court may deem just and proper.

JURY DEMAND

Plaintiff demands that this matter be tried to a jury as permitted by law.

Respectfully submitted,

Earl H. Brauch, Trustee Mailing Address: 11825 Carmel Drive

Lakewood, Colorado

80215

Telephone: 720/341-2186

CERTIFICATE OF SERVICE

I hereby attest and affirm, that a correct, complete, and true copy of this COMPLAINT, INFORMATION FOR TEMPORARY RESTRAINING ORDER, AFFIDAVIT, and ATTACHMENTS was either U.S. Mailed, or hand delivered on this 6th day of August, 2012 to the following:

Alfred J. Araj Courthouse 901 19th Street A105 Denver, Colorado 80294 Aronowitz & Mecklenberg LLP 1199 Bannock Street Denver, Colorado 80204

Wells Fargo Bank N.A. 101 North Phillips Avenue Sioux Falls, South Dakota 57104

Respectfully,

Earl H. Brauch
Mailing Address:
11825 Carmel Drive
Lakewood, Colorado
80215

Telephone: 720/341-2186

AFFIDAVIT OF EARL H. BRAUCH RESPECTING FRAUDULENT FORECLOSURE

COUNTY OF JEFFERSON)) STATE OF COLORADO

- I. Earl Hamilton Brauch do hereby swear, affirm, attest, and depose before the ultimate authority as follows:
- 1. I am competent and of legal age, I am not under the influence of any substance, and I have first hand knowledge of facts related herein which are true, complete, and correct to the best of my knowledge; and further,
 - 2. I am a member of the Pembina Nation Little Shell Band of North America; and further.
- 3. I am Trustee of and represent the property known as Lot 21 Carmel Heights Subdivision, County of Jefferson, State of Colorado, otherwise known as-11825 Carmel Drive. Lakewood, Colorado 80215; and further,
- 4. Aronowitz and Mecklenberg LLP representing Wells Fargo Bank N.A. have fraudulently attempted to foreclose upon the subject real property in State Court with out subject matter jurisdiction and with fraud rampant in the process of loan origination and the foreclosure process; said fraud renders the loan void ab initio; and further,
- 5. I have undertaken the task of suing both of the fraudulent foreclosure attempt coconspirators in United States District Court as I am the only one that can represent the subject property in this matter.

I further sayeth not at this time.

COUNTY OF JEFFERSON, STATE OF COLORADO

Subscribed and sworn before me in county of Seleson. State of day or AUGOST

My Commission expires

Date: August 6, 2012

EVAN A DOWNEY NOTARY PUBLIC STATE OF COLORADO

My Commission Expires 03/01/2016